



RETURN SERVICE ONLY
PLEASE DO NOT SEND MAIL TO THIS ADDRESS
PO Box 818060
5801 Postal Road
Cleveland, OH 44181

1/5/24



OUR INFO
ONLINE
www.myuwmloan.com

YOUR INFO
LOAN NUMBER
0667818223

PROPERTY ADDRESS
1271 MARQUISE CT
ROCKLEDGE, FL 32955

RAJESH KATAKDAUNDE
900 LOVEALL LN
LOUISVILLE, KY 40233

SEE REVERSE SIDE FOR ADDITIONAL INFORMATION
ANNUAL ESCROW AND INTEREST STATEMENT

RAJESH KATAKDAUNDE
900 LOVEALL LN
LOUISVILLE, KY 40233

United Wholesale Mortgage
8950 Cypress Waters Blvd., Suite 100
Coppell, TX 75019
TIN#: 75-2921540

YEAR: 2023
ACCT #: 0667818223
SSN/TIN: XXX-XX-2037

DISBURSEMENTS FROM ESCROW
PROPERTY TAXES: \$3,201.92

CURRENT TOTAL PYMT: \$1,288.36
CURRENT ESCROW PYMT: \$351.17
CURRENT OPTIONAL INS PYMT: \$0.00

PRINCIPAL RECONCILIATION

BEG BAL: \$149,316.45
APPLIED BALANCE: \$6,862.08
ENDING BAL: \$142,454.37

INTEREST RECONCILIATION

INTEREST PAID: \$4,384.20
MORTGAGE INTEREST RECEIVED FROM
PAYER(S)/BORROWER(S): \$4,384.20

CORRECTED (if checked)

RECIPIENT'S/LENDER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no. United Wholesale Mortgage 8950 Cypress Waters Blvd., Suite 100 Coppell, TX 75019 Customer Service: 888-464-2432		*Caution: The amount shown may not be fully deductible by you. Limits based on the loan amount and the cost and value of the secured property may apply. Also, you may only deduct interest to the extent it was incurred by you, actually paid by you, and not reimbursed by another person.	OMB No. 1545-1380 Form 1098 (Rev. January 2022) For calendar year 2023	Mortgage Interest Statement Copy B For Payer/Borrower The information in boxes 1 through 9 and 11 is important tax information and is being furnished to the IRS. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if the IRS determines that an underpayment of tax results because you overstated a deduction for this mortgage interest or for these points, reported in boxes 1 and 6; or because you didn't report the refund of interest (box 4); or because you claimed a nondeductible item. 11 Mortgage acquisition date	
RECIPIENT'S/LENDER'S TIN 75-2921540		1 Mortgage interest received from payer(s)/borrower(s)* \$ 4,384.20	3 Mortgage origination date 08/27/2020		
PAYER'S/BORROWER'S TIN XXX-XX-2037		2 Outstanding mortgage principal \$ 149,316.45			
PAYER'S/BORROWER'S name RAJESH KATAKDAUNDE		4 Refund of overpaid interest \$ 0.00	5 Mortgage insurance premiums \$ 0.00		
Street address (including apt. no.) 900 LOVEALL LN		6 Points paid on purchase of principal residence \$ 0.00	7 <input type="checkbox"/> If address of property securing mortgage is the same as PAYER'S/BORROWER'S address, the box is checked, or the address or description is entered in box 8.		
City or town, state or province, country, and ZIP or foreign postal code LOUISVILLE, KY 40233		8 Address or description of property securing mortgage 1271 MARQUISE CT ROCKLEDGE, FL 32955			
9 Number of properties securing the mortgage 01	10 Other				
Account number (see instructions) 0667818223					

Form 1098 (Rev. 1-2022)

(Keep for your records)

www.irs.gov/Form1098

Department of the Treasury - Internal Revenue Service



This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if the IRS determines that an underpayment of tax results because you overstated a deduction for this mortgage interest or for these points or because you did not report this refund of interest on your return.

The amount shown may not be fully deductible by you on your Federal Income tax return. Limitations based on the cost and value of the secured property may apply. In addition, you may only deduct an amount of mortgage interest to the extent it was incurred by you, actually paid by you, and not reimbursed by another person.

Instructions for Payer/Borrower

A person (including a financial institution, a governmental unit, and a cooperative housing corporation) who is engaged in a trade or business and, in the course of such trade or business, received from you at least \$600 of mortgage interest (including certain points) on any one mortgage in the calendar year must furnish this statement to you.

If you received this statement as the payer of record on a mortgage on which there are other borrowers, furnish each of the other borrowers with information about the proper distribution of amounts reported on this form. Each borrower is entitled to deduct only the amount each borrower paid and points paid by the seller that represent each borrower's share of the amount allowable as a deduction. Each borrower may have to include in income a share of any amount reported in box 4.

If your mortgage payments were subsidized by a government agency, you may not be able to deduct the amount of the subsidy. See the instructions for Schedule A, C, or E (Form 1040) for how to report the mortgage interest. Also, for more information, see Pub. 936 and Pub. 535.

Payer's/Borrower's taxpayer identification number (TIN). For your protection, this form may show only the last four digits of your TIN (SSN, ITIN, ATIN, or EIN). However, the issuer has reported your complete TIN to the IRS.

Account number. May show an account or other unique number the lender has assigned to distinguish your account.

Box 1. Shows the mortgage interest received by the recipient/lender during the year. This amount includes interest on any obligation secured by real property, including a mortgage, home equity loan, or line of credit. This amount does not include points, government subsidy payments, or seller payments on a "buydown" mortgage. Such amounts are deductible by you only in certain circumstances.



If you prepaid interest in the calendar year that accrued in full by January 15, of the subsequent year, this prepaid interest may be included in box 1. However, you cannot deduct the prepaid amount in the calendar year paid even though it may be included in box 1.

If you hold a mortgage credit certificate and can claim the mortgage interest credit, see Form 8396. If the interest was paid on a mortgage, home equity loan, or line of credit secured by a qualified residence, you can only deduct the interest paid on acquisition indebtedness, and you may be subject to a deduction limitation.

Remember to file for Homestead (or Homeowner's) Exemption, if you are eligible.

If you have Mortgage Insurance Premium (MIP) on your loan, and if certain conditions are satisfied, you may be able to cancel the MIP coverage. Please contact us for additional information concerning your cancellation rights, if any.

If your home is located in California: Additional accountings may be requested by the mortgagor, trustor, or vendee pursuant to Civil Code 2954.

Box 2. Shows the outstanding principal on the mortgage as of January 1 of the calendar year. If the mortgage originated in the calendar year, shows the mortgage principal as of the date of origination. If the recipient/lender acquired the loan in the calendar year, shows the mortgage principal as of the date of acquisition.

Box 3. Shows the date of the mortgage origination.

Box 4. Do not deduct this amount. It is a refund (or credit) for overpayment(s) of interest you made in a prior year or years. If you itemized deductions in the year(s) you paid the interest, you may have to include part or all of the box 4 amount on the "Other income" line of your calendar year Schedule 1 (Form 1040). No adjustment to your prior year(s) tax return(s) is necessary. For more information, see Pub. 936 and *Itemized Deduction Recoveries* in Pub. 525.

Box 5. If an amount is reported in this box, it may qualify to be treated as deductible mortgage interest. See the calendar year Schedule A (Form 1040) instructions and Pub. 936.

Box 6. Not all points are reportable to you. Box 6 shows points you or the seller paid this year for the purchase of your principal residence that are required to be reported to you. Generally, these points are fully deductible in the year paid, but you must subtract seller-paid points from the basis of your residence. Other points not reported in box 6 may also be deductible. See Pub. 936 to figure the amount you can deduct.

Box 7. If the address of the property securing the mortgage is the same as the payer's/borrower's, either the box has been checked, or box 8 has been completed.

Box 8. Shows the address or description of the property securing the mortgage.

Box 9. If more than one property secures the loan, shows the number of properties securing the mortgage. If only one property secures the loan, this box may be blank.

Box 10. The interest recipient may use this box to give you other information, such as real estate taxes or insurance paid from escrow.

Box 11. If the recipient/lender acquired the mortgage in the calendar year, shows the date of acquisition.

Future developments. For the latest information about developments related to Form 1098 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form1098.

Free File. Go to www.irs.gov/FreeFile to see if you qualify for no-cost online federal tax preparation, e-filing, and direct deposit or payment options.



FACTS	WHAT DOES UNITED WHOLESALE MORTGAGE DO WITH YOUR PERSONAL INFORMATION?		
WHY?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.		
WHAT?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and income • And Account Balances and Payment History • And Credit History and Credit Scores 		
HOW?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reason UNITED WHOLESALE MORTGAGE chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does UNITED WHOLESALE MORTGAGE share?	Can you limit this sharing?
For our everyday business purposes – Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus		YES	No
For our marketing purposes – To offer our products and services to you		YES	No
For joint marketing with other financial companies		No	We Don't Share
For our affiliates' everyday business purposes – Information about your transactions and experiences		Yes	No
For our affiliates' everyday business purposes – Information about your credit worthiness		No	We Don't Share
For non-affiliates to market to you		No	We Don't Share
Questions?	Call (800) 981-8898		

What we do	
How does UNITED WHOLESALE MORTGAGE protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does UNITED WHOLESALE MORTGAGE collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Apply for a loan or give us your contact information; • Give us your income information or provide employment information; • Show your government-issued ID We also collect your personal information from others, such as credit bureaus, affiliates or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • Sharing for affiliates everyday business purposes – information about your creditworthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include non-financial companies such as Class Valuation LLC and First Look Appraisals, LLC.
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">• UNITED WHOLESALE MORTGAGE does not share with non-affiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none">• UNITED WHOLESALE MORTGAGE doesn't jointly market.