



2449 Camelot Court SE
Grand Rapids, MI 49546

Return Service Requested

29971952
VENKATA SAI YAS THATAVARTHI
3632 FUCHSIA DR
CARROLLTON, TX 75007

**ANNUAL TAX AND INTEREST
STATEMENT 1098-2023**



Principal Balance	
Current Payment	\$3,347.96
Ending Balance	\$449,185.68
Principal Applied	\$6,423.59

Escrow Reconciliation	
Beginning Balance	\$1,962.91
+ Deposits	\$10,729.43
- Mortgage Ins Paid	\$2,098.58
ESCROW REFUND	\$1,050.79
- Hazard Ins Paid	\$1,540.00
Ending Balance	\$8,002.97

We would like to extend our appreciation to you for your patronage this past year. Please carefully review the information contained herein regarding your mortgage account on this form. If the last four digits of the social security number shown on your 1098 is incorrect or missing. Please contact us at 888-482-6395 to provide correct information. You may view your loan information on our website www.vandykmortgage.com.

CORRECTED (if checked)

**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.

RECIPIENT'S/LENDER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no. VanDyk Mortgage Corporation 2449 Camelot Court SE Grand Rapids, MI 49546 (888) 482-6395		*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 20 <u>23</u>
RECIPIENT'S/LENDER'S TIN 38-2749215		PAYER'S/BORROWER'S TIN ***-**-2878	1 Mortgage interest received from payer(s)/borrower(s)* \$20,230.62
PAYER'S/BORROWER'S name VENKATA SAI YAS THATAVARTHI		2 Outstanding mortgage principal \$455,609.27	3 Mortgage origination date 07/29/2022
Street address (including apt. no.) 3632 FUCHSIA DR		4 Refund of overpaid interest \$0.00	5 Mortgage insurance premiums \$2,098.58
City or town, state or province, country, and ZIP or foreign postal code CARROLLTON, TX 75007		6 Points paid on purchase of principal residence \$0.00	
9 Number of properties securing the mortgage 10 Other \$0.00		7 <input checked="" 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.	
Account number (see instructions) 0220095166		8 Address or description of property securing mortgage	
Conv w/PMI		11 Mortgage acquisition date	

Private Mortgage Insurance:

Your mortgage loan requires private mortgage insurance ("PMI"). PMI protects lenders and others against financial loss when borrowers default. Charges for the insurance are added to your loan payments. Under certain circumstances, federal law gives you the right to cancel PMI or requires that PMI automatically terminate. Cancellation or termination of PMI does not affect any obligation you may have to maintain other types of insurance.

Borrower Requested Cancellation of PMI: Under the Homeowners Protection Act of 1998, if your loan closed on or after July 29, 1999 as a single family primary residence, you have the right to request that PMI be cancelled on or after either of these dates: (1) the date the principal balance of your loan is first scheduled to reach 80% of the original value of the property or (2) the date the principal balance actually reaches 80% of the original value of the property. PMI will only be cancelled on these dates if (1) you submit a written request for cancellation: (2) you have a good payment history: and (3) we receive, if requested and at your expense, evidence that the value of the property has not declined below its original value and certification that there are no subordinate liens on the property. A "good payment history" means no payments 60 or more days past due within two years and no payments 30 or more days past due within one year of the cancellation date. "Original value" means the lesser of the contract sales price of the property or the appraised value of the property at the time the loan was closed.

Automatic Termination of PMI: Under the Homeowners Protection Act of 1998, if your loan closed on or after July 29, 1999 as a single family primary residence and if you are current on your loan payments, PMI will automatically terminate on the date the principal balance of your loan is first scheduled to reach 78% of the original value of the property. If you are not current on your loan payments as of that date, PMI will automatically terminate when you thereafter become current on your payments. In any event, PMI will not be required on your mortgage loan beyond the date that is the midpoint of the amortization period for the loan if you are current on your payments on that date.

If your loan closed before July 29, 1999 or if it is not a single-family primary residence or second home: The conditions for cancelling mortgage insurance for mortgages closed before July 29, 1999 are not statutory under federal law, they may be changed at any time (unless otherwise required by state law). To determine if you can cancel the PMI on your loan or for further information about PMI Cancellation, contact us at 888-482-6395 or by mail at 2449 Camelot Court SE, Grand Rapids, MI 49546.

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.

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.



VANDYK MORTGAGE CORPORATION PRIVACY POLICY

Privacy Policy

At VanDyk Mortgage Corporation “VanDyk”, confidentiality and trust are top priorities. It is our pleasure to take this opportunity to outline our privacy policies and the steps we take to protect and maintain your personal information so you know you can choose how your information can be shared.

Please see our Consumer Privacy Notice for clarification on how we collect, use and share personal information and what steps you can take to limit the sharing of your information. (California Residents)

Information Collection

The types of personal information we collect, and share depend on the product or service you have with us:

- Information we receive from you on applications, surveys, online registrations, or other forms such as your name, address, assets, income, and debt.
- Information about your creditworthiness, credit history and other facts about you that we obtain from consumer reporting agencies or from providers of marketing and demographic information.
- Information from other outside sources regarding their employment, credit or other relationship with you or verifying representations made by you, such as your employment history, loan balances or your property insurance coverage.
- Information about your transactions with us such as account balance, transaction history or information about our communications with you.

Protecting the Confidentiality and Security of Your Information

VanDyk believes that keeping financial information protected is one of our most imperative responsibilities. Only personnel who need this information to perform their job duties are authorized to access your personal information. We take realistic precautions to protect your information and limit disclosure by maintaining electronic, physical, and procedural precautions.

Information Use and Disclosure

We may share information we have about you to give you greater service and to make a wider range of products available to you.

With Affiliates of VanDyk Mortgage

VanDyk currently has no affiliates.

If you choose that we not share information about you, you may opt out. To direct us not to share your information you may do this by calling us toll-free at 1.888.482.6395, by email at optout@vandykcorp.com or by filling out and returning the form in this Consumer Privacy Notice. (California Residents)

With Third Party Service Providers, Joint Marketers and As Otherwise Permitted by Law

We may choose to work with non-affiliated companies or organizations to provide services on our behalf in connection with the servicing of your account or to provide you with opportunities to buy products or services offered. Therefore, we may disclose some or all the information that we collect to the following:

- Companies that perform services on our behalf, such as check and statement printers, data processing companies and vendors who monitor the status of insurance on the property
- Companies we have joint marketing agreements

For your protection, we require that these companies keep all personal information secure and confidential.

We may disclose some or all of the information that we collect as permitted by law. For example, we may share personal information:

- To protect against fraud.
- To report activity to credit bureaus.
- To respond to a subpoena.
- To service your account.
- With regulatory authorities and law enforcement officials.

With Other Third Parties

We may share some or all the information that we collect from you with other organizations, including:

- Financial service providers, securities broker-dealers, and insurance agents.
- Non-financial companies, such as retailers, direct marketers, membership clubs and publishers.
- Other companies and organizations, such as non-profit organizations.

If you choose that we not share nonpublic personal information about you with other organizations as described in this section (except information described above under Information Sharing "With Third Party Service Providers, Joint Marketers and As Otherwise Permitted by Law"), you may opt out, that is, you may direct us not to share this information, by calling us toll-free at 1.888.482.6395, or by filling out and returning the form in this Consumer Privacy Notice. (California Residents).

Maintenance of Accurate Information

We have established practical procedures designed to ensure that your personal information is as accurate and complete as possible. If you believe that our records contain inaccurate or incomplete information about you, please notify us by calling 1.888.482.6395 or sending a written inquiry to us at VanDyk Mortgage, Attention: Legal Department, 2449 Camelot Court SE, Grand Rapids MI 49546. We will take practical steps to investigate your concerns and correct inaccurate information in a timely manner.

Former Customers

If you pay off your account with VanDyk, your account is later sold to a third-party investor or you, in some other manner, become a former customer, we will continue to safeguard your information as described in this notice.

Companies Providing This Notice

This policy is provided by VanDyk.



You may opt out as outlined in this Privacy Policy. There is no need for you to notify us if you have decided not to opt out. It could take up to six weeks to process your request. If at a later time you wish to change your opt-out choice, please contact our Legal Department at 1.888.482.6395.

Upon contacting the customer service department at the above-listed toll-free number, your opt-out choices will be as reflected below.

- Please do not share information about me.

If you opt out, you may not receive offers for other products or services from VanDyk that may be of value to you.

- Please do not share nonpublic personal information about me with any company or organization as described in this notice (except information described above under Information Sharing "With Third Party Service Providers, Joint Marketers and As Otherwise Permitted by Law").

If you opt out, you may not receive offers for other products and services from companies and organizations not affiliated with VanDyk that may be of value to you.

Note for Accounts with Co-Borrowers: Your opt out choices will also apply to co-borrowers.

Cookies and Other Technical Information.

We may send "cookies" to your computer primarily to enhance your online experience. "Cookies" are files that can identify you as a unique customer and store your personal preferences as well as technical information (including click through and click stream data). Cookies can either be permanent (they remain on your computer until you delete them) or temporary (they last only until you close your browser). We may also use tracking systems such as "web beacons," which monitor the use of our web sites. Tracking systems (web beacons or web bugs) are small strings of code that provide a method for delivering a graphic image on a web page for the purpose of transferring data, such as the IP (Internet Protocol) address of the computer that downloaded the page on which the web beacon appears, the URL (Uniform Resource Locator) of the page on which the web beacon appears, the time the page containing the web beacon was viewed, the types of browser that open the web beacon and the identification number of any cookie on the computer previously placed by that server. When corresponding with you via HTML capable e-mail, web beacons let us know whether you received and opened our e-mail.

On their own, cookies or web beacons do not contain or reveal any personally identifiable information. However, if you choose to provide one of our web sites with personally identifiable information, this information can be linked to the data stored in the cookies and web beacons.

Your ongoing use of our web sites constitutes your acceptance of this Privacy Policy, and you specifically agree to our described use of cookies and web beacons. You may adjust your browser to reject cookies from us or from any other site. Additionally, by setting your web browser to display HTML e-mails as text only, you may be able to prevent the use of some web beacons. Please consult the "Help" section of your browser for more information. However, certain areas of our web sites can only be accessed in conjunction with cookies or similar devices and you should be aware that disabling cookies or similar devices might prevent you from accessing some of our content.

Privacy Options and Solicitations

- To make privacy elections, send an email with “opt out” in the subject line and include your name, address and loan number (if applicable) to optout@vandykmortgage.com.
- To limit the types of solicitations VanDyk sends you, send an email with “email” in the subject line to optout@vandykmortgage.com.



FACTS	WHAT DOES VANDYK MORTGAGE CORPORATION 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 Assets • Account balances and Credit history • Income and Payment history
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 reasons Van Dyk Mortgage Corporation chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Van Dyk Mortgage Corporation 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 – Does not provide and Opt-Out
For our marketing purposes – to offer our products and services to you	Yes	Yes – It is required/provides and Opt-Out
For joint marketing with other financial companies	Yes	Yes – It is required/provides an Opt-Out
For our affiliates' everyday business purposes – information about your transactions and experiences	No	No – We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	No	No – We don't share
For nonaffiliates to market to you	No	No – We don't share

Definitions:	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Van Dyk Mortgage Corporation has NO affiliates
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Credit Bureaus; Title, Escrow, and Appraisal Companies; Inspection Services
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Mortgage Bankers and Banks

Who we are:

Who is providing this notice?	Van Dyk Mortgage Corporation
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What we do:

How does Van Dyk Mortgage Corporation 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. We restrict access to the information we have about you to those employees who need to know that information to provide products or services to you.
How does Van Dyk Mortgage Corporation collect my personal information?	We collect your personal information when you: <ul style="list-style-type: none"> • Apply for financing • Give us your employment history • Give us your income information • Provide account information • Provide your mortgage information 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 nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.