

NAVIGANT CREDIT UNION
 1005 DOUGLAS PIKE
 SMITHFIELD RI 02917-1206
 401-233-4700

00000520 4381967 01 00001 0 80095

HARSHA V MUGALAMARRI
 704 HUNTING HILL DR.
 CUMBERLAND RI 02864



CORRECTED (if checked)

RECIPIENT'S/LENDER'S name, address, and telephone number NAVIGANT CREDIT UNION 1005 DOUGLAS PIKE SMITHFIELD RI 02917-1206 401-233-4700		*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 23		Mortgage Interest Statement Copy B For Payer/Borrower The information in boxes 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/LENDERS TIN 05-0125860	PAYER'S/BORROWERS TIN ***-**-5580	1 Mortgage interest received from payer(s)/borrower(s) \$ 18,469.77	2 Outstanding mortgage principal \$ 391,900.00			
PAYER'S/BORROWER'S name, street address, city, state, and ZIP code HARSHA V MUGALAMARRI 704 HUNTING HILL DR. CUMBERLAND RI 02864		3 Mortgage origination date 11/17/2022	4 Refund of overpaid interest \$	5 Mortgage insurance premiums \$	6 Points paid on purchase of principal residence \$	
9 Number of properties securing the mortgage 753224460		10 Other YTD Taxes: 4,129.22		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. 8 Address or description of property securing mortgage 704 Hunting Hill Drive Cumberland RI 02864		
Account number (see instructions) 753224460		11 Mortgage acquisition date				
Form 1098 (Rev. 1-2022) (keep for your records)		www.irs.gov/Form1098		Department of the Treasury - Internal Revenue Service		

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. 936.

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.

CAUTION 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 896. 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. 936.

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.

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NAVIGANT CREDIT UNION
 1005 DOUGLAS PIKE
 SMITHFIELD RI 02917-1206
 401-233-4700

00000521 4581967 01 00001 0 80095

HARSHA V MUGALAMARRI
 704 HUNTING HILL DR.
 CUMBERLAND RI 02864



CORRECTED (If checked)

RECIPIENT'S/LENDER'S name, address, and telephone number NAVIGANT CREDIT UNION 1005 DOUGLAS PIKE SMITHFIELD RI 02917-1206 401-233-4700		*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 23		Mortgage Interest Statement
RECIPIENT'S/LENDERS TIN 05-0125860	PAYER'S/BORROWERS TIN ***-**-5580	1 Mortgage interest received from payer(s)/borrower(s) \$ 3,603.58	2 Outstanding mortgage principal \$ 73,292.71	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 the 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.		
PAYER'S/BORROWER'S name, street address, city, state, and ZIP code HARSHA V MUGALAMARRI 704 HUNTING HILL DR. CUMBERLAND RI 02864		3 Mortgage origination date 11/17/2022	4 Refund of overpaid interest \$			5 Mortgage insurance premiums \$
9 Number of properties securing the mortgage	10 Other	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.		8 Address or description of property securing mortgage 704 Hunting Hill Drive Cumberland RI 02864		
Account number (see instructions) 753224488		11 Mortgage acquisition date				

Form 1098 (Rev. 1-2022)

(Keep for your records)

www.irs.gov/Form1098

Department of the Treasury - Internal Revenue Service

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. 935.

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.

CAUTION If you prepaid interest in the calendar year that accrued in full by January 15 of the subsequent year, the 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 8886. 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.



Computershare Holdings, Inc. d/b/a
 Specialized Loan Servicing LLC
 P.O. Box 636005
 Littleton, CO 80163-6005

1098 Mortgage Interest Statement
TAX YEAR - 2023

Loan Number: 1022216679

Customer Care Number:
 1-800-315-4757

Hours: Monday through Friday
 6:00am – 6:00pm (MT)

We accept calls from relay services.

Frequently Asked Questions Visit:
www.sls.net

Date Printed: 01/20/2024

Property Located:
 200 MANVILLE HILL RD UNIT 37 BLDG B
 CUMBERLAND, RI 02864

IMPORTANT TAX RETURN DOCUMENT ENCLOSED



011691
 HARSHA V MUGALAMARRI
 704 HUNTING HILL DR
 CUMBERLAND, RI 02864-2600
 UNITED STATES

The Form 1098 year-end Mortgage Interest Statement summarizes the payments you paid to your mortgage servicer(s) for the year 2023. We send this form and any accompanying notices to ensure compliance with applicable state and federal disclosure requirements.

VOID 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. Computershare Holdings, Inc. d/b/a Specialized Loan Servicing LLC P.O. Box 636005 Littleton, CO 80163-6005 Customer Care Number: 1-800-315-4757		*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 <div style="font-size: 2em; font-weight: bold; text-align: center;">2023</div> Form 1098	<h2>Mortgage Interest Statement</h2>
RECIPIENT'S/LENDER'S TIN 35-2429917	PAYER'S/BORROWER'S TIN XXX-XX-5580	1 Mortgage interest received from payer(s)/borrower(s)* \$ 4260.29	3 Mortgage origination date 12/23/19	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.
PAYER'S/BORROWER'S name, Street address (including apt. no.) City or town, state or province, country, and ZIP or foreign postal code HARSHA V MUGALAMARRI 704 HUNTING HILL DR CUMBERLAND, RI 02864-2600 UNITED STATES		4 Refund of overpaid interest \$ 0.00	5 Mortgage insurance premiums \$ 461.76	
		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.		
		8 Address or description of property securing mortgage (see instructions) 200 MANVILLE HILL RD UNIT 37 BLDG B CUMBERLAND, RI 02864		
9 Number of properties securing the mortgage 1	10 Other Prop Tax - \$2,093.98 Ins Paid - \$458.00			
Account number (see instructions) 1022216679				11 Mortgage acquisition date

Form 1098

(Keep for your records)

www.irs.gov/form1098

Department of the Treasury - Internal Revenue Service