

RECIPIENT'S/LENDER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no. M&T BANK P.O. Box 1288 Buffalo, NY 14240-1288 Phone No. 1-800-724-2224	*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
PAYER'S/BORROWER'S name, street address (including apt. no.), city or town, state or province, country, and ZIP or foreign postal code 1-750-64103-0050877-001-000-000-000-000 SAI KRISHNA REDDY REDDY 236 RIVERCLUB RD ACWORTH GA 30101-1254	1 Mortgage interest received from payer(s)/borrower(s) \$ 24,343.05 2 Outstanding mortgage principal \$ 464,331.00 4 Refund of overpaid interest \$ 0.00 6 Points paid on purchase of principal residence \$ 0.00 8 Address or description of property securing mortgage 236 RIVERCLUB RD ACWORTH GA 30101-0000 9 Number of properties securing the mortgage 11 Mortgage acquisition date 01/23/2023 RECIPIENT'S/LENDER'S TIN 16-0538020	3 Mortgage origination date 12/12/2022 5 Mortgage insurance premiums \$ 3,326.95 7 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. <input type="checkbox"/> 10 Other Account number (see instructions) 4100099466 PAYER'S/BORROWER'S TIN XXX-XX-6300	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.

Form **1098** (Rev. 1-2022) VTB (Keep for your records) www.irs.gov/Form1098 Department of the Treasury - Internal Revenue Service



ESCROW RECONCILIATION	PRINCIPAL RECONCILIATION
\$5,057.05 - PROPERTY TAX	\$458,567.24 ENDING BALANCE
\$858.00 - HAZARD INSURANCE	
\$3,326.95 - MORTGAGE INSURANCE	
\$765.40 - ESCROW REFUND	
\$1,125.34 ENDING BALANCE ***	
*** HELD FOR FUTURE DISBURSEMENTS	\$3,574.83 CURRENT TOTAL PAYMENT \$865.12 CURRENT ESCROW PAYMENT PROPERTY ADDRESS: 236 RIVERCLUB RD ACWORTH GA 30101-0000

2023 INTEREST CALCULATIONS	INTERNET REPRINT
TOTAL INTEREST APPLIED 2023	\$24,343.05
2023 MORTGAGE INTEREST RECEIVED FROM PAYER/BORROWER(S)	\$24,343.05

PLEASE CONTACT OUR CUSTOMER SERVICE DEPARTMENT AT 716-626-7010 OR 1-800-724-2224 IF YOU HAVE ANY QUESTIONS ABOUT THIS STATEMENT.

FHA #: 703106-4409335

ANNUAL FHA PREPAYMENT DISCLOSURE NOTICE

This notice is to advise you of requirements that must be followed to prepay your mortgage.

The amount reflected below is the amount outstanding on the loan for prepayment of the indebtedness due under your mortgage. This amount is good through 02/01/24. (The amount provided is subject to further accounting adjustments. Also, any corporate advances made by us or payments received from you before the stated expiration date on this notice will change your prepayment amount.)

[The amount below reflects the amount outstanding under the mortgage, including principal, interest, penalties, late charges, advances, any other charges related to the loan, and any foreclosure or bankruptcy expenses incurred to date under the mortgage.]

\$463,886.17 (Balance Due)

You may prepay your mortgage at any time without penalty. You will only be required to pay interest up to the date the prepayment is made.

If you have any questions regarding this notice, please contact our Customer Service Department at 1-800-724-2224.

**** THIS DISCLOSURE IS BEING PROVIDED IN COMPLIANCE WITH SECTION 329 OF THE CRANSTON/GONZALES AFFORDABLE HOUSING ACT. THIS NOTICE IS FOR INFORMATION ONLY; YOU DO NOT NEED TO RESPOND. ****

M&T Bank is servicing your mortgage loan on behalf of Lakeview Loan Servicing. This means, among other things, that your payments are sent to M&T and any questions about your loan should be directed to M&T. You will notice that we have enclosed the privacy policy for Lakeview Loan Servicing ("Lakeview"). Lakeview's ownership of your loan's servicing rights gives them the ability to determine who will service your loan. Lakeview chose M&T Bank to service your loan. Although Lakeview will not be involved in the day-to-day servicing of your loan, Federal law requires us to provide you with their privacy policy. Remember, M&T Bank is the servicer of your loan and all communication regarding your loan should be made to M&T Bank.

In January 2024, you will receive two mortgage interest statements. One from M&T Bank for activity during the period of time in 2023 that M&T serviced your mortgage and another from your previous lender. You will need to include both mortgage activity statements when you file your 2023 tax return.

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.

VTB

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

If you have Private Mortgage Insurance (PMI) on your loan, and if certain conditions are satisfied, you may be able to cancel the PMI coverage. Please contact us at the phone number listed on the front of this statement or write to us at M&T Bank, P.O. BOX 1288, Buffalo, NY 14240-1288 for additional information concerning your cancellation rights, if any.

If your home is located in California, you may be able to cancel the private mortgage insurance or mortgage guaranty insurance based on various factors, including appreciation of the value of the property derived from a current appraisal performed by an appraiser selected by the lender or servicer, and paid for by the borrower. Additional accounting may be requested by the mortgagor, trustor, or vendee pursuant to Civil Code 2954.6.

FACTS

WHAT DOES LAKEVIEW 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"> <input type="checkbox"/> Social Security number and income <input type="checkbox"/> Account balances and payment history <input type="checkbox"/> 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 reasons Lakeview Loan Servicing, LLC ("Lakeview") chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Lakeview share?	Can you limit this sharing?
For our everyday business purposes--- such as to process your transaction, 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	Yes	No
For our affiliates' everyday business purposes--- information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes--- information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> ▪ Call 1.844.838.4322 – our menu will prompt you through your choice(s) ▪ Visit us online: https://lakeview.com/privacy-opt-out/ or ▪ Mail the form below <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 1.844.838.4322 or go to https://lakeview.com/privacy-opt-out/
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Mail-in Form

Mark any/all you want to limit: <ul style="list-style-type: none"> <input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes. <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me. <input type="checkbox"/> Do not share my personal information with non-affiliates to market their products and services to me. 	
Name	
Address	
City, State, Zip	
Account #	
Mail to: Lakeview Loan Servicing, LLC Attention: Compliance Dept (Opt-out Process) 4425 Ponce de Leon Boulevard, MS 5-251 Coral Gables, Florida 33146	
	

Who we are**Who is providing this notice?**

Lakeview Loan Servicing, LLC

What we do**How does Lakeview 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 Lakeview collect my personal information?

We collect your personal information, for example, when you:

- pay your bills or apply for a loan
- give us your income information or provide employment information
- give us your employment history

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

- sharing for affiliates' everyday 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. See below for more on your rights under state law.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

Definitions**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

Our affiliates include financial companies such as Lakeview Community Capital, LLC, Lakeview Household Insurance Solutions, LLC, LKV Realty, LLC, LKV Holdings, LLC, FFS Holdings, LLC, Fastlane Financial Solutions, LLC, Fastlane Technology Solutions, LLC, and Fastlane Lending Solutions, LLC.

Non-affiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

Non-affiliates we share with can include mortgage companies, banks, insurance companies and non-profit organizations.

Joint marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

Our joint marketing partners include mortgage lenders, credit card companies, debt settlement providers, and other financial services companies.

Other important information

Special Notice to Nevada Customers: We are providing you this notice pursuant to state law. You may be placed on our internal Do Not Call List by following the directions in the *To limit our sharing* section. Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St, Suite 3900, Las Vegas, NV 89101; Phone number 702.486.3132; email: AGINFO@ag.state.nv.us

Lakeview Loan Servicing, LLC, Attention: Compliance Dept (Opt-out Process), 4425 Ponce de Leon Boulevard, MS 5-251 Coral Gables, Florida 33146; Phone number: 1.844.838.4322; Email: IssueResolutions@lakeviewloanservicing.com.

Special Notice for Vermont Customers: If our records indicate that you are a resident of Vermont, we will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, or credit report to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies, please call 844.838.4322.

Special Notice for California Residents: In order to comply with California law, the following applies if your account has a California mailing address.

Restrict Nonpublic Personal Information Shared with Non-affiliated Third Parties

Even if you do not make the privacy choice set above, we will not share information that we have about you with non-affiliated third parties, except for Everyday Business Purposes (defined below). For purposes of this notice, "Everyday Business Purposes" means any of the purposes set forth in Cal. Fin. Code § 4056, including but not limited to:

- (1) When personal information is necessary to effect, administer, or enforce a transaction requested or authorized by you, or in connection with servicing or processing a financial product or service requested or authorized by you, or in connection with maintaining or servicing your account with us, or with another entity as part of a private label credit card program or other extension of credit on behalf of that entity, or in connection with a proposed or actual securitization or secondary market sale, including sales of servicing rights, or similar transactions related to a transaction of the consumer.
- (2) When your personal information is released with your consent or at your direction; and/or
- (3) When your personal information is released to:
 - a. Protect the confidentiality or security of your records with us; and/or
 - b. Protect against fraud, identity theft, unauthorized transactions, claims, or other liability.

Restrict Nonpublic Personal Information Shared with Lakeview Family

We will not share nonpublic personal information about you within our family of companies other than for our Everyday Business Purposes unless we first provide you with further privacy choices.

Restrict Nonpublic Personal Information Shared with Joint Marketing Partners

We will not share information about you with joint marketing partners unless we first provided you with further privacy choices.

Special Notice to North Dakota Customers: Pursuant to state law, we will only share information with our affiliates, non-affiliates and third parties as required or permitted by law, or if you give us permission.

AFFILIATED BUSINESS DISCLOSURE STATEMENT

To: Sai Krishna Reddy Reddy

Date: 01/05/24

From: Lakeview Loan Servicing, LLC

Property: 236 RIVERCLUB RD
ACWORTH GA 30101-0000

This is to give you notice that Lakeview Loan Servicing, LLC ("Lakeview") has a business relationship with LKV Realty, LLC, and Lakeview Household Insurance Solutions, LLC. Specifically, Lakeview and each of these companies are affiliates because Lakeview and each of these companies are 100% owned by a common holding company. Because of this affiliate relationship, use of LKV Realty, LLC and Lakeview Household Insurance Solutions, LLC may provide a direct or indirect financial or other benefit to Lakeview.

Set forth below are the types of settlement services offered by these affiliated companies and the estimated charges or range of charges for such settlement services listed. You are NOT required to use the listed provider(s) as a condition for settlement of any loan on, or purchase, sale, or refinance of, the subject property or any other property.

THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.

Provider and Settlement Service

Charge or Range of Charges

Lakeview Household Insurance Solutions, LLC
(property/casualty hazard insurance services)

Homeowner's/Hazard Insurance (annual premium):
Estimated .2%-2.5% of purchase price or property coverage amounts. Flood Insurance Estimated: .1%-.5% of the purchase price or property coverage amounts. Rates may vary based on policy type, carrier, coverage limits/enhancements, deductibles, the size, location and cost of your home, and other factors.

LKV Realty, LLC
(providing real estate brokerage services)

No direct charge to customer. (LKV Realty fee paid out of real estate commission upon sale, which commission can range from 5-6% of sale price, depending upon location and other factors. LKV Realty fee can range from 0 to 6% of such commission.)

ACKNOWLEDGEMENT

I/We have read this disclosure form and understand that Lakeview is referring me/us to purchase the above-described settlement services and may receive a financial or other benefit as the result of this referral.

Signature

Signature

NOTE:

After reading this disclosure, please retain this document or a copy for your records.