



P.O. BOX 514387  
LOS ANGELES, CA 90051-4387

YASHDEEP SAHNI  
PRIYANKA KATHURIA  
460 BAROQUE DR  
ALPHARETTA, GA 30009-4787



**Contact Us:**

Web: [www.PennyMac.com](http://www.PennyMac.com)  
General Insurance: (866) 318-0208  
Settlement Claim Checks: (866) 314-0498  
Customer Service: (800) 777-4001

**Mortgage Activity Statement**

Statement Date: January 7, 2024

**Loan Number:** 8198786137

Payment Due Date: **February 1, 2024**

**Amount Due:** **\$4,706.67**

*If payment is received after 2/16/2024, \$177.98 late fee will be charged. If the Amount Due changes based on the terms of your mortgage, the late fee amount may also change.*

**Explanation of Amount Due**

**Contractual Amount Due**

Principal:	\$2,725.38
Interest:	\$834.30
Escrow (Taxes and Insurance):	\$1,146.99
<b>Regular Monthly Payment:</b>	<b>\$4,706.67</b>
Fees & Charges (total outstanding)	\$0.00
Charges since last statement:	\$0.00
Credits since last statement:	\$0.00
Overdue Payment:	<b>\$0.00</b>
<b>Total Amount Due:</b>	<b>\$4,706.67</b>

**Important Messages**

**\*Suspense:** Any amount received less than a full payment will be applied to a suspense account for your mortgage. When enough is received to equal a full payment, a full payment will be applied to your mortgage.

**Account Information**

Property Address: 460 BAROQUE DR ALPHARETTA, GA 30009	
Unpaid Principal Balance:	\$471,135.29
Escrow Balance:	\$4,120.28
Suspense Balance:	\$0.00
Interest Rate:	2.125%
Prepayment Penalty:	No

Past Payments Breakdown	As of Last Stmt	Paid Year to Date
Principal:	\$2,820.38	\$2,820.38
Interest:	\$839.30	\$839.30
Escrow (Taxes & Insurance):	\$1,146.99	\$1,146.99
Fees:	\$0.00	\$0.00
Suspense*:	\$0.00	\$0.00
<b>Total:</b>	<b>\$4,806.67</b>	<b>\$4,806.67</b>

1000 - Billing Statement

**You are enrolled in AutoPay. This coupon is provided for informational purposes only.  
If your AutoPay is cancelled before your next scheduled draft, please initiate your payment.**



Payment Date: 2/1/2024

Loan Number: 8198786137

PENNYMAC LOAN SERVICES, LLC  
PO BOX 660929  
DALLAS, TX 75266-0929



Payment Amount	\$								
Additional Principal	\$								
Additional Escrow	\$								
Other	\$								
Total Amount Enclosed	\$								

Please write the loan number on the front of your check

YASHDEEP SAHNI  
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460 BAROQUE DR  
ALPHARETTA, GA 30009-4787

0100819878613760047066710004706678

019403

### Important Information About Your Loan

Year-end IRS Tax Form(s) will be sent on or before January 31st. If you receive your monthly statement by mail, look for your IRS Tax Form(s) in the same envelope. If you receive your monthly statement electronically, your IRS Tax Form(s) will be sent separately. If you receive both your monthly statement and IRS Tax Form(s) electronically, you can view and print these documents from our website at PENNYMAC.com. Don't forget that opting in for PennyPaperless is the fastest and easiest way to manage important documents online.

Want to reduce your risk of identity theft from stolen mail? PennyPaperless is convenient and secure. Just log in on [www.PennyMac.com](http://www.PennyMac.com) and click on Account Settings. Then go to Paperless Preferences and select Online Only for your monthly statement. You can also make a payment, view your loan activity and access loan information 24/7. What are you waiting for?

**To find free or low cost HUD-certified housing counseling agencies in your area, please call 1.800.569.4287 or visit the HUD website at [www.hud.gov](http://www.hud.gov).**

### Transaction Activity December 07, 2023 - January 07, 2024

Date	Description	Transaction Amount	Principal	Interest	Escrow	Fees	Suspense
01/01/2024	Payment	\$4,706.67	\$2,720.38	\$839.30	\$1,146.99	\$0.00	\$0.00
01/01/2024	Principal Reduction	\$100.00	\$100.00	\$0.00	\$0.00	\$0.00	\$0.00

### Important Information About Mailed Payments

- **Payments with a coupon are processed the same day as receipt when received prior to 8:00 AM PT. Overnight payments with a coupon are processed the same day as receipt when received prior to 10:30 AM PT. Payments not processed the same day are effective dated to the date of receipt.**
- **Please make checks payable to PennyMac Loan Services, LLC. Postdated checks are processed the same date as receipt.**
- **Please do not send cash. Payment instructions are limited to the information provided by PennyMac on the payment coupon only.**
- **Please sign and write your account number on your check or money order.**


### Periodic & Partial Payment Policy


If you send us your payment with additional funds and don't specify how you want that money applied, we will first post payment(s) to bring your loan current. Any remaining money will then be applied based on a payment hierarchy towards outstanding escrow shortages and fees before any funds are posted as a principal reduction. Funds may be applied based on the perceived customer intent. For example, if the received amount is equal to the periodic payment due plus an exact match to outstanding late charges due on the loan, PennyMac may apply the excess funds to late charge due amounts rather than applying excess funds to an escrow shortage. If the money you sent wasn't enough for a payment, it will be applied to your loan as unapplied funds. We may accept a payment that is less than your periodic payment by an amount up to \$10.00. We will use a corporate advance, which will be billed to your account, to make the full periodic payment. Depending on the requirements of your loan documents, owner/insurer/guarantor of your loan or applicable law, and depending on the status of your account, partial payments that are outside the tolerances described above may be promptly returned to you, applied to your account, or held in a non-interest bearing account until additional funds sufficient to equal a periodic payment are received.

## Other Important Information

### How to Contact Us

 [www.PennyMac.com](http://www.PennyMac.com)  
Available 24/7 on all your devices:  
PC, Tablet, and Mobile.  
*El sitio web está disponible en Español.*  
**Go Paperless today!**

 **PennyMac Customer Service:**  
(800) 777-4001  
M - F: 5:00 AM - 6:00 PM PT  
Sat: 7:00 AM - 11:00 AM PT  
**Fax:** (866) 577-7205  
General Insurance: (866) 318-0208

 PennyMac Loan Services, LLC  
Attn: Correspondence Unit  
PO Box 950002  
Fort Worth, TX 76155-9802  
Notices of error or information requests **must** be mailed to this address.

### How to Make a Payment

**Auto-Pay** \*: Enroll in Auto-Pay, on our website, to set up recurring payments from the bank account of your choice.

**Pay Online or Pay-by-Phone:**  
Make a one-time payment using your checking or savings account, or debit card at: [www.PennyMac.com](http://www.PennyMac.com)  
**phone:** (800) 777-4001  
(Fees may apply for services)

**Western Union:**  
Code City: *PennyMac*  
Pay To: *PennyMac Loan Services*  
Code State: CA  
ID Number: *Enter Loan Number*

**Check** \*\*: Mail to PennyMac:  
**Standard Address:**  
P.O. Box 660929  
Dallas, TX 75266-0929  
**Overnight Address:**  
Attn: Lockbox Operations  
20500 Belshaw Ave.  
Carson, CA 90746

### Tax and Insurance Information

#### Property Tax Bills:

If you are escrowed for taxes and you receive a tax bill, you do not need to take any action. (**Please note:** Supplemental/ Additional tax bills are the responsibility of the homeowner; PennyMac will pay them from the escrow account upon request.)

**Claim Settlement Checks:** Call (866) 314-0498, when you receive an estimate of damages and/or a settlement check, to receive information for negotiation of the check.

#### General Insurance Questions: (866) 318-0208

**Insurance Information:** Anytime there is a change to your insurance policy please provide your insurance carrier the below:

**Mortgagee Clause:**  
PennyMac Loan Services, LLC  
Its Successors and/or Assigns  
P.O. Box 6618  
Springfield, OH 45501-6618

### Credit Reporting Information

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

### Important Consumer Information

This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. However, if your account is subject to pending bankruptcy proceedings or if you have received a discharge in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt against you personally.

**Requests for prior payment adjustments:** To request funds for a prior payment be applied differently, you **must** notify PennyMac within 90 days of the original transaction. After 90 days, we will only change the application of funds if the transaction was applied contrary to your documented instructions. Review the Periodic & Partial Payment Policy for more information.

\* If you are enrolled in a PennyMac Auto-Pay program, and received a payment change notification, the new payment amount will be drafted on your scheduled draft date. (The principal curtailment amount will not change.) If you pay via online bill payment, please update the payment amount with your financial institution to ensure timely processing of your payment.

\*\* When you pay with a check, you authorize PennyMac either to use information from your check to make a one-time electronic fund transfer (EFT) from your account, or to process the payment as a check transaction. When we use information from your check to make an EFT, funds may be withdrawn from your account on the same day PennyMac receives your payment. Please note that your financial institution will not send back your check. If funds are returned unpaid, a return service charge may be assessed to your loan whether processing your payment as a check or an EFT, as allowed by applicable law.

In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass.



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PENNYMAC LOAN SERVICES, LLC  
 PO BOX 514387  
 LOS ANGELES, CA 90051-4387

OMB No. 1545-1380
Form <b>1098</b>
Substitute
For calendar year 2023

**Mortgage  
Interest  
Statement**

YASHDEEP SAHNI  
 PRIYANKA KATHURIA  
 460 BAROQUE DR  
 ALPHARETTA, GA 30009-4787

019403



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.  PENNYMAC LOAN SERVICES, LLC P O BOX 514387 LOS ANGELES, CA 90051-4387 (800)777-4001		*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 <b>1098</b>  Substitute  For calendar year 2023	<p><b>Mortgage Interest Statement</b></p> <p><b>Copy B</b> For Payer/Borrower</p> <p>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.</p>
RECIPIENT'S/LENDER'S TIN 26-2049351	PAYER'S/BORROWER'S TIN XXX-XX-3083	1 Mortgage interest received from payer(s)/borrower(s)*  \$10,457.95	3 Mortgage origination date 08-31-2021	
PAYER'S/BORROWER'S name YASHDEEP SAHNI PRIYANKA KATHURIA		2 Outstanding mortgage principal \$507,413.88	5 Mortgage insurance premiums	
		4 Refund of overpaid interest \$0.00	6 Points paid on purchase of principal residence \$0.00	
Street address (including apt. no.) 460 BAROQUE DR		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.		
City or town, state or province, country, and ZIP or foreign postal code ALPHARETTA, GA 30009-4787		8 Address or description of property securing mortgage  460 BAROQUE DR ALPHARETTA, GA 30009		
9 Number of properties securing the mortgage 1	10 Other - Real Estate Taxes Paid \$10,103.26	11 Mortgage acquisition date		
Account number (see instructions) 8198786137				

**Box 5:** If Box 5 (Mortgage Insurance Premiums) is populated, that amount may not be deductible. Please consult the IRS or your tax advisor to determine deductibility.

## 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](http://www.irs.gov/Form1098).

**FreeFile.** Go to [www.irs.gov/FreeFile](http://www.irs.gov/FreeFile) to see if you qualify for no-cost online federal tax preparation, e-filing, and direct deposit or payment options.