

OE
01/02/2024

CORRECTED (if checked)

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 5 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 understatement of tax results because you overstated a deduction for this mortgage interest or for these points, reported in boxes 1 and 2, or because you didn't report the refund of interest (see 4) or because you claimed a non-deductible item.

RECIPIENT'S LENDER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.
AmeriHome Mortgage Company, LLC
PO BOX 77404
EWING, NJ 08628
855-501-3035

PAYER'S/BORROWER'S name, street address (including apt. no.), city or town, state or province, country, and ZIP or foreign postal code
8-836-BZE38-0048392-002-3-000-000-000-000
REVANTH CHERUKURI
272 GILDER WOODS DR
GARNER NC 27529-5291

1 Mortgage interest received from payer(s)/homeowner(s)
\$ 17,539.08

2 Outstanding mortgage principal
\$ 328,410.53

3 Mortgage origination date
08/19/22

4 Refund of overpaid interest
\$ 0.00

5 Mortgage insurance premiums
\$ 750.62

6 Points paid on purchase of principal residence
\$ 0.00

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

8 Address or description of property securing mortgage
272 GILDER WOODS DRIVE
GARNER NC 27529

9 Number of properties securing the mortgage
001

10 Other

11 Mortgage acquisition date

Account number (see instructions)
0179943352

RECIPIENT'S LENDER'S TIN
21-0534340

PAYER'S/BORROWER'S TIN
***-**-5604

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

Current Total Payment	2,258.65	Disbursement Activity 2023 :	
Current Escrow Payment	411.14	FHA/Conv Mfg Ins	750.62
Principal Activity 2023 :		Hazard Insurance	190.00
Beginning Balance	328,410.53	Property Taxes	3,189.66
Payments Applied	4,631.04	Escrow Refund	1,471.29
Remaining Balance	323,779.49		
Escrow Activity 2023 :			
Beginning Escrow Balance			
Total Deposits	2,178.14		
Total Disbursements	4,933.68		
Closing Escrow Balance	5,601.57		
**Balance held for next years disbursements, not a Surplus.	1,510.25 **		

Message: If your loan was also serviced by another company in 2023, you may receive a separate statement from them as well.

Please Note: For State Funded Program Participants
Your interest may be overstated in Box 1 if all or a portion of your payments are subsidized by a state funded program. Contact your tax advisor with questions.

See the back of this document for answers to frequently asked questions.

If Box 5 (Mortgage Insurance Premiums) is populated, the amount in Box 5 may not be deductible. Please consult your tax advisor to determine if the amount in Box 5 is tax deductible.

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 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).

Required Legal Notice(s)

This communication is from a debt collector. Any information obtained can be used for the purpose of collecting a debt. However, if you are in an active bankruptcy case or your debt has been discharged in bankruptcy, this notice is for informational purposes only and is not a demand for payment or an attempt to collect a debt for which your personal liability has been discharged in bankruptcy.