

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: 1029232698

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: 01/18/2024

Property Located:
36842 MUNYAN ST
NEWARK, CA 94560

IMPORTANT TAX RETURN DOCUMENT ENCLOSED



014994
PANKAJ KUSHWAHA
36842 MUNYAN ST
NEWARK, CA 94560
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	<div style="font-size: 1.5em; font-weight: bold;">Mortgage Interest Statement</div> <div style="font-size: 1.2em; font-weight: bold; margin-top: 10px;">Copy B For Payer/Borrower</div> <p style="font-size: 0.8em;">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 35-2429917		1 Mortgage interest received from payer(s)/borrower(s)* \$ 18530.29	2 Outstanding mortgage principal as of 1/1/2023 \$ 209148.84	
PAYER'S/BORROWER'S TIN XXX-XX-3890		3 Mortgage origination date 05/23/22	4 Refund of overpaid interest \$ 0.00	
PAYER'S/BORROWER'S name, Street address (including apt. no.) City or town, state or province, country, and ZIP or foreign postal code PANKAJ KUSHWAHA 36842 MUNYAN ST NEWARK, CA 94560 UNITED STATES		5 Mortgage insurance premiums \$ 0.00	6 Points paid on purchase of principal residence \$ 0.00	
9 Number of properties securing the mortgage 1		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.		
10 Other Prop Tax - \$0.00 Ins Paid - \$0.00		8 Address or description of property securing mortgage (see instructions)		
Account number (see instructions) 1029232698		11 Mortgage acquisition date		

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 he or she paid and points paid by the seller that represent his or her 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 2023 that accrued in full by January 15, 2024, this prepaid interest may be included in box 1. However, you cannot deduct the prepaid amount in 2023 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.

MI Insurance Tax Surcharge

If your property is located in Kentucky or West Virginia and you have paid Mortgage Insurance (MI) premiums, please note that these states impose a tax surcharge on MI premiums as a special assessment. The amount of the tax surcharge varies from state to state and is reported to the state by the MI company. Any such tax surcharge is not included in the premium amount paid reported on Form 1098.

Please be advised that the interest reported in line 1 may be overstated if part or all of your contractual monthly mortgage payments are subsidized by a third party. You may wish to seek advice from your tax consultant.

The amounts reflected in Box 10 may be adjusted by any refunds received during the reported year pertaining to your Escrow account. This information will not be included on corrected 1098 forms. You can view your Escrow history and year-end tax forms online at www.sls.net

Beginning Principal Balance as of 1/1/23: \$209,148.84

Ending Principal Balance as of 12/31/23: \$209,148.84

Box 2. Shows the outstanding principal on the mortgage as of January 1, 2023. If the mortgage originated in 2023, shows the mortgage principal as of the date of origination. If the recipient/lender acquired the loan in 2023, 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 2023 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 2023 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 2023, 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.

FreeFile. 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.

TRANSACTION DETAIL LISTING								
TRN CODE	POST DATE	DUE DATE AS OF 12/31/2023	TRANSACTION AMOUNT	INTEREST PAID	PRINCIPAL PAID	ESCROW PAID	FEES/ CHARGES	UNAPPLIED FUNDS
AP	01/02/23	01/01/24	1286.06	1286.06	0.00	0.00	0.00 0.00	0.00
AP	02/01/23	01/01/24	1463.69	1463.69	0.00	0.00	0.00 0.00	0.00
AP	03/01/23	01/01/24	1362.16	1362.16	0.00	0.00	0.00 0.00	0.00
AP	04/03/23	01/01/24	1518.14	1518.14	0.00	0.00	0.00 0.00	0.00
AP	05/01/23	01/01/24	1508.16	1508.16	0.00	0.00	0.00 0.00	0.00
FB	05/31/23	01/01/24	0.00	0.00	0.00	0.00	99.00 0.00	0.00
AP	06/01/23	01/01/24	1596.92	1596.92	0.00	0.00	0.00 0.00	0.00
AP	07/03/23	01/01/24	1554.01	1554.01	0.00	0.00	0.00 0.00	0.00
FWA	07/03/23	01/01/24	0.00	0.00	0.00	0.00	99.00 0.00	0.00
AP	08/01/23	01/01/24	1641.33	1641.33	0.00	0.00	0.00 0.00	0.00
AP	09/01/23	01/01/24	1651.36	1651.36	0.00	0.00	0.00 0.00	0.00
AP	10/02/23	01/01/24	1631.36	1631.36	0.00	0.00	0.00 0.00	0.00

Continued on the next page

TRANSACTION DETAIL LISTING								
TRN CODE	POST DATE	DUE DATE AS OF 12/31/2023	TRANSACTION AMOUNT	INTEREST PAID	PRINCIPAL PAID	ESCROW PAID	FEES/ CHARGES	UNAPPLIED FUNDS
AP	11/01/23	01/01/24	1685.74	1685.74	0.00	0.00	0.00 0.00	0.00
AP	12/01/23	01/01/24	1631.36	1631.36	0.00	0.00	0.00 0.00	0.00

TRANSACTION CODE DEFINITIONS

AA - Administrative Adjustments
 ADN - Non-Cash Advance
 ADR - Advance Reversal
 ADV - Advance
 ANR - Non-Cash Advance Reversal
 AP - Autopost
 CT - Curtailment
 CTA - Curtailment posted
 CTB/CTR - Curtailment reversal
 CTT - Reapplication of curtailment
 CWA/CWP - Curtailment posted with payment
 E01 - Escrow refund
 E/M 10-29 - Insurance
 E/M 40-56 - MIP/PMI
 E/M 90-99 - Tax
 ED - Escrow disbursement with an unknown escrow type

EI - Interest on escrow
 EIL/EIP/EIS - Interest on escrow posted
 FB - Fee Billed
 FC - Foreclosure with cash
 FE/FEA - Collection of billed fee transaction
 FP - Collection of a fee that was not billed
 FR - Reversal of a fee transaction
 FS - Service Release with Cash
 FW - Foreclosure without Cash
 FWC- Prepayment penalty fee on curtailment
 FWA/FWP - Collection of a billed fee with payment posted
 FWV - Fee waived
 LCW- Late charge waiver
 LD - Loss Draft disbursements
 PA - Payment posted
 PF/PFL - Payoff

PR/PRL/PRN/PRP - Payment reversal
 PT - Reapplication of payments
 RP - Regular payment
 RT - Payment reversal
 SR/SRA/SRL - Single item receipt
 SRN - Reversal
 SPO - Short Payoff
 SV - Service release
 SVC - Curtailment reversal
 SVP - Payment reversal
 SVT - Escrow, unapplied funds, or buydown balance transfer
 SWA - Single item receipt with payment
 SWP - Single item receipt posted with payment
 WRL - Write off balances