



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

RAMANATHAN KRISHNAN
116 BAYMOUTH LN
RALEIGH, NC 27610-8030

Contact Us:

Web: 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 10, 2024

Loan Number: 8206443122

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

Amount Due: **\$2,651.03**

If payment is received after 2/16/2024, \$106.88 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:	\$373.88
Interest:	\$1,763.81
Escrow (Taxes and Insurance):	\$513.34
Regular Monthly Payment:	\$2,651.03
Fees & Charges (total outstanding)	\$0.00
Charges since last statement:	\$0.00
Credits since last statement:	\$0.00
Overdue Payment:	\$0.00
Total Amount Due:	\$2,651.03

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: 116 BAYMOUTH LN RALEIGH, NC 27610	
Unpaid Principal Balance:	\$360,267.25
Escrow Balance:	\$3,080.04
Suspense Balance:	\$0.00
Interest Rate until 10/01/2030:	5.875%
Payment Change Date (Adjustable Interest Rate Change):	11/01/2030
Prepayment Penalty:	No

Past Payments Breakdown	As of Last Stmt	Paid Year to Date
Principal:	\$372.06	\$0.00
Interest:	\$1,765.63	\$0.00
Escrow (Taxes & Insurance):	\$513.34	\$0.00
Fees:	\$0.00	\$0.00
Suspense*:	\$0.00	\$0.00
Total:	\$2,651.03	\$0.00

1000 - Billing Statement

PAYMENT COUPON - Detach and Return With Your Payment Made Payable to: PENNYMAC LOAN SERVICES, LLC



Payment Date: 2/1/2024

Loan Number: 8206443122

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

RAMANATHAN KRISHNAN
116 BAYMOUTH LN
RALEIGH, NC 27610-8030

0100820644312290026510310002651039

696000



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 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.

Transaction Activity December 13, 2023 - January 10, 2024

Date	Description	Transaction Amount	Principal	Interest	Escrow	Fees	Suspense
12/26/2023	Payment	\$2,651.03	\$372.06	\$1,765.63	\$513.34	\$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 Available 24/7 on all your devices: PC, Tablet, and Mobile. <i>El sitio web está disponible en Español.</i> 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.
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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 phone: (800) 777-4001 (Fees may apply for services)	Western Union: Code City: <i>PennyMac</i> Pay To: <i>PennyMac Loan Services</i> Code State: CA ID Number: <i>Enter Loan Number</i>	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
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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
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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.
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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.
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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.

NORTH CAROLINA - Licensed by the North Carolina Office of the Commissioner of Banks. Complaints regarding the servicing of your mortgage may be submitted to the Office of the Commissioner of Banks, 316 W. Edenton Street, Raleigh, NC 27603, (919) 733-3016. Licensed by the North Carolina Department of Insurance. Permit No.119504607 - 6101 Condor Dr., Suite 200, Moorpark, CA 93021. Permit No.119505929 - 14800 Trinity Blvd., Fort Worth, TX 76155. Permit No.119506567 - 3043 Townsgate Rd., Suite 200, Westlake Village, CA 91361. Permit No.119506570 - 2201 West Plano Parkway, Suites 150 and 300, Plano, TX 75075. Permit No.119507419 - 10550 West Charleston Blvd., Suite A, Las Vegas, NV 89135.



Equal Housing Opportunity © 2008-2023 PennyMac Loan Services, LLC, 3043 Townsgate Rd, Suite 200, Westlake Village, CA 91361, 818-224-7442. NMLS ID # 35953 (www.nmlsconsumeraccess.org). Trade/service marks are the property of PennyMac Loan Services, LLC and/or its subsidiaries or affiliates. Arizona Mortgage Banker License # 0911088. Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act. Colorado: Colorado office: 5500 South Quebec Street, Suite 260, Greenwood Village, Colorado 80111, (877) 215-2552. Massachusetts Mortgage Lender License # MC35953. Minnesota: This is not an offer to enter into an agreement and an offer may only be made pursuant to Minn. Stat. §47.206 (3) & (4). Licensed by the N.J. Department of Banking and Insurance. Licensed Mortgage Banker-NYS Department of Financial Services. Rhode Island Lender License # 20092600LL. For more information, please visit PENNYMAC.COM/state-licenses. Co-op loans not available. Some products may not be available in all states. Information, rates and pricing are subject to change without prior notice at the sole discretion of PennyMac Loan Services, LLC. All loan programs subject to borrowers meeting appropriate underwriting conditions. This is not a commitment to lend. Other restrictions apply. All rights reserved. (01-2023)

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

OMB No. 1545-1380
Form 1098
Substitute
For calendar year 2023

**Mortgage
Interest
Statement**

RAMANATHAN KRISHNAN
 116 BAYMOUTH LN
 RALEIGH, NC 27610-8030

696000



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 1098 Substitute For calendar year 2023		<p>Mortgage Interest Statement</p> <p>Copy 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-8932	1 Mortgage interest received from payer(s)/borrower(s)* \$5,302.32		3 Mortgage origination date 09-13-2023		
PAYER'S/BORROWER'S name RAMANATHAN KRISHNAN		2 Outstanding mortgage principal \$361,378.00	4 Refund of overpaid interest \$0.00		5 Mortgage insurance premiums \$0.00	
Street address (including apt. no.) 116 BAYMOUTH LN		6 Points paid on purchase of principal residence \$0.00		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 RALEIGH, NC 27610-8030		8 Address or description of property securing mortgage 116 BAYMOUTH LN RALEIGH, NC 27610		11 Mortgage acquisition date 10-11-2023		
9 Number of properties securing the mortgage 1	10 Other - Real Estate Taxes Paid \$0.00	Account number (see instructions) 8206443122				

Form **1098**

(Keep for your records)

www.irs.gov/Form1098

Department of the Treasury - Internal Revenue Service

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.

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.



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

Notice Date: January 10, 2024

Loan Number: 8206443122
Property Address:
116 BAYMOUTH LN
RALEIGH NC 27610

RAMANATHAN KRISHNAN
116 BAYMOUTH LN
RALEIGH, NC 27610-8030

696000



ANNUAL PMI DISCLOSURE

ABOUT YOUR LOAN

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 and 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.

WHAT THIS MEANS

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 (1) the date the principal balance of your loan is first *scheduled* to reach 80 percent of the **original value** of the property or (2) the date the principal balance *actually* reaches 80 percent of the **original value** of the property based on actual payments.

PMI will only be cancelled on these dates if (1) you submit a request for cancellation; (2) you have a good payment history and are current on your payments; and (3) if requested and at your expense, evidence that the value of the property has not declined below its original value and certification that there are no 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. The “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: 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 percent of the original value of the property. If you are not current on the termination date, PMI will terminate on the first day of the first month beginning after the date that your loan becomes current on the payments required by the terms of the residential mortgage transaction. 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 and may be changed at any time (unless otherwise required by state law).

Toll-Free: (800) 777-4001 M – F 5:00 AM - 6:00 PM PT SAT 7:00 AM - 11:00 AM PT Toll-Free Fax: (866)577-7205	Website: www.PennyMac.com Secure Messaging Online: Create an account and/or log in to http://www.PennyMac.com , then look for the Secured Message Center to communicate with us securely.	Payments: Standard Address: P.O. Box 30597 Los Angeles, CA 90030-0597 Overnight Address: Attn: Lockbox Operations 20500 Belshaw Ave. Carson, CA 90746 (Please do not send correspondence)	Correspondence: Attn: Correspondence Unit P.O. Box 514387 Los Angeles, CA 90051-4387 (Please do not send payments)
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WHAT YOU SHOULD DO

To determine if you can cancel the PMI on your loan, contact us at P.O. Box 514387, Los Angeles, CA 90051-4387 or call (800) 777-4001.

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.

NEW YORK - If a creditor or debt collector receives a money judgment against you in court, state and federal laws prevent the following types of income from being taken to pay the debt: 1) Supplemental security income (SSI); 2) Social security; 3) Public assistance (welfare); 4) Spousal support, maintenance (alimony) or child support; 5) Unemployment benefits; 6) Disability benefits; 7) Workers' compensation benefits; 8) Public or private pensions; 9) Veterans' benefits; 10) Federal student loans, federal student grants, and federal work study funds; and 11) Ninety percent of your wages or salary earned in the last sixty days. PennyMac Loan Services, LLC is registered with the Superintendent of the New York State Department of Financial Services (Department). You may obtain further information or file a complaint by calling the Department's Consumer Assistance Unit at 1-800-342-3736 or by visiting www.dfs.ny.gov.

NORTH CAROLINA - Licensed by the North Carolina Office of the Commissioner of Banks. Complaints regarding the servicing of your mortgage may be submitted to the Office of the Commissioner of Banks, 316 W. Edenton Street, Raleigh, NC 27603, (919) 733-3016. Licensed by the North Carolina Department of Insurance. Permit No. 119504607 - 6101 Condor Dr., Suite 200, Moorpark, CA 93021. Permit No. 119505929 - 14800 Trinity Blvd., Fort Worth, TX 76155. Permit No. 119506567 - 3043 Townsgate Rd., Suite 200, Westlake Village, CA 91361. Permit No. 119506570 - 2201 West Plano Parkway, Suites 150 and 300, Plano, TX 75075. Permit No. 119507419 - 10550 West Charleston Blvd., Suite A, Las Vegas, NV 89135.

OREGON - Borrowers: The Oregon Division of Financial Regulation (DFR) oversees residential mortgage loan servicers who are responsible for servicing residential mortgage loans in connection with real property located in Oregon and persons required to have a license to service residential mortgage loans in this state. If you have questions regarding your residential mortgage loan, contact your servicer at (800) 777-4001. To file a complaint about unlawful conduct by an Oregon licensee or a person required to have an Oregon license, call DFR at 888-877-4894 or visit dfr.oregon.gov.

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.

Licensing Information



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