

IMPORTANT TAX RETURN INFORMATION BELOW



P.O Box 8068 | Virginia Beach, VA 23450 | 1.800.509.0183

ACCOUNT NUMBER: 0061265534

1-754-01618-0044224-001-000-000-000-000

RAJESH VEKARIA
1171 W EARLY LIGHT WAY
BLUFFDALE UT 84065-1881

FOR INFORMATION CALL: 1.800.509.0183
CUSTOMER SERVICE HOURS:
Monday - Friday: 8 A.M. to 9 P.M. ET
Saturday: 8 A.M. to 3 P.M. ET

SEE REVERSE SIDE FOR ADDITIONAL INFORMATION

ANNUAL TAX AND INTEREST STATEMENT

RAJESH VEKARIA 1171 W EARLY LIGHT WAY BLUFFDALE UT 84065-1881		Lakeview Loan Servicing LLC P.O Box 8068 Virginia Beach, VA 23450 TIN# 54-1322898		YEAR: 2023 ACCT #: 0061265534 SSN: ***-**-3198	
DISBURSEMENTS FROM ESCROW		PRINCIPAL RECONCILIATION		ESCROW RECONCILIATION	
PROPERTY TAX	\$2,549.46	BEG BAL	\$440,865.38	BEG BAL	\$885.27
HAZARD INSURANCE	\$390.00	APPLIED PRIN	\$10,116.68	DEPOSITS	\$4,671.39
MORTGAGE INSURANCE	\$1,128.48	ENDING BAL	\$430,748.70	DISBURSEMENTS	\$4,864.82
ESCROW REFUND	\$796.88			ENDING BAL	\$691.84
ADDT'L ASSESSMENTS	\$0.00				
CURRENT TOTAL PYMT	\$2,231.52	INTEREST RECONCILIATION			
CURRENT ESCROW PYMT	\$388.72	\$0.00	INTEREST PAID		
		\$11,996.92	*MORTGAGE INTEREST RECEIVED		
			FROM PAYER(S)/BORROWERS(S)		

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. LoanCare, LLC P.O Box 8068 Virginia Beach, VA 23450 (800) 274-6600		*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 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.
PAYER'S/BORROWER'S name, street address (including apt. no.), city or town, state or province, country, and ZIP or foreign postal code RAJESH VEKARIA 1171 W EARLY LIGHT WAY BLUFFDALE UT 84065-1881		1 Mortgage interest received from payer(s)/borrower(s)* \$ 11,996.92		2 Outstanding mortgage principal \$ 440,865.38		
		3 Mortgage origination date 11/19/21		4 Refund of overpaid interest \$		
		5 Mortgage insurance premiums \$ 1,128.48		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. <input checked="" type="checkbox"/>		8 Address or description of property securing mortgage 1171 W EARLY LIGHT WAY BLUFFDALE UT 84065		
		9 Number of properties securing the mortgage 01		10 Other Real Estate Taxes Paid \$2,549.46		
		11 Mortgage acquisition date		Account number (see instructions) 0061265534		
		RECIPIENT'S/LENDER'S TIN 54-1322898		PAYER'S/BORROWER'S TIN ***-**-3198		

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.



Subserviced by LoanCare

P.O Box 8068 | Virginia Beach, VA 23450 | 1.800.509.0183

CUSTOMER ACCOUNT ACTIVITY STATEMENT 2023

ACCOUNT NUMBER: 0061265534

1-754-01618-0044224-001-000-000-000

TRANSACTION DESCRIPTION	PROCESS DATE	DUE DATE	TOTAL AMOUNT RECEIVED	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID	LATE CHARGES	OPTIONAL INSURANCE	OTHER
PAYMENT	01/23	01/23	\$2,231.52	\$832.48	\$1,010.32	\$388.72			
MIP/PMI/FHA DISBURSEMENT	01/23	01/23	(\$94.04)						\$94.04
PAYMENT	02/23	02/23	\$2,231.52	\$834.39	\$1,008.41	\$388.72			
MIP/PMI/FHA DISBURSEMENT	02/23	02/23	(\$94.04)						\$94.04
PAYMENT	03/23	03/23	\$2,231.52	\$836.30	\$1,006.50	\$388.72			
MIP/PMI/FHA DISBURSEMENT	03/23	03/23	(\$94.04)						\$94.04
PAYMENT	04/23	04/23	\$2,231.52	\$838.22	\$1,004.58	\$388.72			
MIP/PMI/FHA DISBURSEMENT	04/23	04/23	(\$94.04)						\$94.04
PAYMENT	05/23	05/23	\$2,231.52	\$840.14	\$1,002.66	\$388.72			
MIP/PMI/FHA DISBURSEMENT	05/23	05/23	(\$94.04)						\$94.04
PAYMENT	06/23	06/23	\$2,231.52	\$842.07	\$1,000.73	\$388.72			
MIP/PMI/FHA DISBURSEMENT	06/23	06/23	(\$94.04)						\$94.04
PAYMENT	07/23	07/23	\$2,231.52	\$844.00	\$998.80	\$388.72			
MIP/PMI/FHA DISBURSEMENT	07/23	07/23	(\$94.04)						\$94.04
PAYMENT	08/23	08/23	\$2,231.52	\$845.93	\$996.87	\$388.72			
MIP/PMI/FHA DISBURSEMENT	08/23	08/23	(\$94.04)						\$94.04
PAYMENT	09/23	09/23	\$2,231.52	\$847.87	\$994.93	\$388.72			
MIP/PMI/FHA DISBURSEMENT	09/23	09/23	(\$94.04)						\$94.04
PAYMENT	10/23	10/23	\$2,231.52	\$849.81	\$992.99	\$388.72			
MIP/PMI/FHA DISBURSEMENT	10/23	10/23	(\$94.04)						\$94.04
ADDITIONAL INSURANCE DISBURSEMENT	11/23	11/23	(\$390.00)						\$390.00
COUNTY TAX DISBURSEMENT	11/23	11/23	(\$2,549.46)						\$2,549.46
PAYMENT	11/23	11/23	\$2,231.52	\$851.76	\$991.04	\$388.72			
MIP/PMI/FHA DISBURSEMENT	11/23	11/23	(\$94.04)						\$94.04
PAYMENT	12/23	12/23	\$2,231.52	\$853.71	\$989.09	\$388.72			
MIP/PMI/FHA DISBURSEMENT	12/23	12/23	(\$94.04)						\$94.04
ESCROW REFUND	12/23		(\$796.88)						\$796.88
INTEREST ON ESCROW DEPOSIT	12/23	01/24	\$6.75			\$6.75			



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January 01, 2024

1-754-01618-0044224-001-000-000-000

RAJESH VEKARIA
1171 W EARLY LIGHT WAY
BLUFFDALE UT 84065-1881

Loan Number: 0061265534

Re: HPA Private Mortgage Insurance (PMI) Annual Disclosure

1171 W EARLY LIGHT WAY
BLUFFDALE UT 84065

Dear RAJESH VEKARIA:

Your mortgage loan requires private mortgage insurance ("PMI"). Private mortgage insurance protects lenders and others against financial loss when a borrower defaults on a loan. Charges for this 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. This letter describes those cancellation and termination rights and when cancellation and termination may occur. Please note that PMI is not that same as property or casualty insurance, such as homeowners' or hazard insurance and the cancellation or termination of PMI does not affect any obligation you may have, under your residential mortgage loan, to maintain these 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 (based solely on the initial amortization schedule in the case of a fixed-rate mortgage or on the amortization schedules in the case of an adjustable-rate mortgage) regardless of the outstanding balance or (2) the date on which the principal balance of the loan, based solely on actual payments made, reaches 80% of the original value of the property securing the loan.

PMI will only be cancelled if the following requirements are fulfilled: (1) you are current on your loan payments under the terms of your loan; (2) you submit a written request for cancellation; (3) you have a good payment history with respect to your loan; and (4) we receive, if requested and at your expense, evidence that the value of the property, securing the loan, has not declined below its original value and certification that there are no subordinate liens on the property. Please note that a "good payment history" means that 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 or the date that the written request for cancellation is submitted. "Original value" means, with respect to a residential mortgage transaction, the lesser of the contract sales price of the property securing the mortgage or the appraised value of the property at the time the loan was consummated.

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 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 (based solely on the initial amortization schedule in the case of a fixed-rate mortgage or on the amortization schedules in the case of an adjustable-rate mortgage) regardless of the outstanding balance. If you are not current on your loan payments as of that date, PMI will automatically terminate on the first day of the first month beginning after the date you become current on your loan payments. In any event, PMI will be terminated by the first day of the month immediately following the date that is the midpoint of the amortization period of the loan if you are current on your loan payments.



If your loan is a high risk loan: The borrower cancellation and automatic termination provisions addressed above do not apply to conforming and nonconforming loans defined as high risk loans. If your loan is a conforming loan defined as high risk by the Federal National Mortgage Association and/or the Federal Home Loan Mortgage Corporation, the PMI on your loan will be terminated by the first day of the month following the date that is the midpoint of the loan's initial amortization schedule (in the case of a fixed-rate loan) or amortization schedules (in the case of an adjustable-rate loan) if, on that date, you are current on your loan payments. If you are not current on your loan payments on that date, PMI will be terminated when you become current. If your loan is a non-conforming loan defined as high risk by your lender, PMI will be terminated on the date the principal balance of your loan is first scheduled to reach 77% of the original value of the property (based solely on the initial amortization schedule in the case of a fixed-rate mortgage or on the amortization schedules in the case of an adjustable-rate mortgage) regardless of the outstanding balance.

If your loan closed before July 29, 1999 or if it is not a single-family primary residence: You may, under certain circumstances, cancel the PMI required for your loan with the consent of the mortgage holder or in accordance with applicable state law.

If your loan has been modified: The cancellation date, termination date, or final termination may be recalculated to reflect the modified terms and conditions on such loan.

Should you have any questions or need additional information about PMI cancellations, termination requirements, or eligibility, please feel free to contact us in writing at P.O. Box 8068, Virginia Beach, VA 23450 or by phone, by calling us toll free, at 1.800.509.0183.

Sincerely,

Customer Service Department
NMLS ID 2916