

RECIPIENT'S/LENDER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no. Bell Bank 3100 13th Avenue South Fargo ND 58103 Phone No. 1-866-387-0980	*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
PAYER'S/BORROWER'S name, street address (including apt. no.), city or town, state or province, country, and ZIP or foreign postal code 4-833-15146-0013426-002-000-000-000-000 BIKASH KUMAR SINGH 6375 VAGABOND LN N MAPLE GROVE MN 55311-4517	1 Mortgage interest received from payer(s)/borrower(s)* \$33,097.38		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.
2 Outstanding mortgage principal \$569,050.00		3 Mortgage origination date 12/21/2022	
4 Refund of overpaid interest \$ 0.00		5 Mortgage insurance premiums \$ 1,408.44³	
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 type="checkbox"/>		
8 Address or description of property securing mortgage 6375 VAGABOND LN N MAPLE GROVE MN 55311			
9 Number of properties securing the mortgage	10 Other Taxes Paid² \$6,836.84		
11 Mortgage acquisition date		Account number (see instructions) 2122175952	
RECIPIENT'S/LENDER'S TIN 45-0283315		PAYER'S/BORROWER'S TIN XXX-XX-2761	

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

Bell Bank cannot provide legal or tax deductibility guidance. Please contact your tax advisor.

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.

CAUTION 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.

Annual Tax and Interest Statement

Contact Information	
Bell Bank Online Banking Support: Monday – Friday, 7:00 a.m. – 10:00 p.m. CT and Weekends, 7:00 a.m. – 6:00 p.m. CT	Toll Free 800-450-8949
Bell Bank Mortgage Servicing Department:	Toll Free 866-387-0980
Correspondence Address:	Monday – Friday, 8:00 a.m. – 5:00 p.m. CT Bell Bank Mortgage Servicing P.O. Box 11277 Fargo, ND 58106
Notice of Error and Request for Information:	Bell Bank Mortgage Servicing P.O. Box 11277 Fargo, ND 58106
Website:	www.bell.bank

Tax Information	
FOR YEAR:	2023
ACCOUNT NUMBER:	2122175952
SOCIAL SECURITY NUMBER	XXX-XX-2761

ESCROW RECONCILIATION

\$2,327.54	Beginning Balance	
\$9,502.00 +	Deposits	
\$1,408.44 -	Mortgage Ins Paid	
\$2,270.67 -	Insurance Paid	
\$6,836.84 -	Taxes Paid	
\$0.00 -	Additional Assessments Paid	
\$0.00 -	Escrow Disbursements	
\$0.00 -	Other Disbursements	
\$1,313.59 *	Ending Balance	

* Held for disbursements next year

PRINCIPAL RECONCILIATION

\$569,050.00	Beginning Balance	
\$5,954.05	Principal Applied	
\$563,095.95	Ending Balance	
\$4,486.33	Current Payment	
\$936.20	Current Escrow Payment	
\$0.00	Late Charges Paid	

2023 INTEREST CALCULATIONS

Total Interest Applied 2023 (Next Due Date: 01/01/24)	\$33,097.38
Less HUD Payments	\$0.00
Plus 2023 Interest Applied (Prior Year)	\$0.00
Less Buydown/Subsidy Payments	\$0.00
Less Net Prepaid Interest (Current Year)	\$0.00
Less Capitalized Interest	\$0.00
Plus Deferred Interest Repaid	\$0.00
Plus Principal Year to Date Adjustment	\$0.00
Less Interest Adjustment	\$0.00
Less Deferred Interest	\$0.00
2023 Mortgage Interest Received from Payer/Borrower	\$33,097.38
Interest applied in prior years being held for reporting until next year due	\$0.00

Account Number: 2122175952

SPECIAL MESSAGES

2 THE INFORMATION IN BOX 10 IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT BEING FURNISHED TO THE IRS. NEITHER BELL BANK NOR ITS REPRESENTATIVES MAY PROVIDE TAX OR LEGAL ADVICE. PLEASE CONSULT WITH YOUR TAX ADVISORS.

3 PLEASE CONSULT YOUR TAX PROFESSIONAL FOR THE DEDUCTIBILITY OF MORTGAGE INSURANCE PREMIUMS.