

IMPORTANT TAX RETURN  
INFORMATION BELOW



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

ACCOUNT NUMBER: 0064329113

2-754-02279-0093123-019-000-000-000-000



MAHENDAR KAGITHALA  
205 CASTIEN COVE PL  
APEX NC 27539-9405

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

MAHENDAR KAGITHALA 205 CASTIEN COVE PL APEX NC 27539-9405	Lakeview Loan Servicing, LLC P.O. Box 8068 Virginia Beach, VA 23450	YEAR: 2023 ACCT #: 0064329113 SSN: ***-**-1884
TIN# 54-1322898		
<b>DISBURSEMENTS FROM ESCROW</b>	<b>PRINCIPAL RECONCILIATION</b>	<b>ESCROW RECONCILIATION</b>
PROPERTY TAX \$2,877.37	BEG BAL \$377,460.18	BEG BAL \$0.00
HAZARD INSURANCE \$1,087.00	APPLIED PRIN \$3,083.50	DEPOSITS \$7,483.23
MORTGAGE INSURANCE \$1,571.10	ENDING BAL \$374,376.68	DISBURSEMENTS \$6,281.40
ESCROW REFUND \$745.93		ENDING BAL \$1,201.83
ADDT'L ASSESSMENTS \$0.00		
CURRENT TOTAL PYMT \$2,549.85	<b>INTEREST RECONCILIATION</b>	
CURRENT ESCROW PYMT \$586.07	\$0.00 INTEREST PAID	
	\$8,699.18 *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 <b>1098</b> (Rev. January 2022) For calendar year 2023	<b>Mortgage Interest Statement</b>  <b>Copy B For Payer/Borrower</b>  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  MAHENDAR KAGITHALA 205 CASTIEN COVE PL APEX NC 27539-9405	1 Mortgage interest received from payer(s)/borrower(s) \$ 8,699.18	
	4 Refund of overpaid interest \$	5 Mortgage insurance premiums \$ 1,571.10	
	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 205 CASTIEN CV PL APEX NC 27539		
	9 Number of properties securing the mortgage 01	10 Other Real Estate Taxes Paid \$2,877.37	
	11 Mortgage acquisition date 06/02/23	Account number (see instructions) 0064329113	
	RECIPIENT'S/LENDER'S TIN 54-1322898	PAYER'S/BORROWER'S TIN ***-**-1884	

IMPORTANT STATE DISCLOSURES  
SEE IMPORTANT DISCLOSURES BELOW

**Important notice for North Carolina Residents:** Within the state of North Carolina, LoanCare is licensed by the Commissioner of Banks. You may file complaints with the Commissioner at 4309 Mail Service Center, Raleigh, NC 27699.

**Important notice for North Carolina Residents who submitted a loss mitigation request: If you believe the loss mitigation request has been wrongly denied, you may file a complaint with the North Carolina Office of the Commissioner of Banks website, [www.nccob.gov](http://www.nccob.gov).**

North Carolina Department of Insurance Collection Agency Company Numbers:

NC Company Number 119505731 – 3637 Sentara Way, Virginia Beach, VA 23452 (legacy Permit No. 112029)

NC Company Number 119505867 – 601 Riverside Ave, Building 5, 3rd Floor, Jacksonville, FL 32204 (legacy Permit No. 112165)

NC Company Number 119507216 – 4330 West Chandler Boulevard, Chandler, AZ 85226 (legacy Permit No. 113538)

NC Company Number 119507547 – 1200 Cherrington Parkway, Moon Township, PA 15108 (legacy Permit No. 113876)

## 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](http://www.irs.gov/Form1098).

**Free File.** Go to [www.irs.gov/FreeFile](http://www.irs.gov/FreeFile) to see if you qualify for no-cost online federal tax preparation, e-filing, and direct deposit or payment options.



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MAHENDAR KAGITHALA  
205 CASTIEN COVE PL  
APEX NC 27539-9405

**Prepayment Disclosure Statement: Annual Disclosure Notice to Borrower for Mortgages Closed on or After January 21, 2015**

Borrower(s):	<u>MAHENDAR KAGITHALA</u>	Date:	<u>January 18, 2024</u>
Address:	205 CASTIEN CV PL APEX NC 27539	Loan #:	<u>0064329113</u>
		FHA Case #:	387-5844640

This notice is to advise you of requirements that must be followed to prepay your mortgage.

The amount reflected below is the amount outstanding on the loan for prepayment of the indebtedness due under your mortgage. This amount is good through 02/01/2024. (The amount provided is subject to further accounting adjustments. Also, any corporate advances made by us or payments received from you before the stated expiration date on this notice will change your prepayment amount.)

*[The amount below reflects the amount outstanding under the mortgage, including principal, interest, penalties, late charges, advances, any other charges related to the loan, and any foreclosure or bankruptcy expenses incurred to date under the mortgage.]*

\$378,039.62 (Balance Due)

You may prepay your mortgage at any time without penalty. You will only be required to pay interest up to the date the prepayment is made.

If you have any questions regarding this notice, please contact Customer Service at 1.800.509.0183.

Lakeview Loan Servicing, LLC

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