

Mortgage Interest Statement

Copy B For Filer/Borrower
The borrower is shown in boxes 1 through 4 and 11 is important for information and is being transferred to the IRS. If you are required to file a return, a deduction for the mortgage interest on the first \$750,000 of the debt is available. If you are required to file a return, a deduction for the mortgage interest on the first \$750,000 of the debt is available. If you are required to file a return, a deduction for the mortgage interest on the first \$750,000 of the debt is available.

OMB No. 1545-1380
Form 1098
(Rev. January 2022)
For calendar year 2023

CORRECTED (if checked)

PAYER/SBORROWER'S name, street address (including apt. no.), city or town, state or province, country, and ZIP or foreign postal code DANESHA PERRY 6962 HAWTHORNE ST LANDOVER MD 20785-3447		PAYER/SBORROWER'S name, street address (including apt. no.), city or town, state or province, country, and ZIP or foreign postal code DANESHA PERRY 6962 HAWTHORNE ST LANDOVER MD 20785-3447	
1 Mortgage interest received from payer(s)/borrower(s) \$ 9,807.21		2 Outstanding mortgage principal \$ 183,095.88	
3 Mortgage origination date 05/23/22		4 Return of overpaid interest \$ 0.00	
5 Payer's address on purchase \$ 0.00		6 Payer's address on purchase \$ 0.00	
7 Address of property securing mortgage is the same as PAYER/SBORROWER'S address, the box is checked, or the address or description is		8 Address or description of property securing mortgage 6962 HAWTHORNE ST LANDOVER MD 20785	
9 Number of reports securing the mortgage 10 Other		11 Mortgage acquisition date 4789641117	
PAYER/SBORROWER'S TIN 21-0534340		PAYER/SBORROWER'S TIN 21-0534340	

Disbursement Activity 2023:	Interest On Escrow	6.95
FHA/Conv Mfg Ins	1,508.35	
Hazard Insurance	416.98	
Property Taxes	1,339.13	
	2,036.04	
Principal Activity 2023:	Beginning Balance	183,095.88
Payments Applied	2,198.08	
Remaining Balance	180,897.80	
Escrow Activity 2023:	Beginning Escrow Balance	461.64
Total Deposits	3,548.15	
Total Disbursements	4,649.17	
Closing Escrow Balance	-639.38	

Message: If your loan was also serviced by another company in 2023, you may receive a separate statement from them as well.

Please Note: For State Funded Program Participants
Your interest may be overbilled in Box 1 if all or a portion of your payments are subsidized by a state funded program. Contact your tax advisor with questions.

See the back of this document for answers to frequently asked questions.
If Box 5 (Mortgage Insurance Premiums) is populated, the amount in Box 5 may not be deductible. Please consult your tax advisor to determine if the amount in Box 5 is tax deductible.

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. 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.

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 the date the principal balance actually reaches 80% of the original value of the loan. PMI will only be cancelled on these dates if (1) you submit a written request for cancellation; (2) you have a good payment history; and (3) we receive, 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. "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: Under the Homeowners Protection Act of 1998, 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% of the original value of the property. If you are not current on your loan payments as of that date, PMI will automatically terminate when you thereafter become current on your payments. 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, they may be changed at any time (unless otherwise required by state law).

Required Legal Notice(s)
This communication is from a debt collector. Any information obtained can be used for the purpose of collecting a debt. However, if you are in an active bankruptcy case or your debt has been discharged in bankruptcy, this notice is for informational purposes only and is not a demand for payment or an attempt to collect a debt for which your personal liability has been discharged in bankruptcy.