



DO NOT SEND MAIL OR PAYMENTS TO THIS ADDRESS
P.O. Box 619063 • Dallas, TX 75261-9063

5-811-00306-0011079-001-1-001-010-000-000



NAGA ABHILASH GOLLA
3708 W WOODSCAPE CT
DUNLAP IL 61525-9783

MORTGAGE STATEMENT

Statement Date: 01/04/2024

Account Number	9706810158
Next Due Date	02/01/2024
Amount Due	\$2,835.45

If payment is received after 02/16/2024, \$76.43 late fee may be assessed.

Phone: 866-317-2347
Website: www.newrez.com

Explanation of Amount Due

Principal	\$536.33
Interest	\$990.27
Escrow (Taxes and Insurance)	\$1,306.85
Less Buydown	\$0.00
Regular Monthly Payment	\$2,835.45
Total Fees and Charges	\$0.00
Overdue Payment	\$0.00
Total Amount Due	\$2,835.45

Loan is on autodraft - see back for details.

Account Information

Outstanding Principal	\$321,169.66
Interest Rate	3.7000%
Prepayment Penalty	None
Property Address:	3708 W WOODSCAPE CT DUNLAP IL 61525
Contractual Due Date:	February 1, 2024
Current Escrow Balance	\$4,617.05
Deferred Principal	\$0.00
Deferred Interest	\$0.00
Assistance Balance	\$0.00
Reserve Balance	\$0.00
Maturity Date	04/01/2052

Past Payments Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$536.67	\$536.67
Interest	\$991.93	\$991.93
Escrow	\$1,306.85	\$1,306.85
Fees/Late Charges	\$0.00	\$0.00
Total	\$2,835.45	\$2,835.45

Transaction Activity (12/16/2023 - 01/03/2024)

Date	Description	Charges	Payments
01/01/2024	Regular Payment - (Due 1/1/2024)	\$0.00	\$2,835.45

Important Messages

***Partial Payments:** Any partial payments listed here are not applied to your mortgage, but instead are held in one or more separate suspense accounts. Once we receive funds equal to a full monthly payment, we will apply those funds to your mortgage.

Additional Messages

Affected by COVID-19? Assistance may be available. We offer relief options. Visit our website www.newrez.com or call us at 866-825-2174 to see if you qualify.

For questions regarding the servicing of your loan, please contact us at 866-317-2347 Monday-Friday 8:00AM-9:00PM, and Saturday 10:00AM-2:00PM Eastern Time.

Federal law requires us to tell you how we collect, share, and protect your personal information. Our Privacy Policy has not changed. You can review our policy and practices with respect to your personal information at www.newrez.com or request a copy to be mailed to you by calling us at 866-317-2347.

See Total Payment Amount Breakdown on page 2.

For information about your payments, total amount due, and any additional payment history, see reverse side.

Detach and return with payment.



Loan Number: 9706810158
NAGA ABHILASH GOLLA

Property Address:
3708 W WOODSCAPE CT
DUNLAP IL 61525

Newrez LLC
c/o SHELLPOINT MORTGAGE SERVICING
PO BOX 650840
DALLAS, TX 75265-0840



Amount Due	
Payment Due Date	02/01/2024
Total Amount Due	\$2,835.45
<i>\$76.43 late fee may be charged after 02/16/2024</i>	
Please write clearly inside space provided	
Payment Amount	\$
Additional Principal	\$
Late / Other Charges	\$
Additional Escrow	\$
Total Amount Enclosed	\$
<small>(Please do not send cash)</small>	

01001284678600008506350028354500291188970681015800201240216246

Total Payment Breakdown			
Total of all Payments Due	\$2,835.45	Other Fee Balance (details below)**	\$0.00
Total Principal Balance	\$0.00	Total Deferred Principal Balance	\$0.00
Total Interest Balance	\$0.00	Total Deferred Interest Balance	\$0.00
Default Interest	\$0.00	Total Additional Balance	\$0.00
Late Charge Balance	\$0.00	Unapplied Amount	\$0.00
Insufficient Funds Balance	\$0.00		
Legal Fee Balance (details below)*	\$0.00	Total	\$2,835.45

Payment Breakdown	
Unpaid Balance	
Payment Due 02/01/2024	\$2,835.45

Please note that we operate as Newrez Mortgage LLC dba Shellpoint Mortgage Servicing in Arkansas and Texas.

Your monthly payment is set up on an automatic draft with your banking institution. To make updates to these amounts, please visit our website. If you wish to cancel the next draft or stop payments, please call us at least 24 hours prior to the next scheduled date. If you are on a bi-weekly draft, your transaction history on our website will show if both payments have processed this month. If we have not drafted your final payment by the time you receive this statement, your payment amount may appear as "overdue".

Payments made by check are processed electronically by using the information listed on the check. Payments by check authorize us to create a one-time electronic funds transfer and process the payment as either a paper check or electronic draft. The check will not be returned to you. Allowable fees may apply for returned or rejected payments.

Important Notice: Newrez LLC dba Shellpoint Mortgage Servicing is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. Newrez LLC dba Shellpoint Mortgage Servicing's NMLS ID is 3013.

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt: please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code.

Notice of Error or Information Request Address

You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Informational Request, please write to us. Additionally, if you believe we have furnished inaccurate information to credit reporting agencies, please write to us with specific details regarding those errors and any supporting documentation that you have and we will assist you. Error Resolution, including concerns of inaccurate information sent to credit reporting agencies, or requests for information should be sent to the following address:

Newrez LLC
 P.O. Box 10826
 Greenville, SC 29603

Housing Counselor Information: If you would like counseling or assistance, you can contact the following:
 U.S. Department of Housing and Urban Development (HUD): For a list of homeownership counselors or counseling organizations in your area, go to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or call 800-569-4287.

Amounts paid in excess of your payment amount will first be used to satisfy any delinquency. If there are no past due amounts then excess funds paid will be posted to your principal balance. 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.

Newrez LLC may assess a returned check fee consistent with the laws for your state and your loan documents on all checks returned by your financial institution.

¿Hablas español? Esta carta contiene información importante sobre su préstamo hipotecario. Si usted no entiende el contenido de esta carta, por favor contacte a uno de nuestros representantes que hablan español al número **866-317-2347**.

If you prefer to receive communication in a language other than English, please contact us at 866-317-2347 to speak with a translator in your preferred language about the servicing of your loan or a document you received.

A successor in interest is someone who acquires an ownership interest in a property secured by a mortgage loan by transfer upon the death of a relative, as a result of a divorce or legal separation, through certain trusts, between spouses, from a parent to a child, or when a borrower who is a joint tenant or tenant by the entirety dies. If you are a successor in interest, or you think you might be, please contact by phone, mail or email to start the confirmation process.

Address, Phone, and Name Changes

Type of change (check all that apply)

Address Phone Name** Email Address

****Please remember:**
 Name changes require a signature and a copy of a legal document noting the new name. Examples of legal documents are marriage licenses and divorce decrees.

Your Account # _____ Social Security Number: _____

Old Borrower Name: _____ New Borrower Name: _____

Old Co-Borrower Name: _____ New Co-Borrower Name: _____

Borrower Signature: _____ Co-Borrower Signature: _____

New Mailing Address: _____

New Phone Number: Day (____) ____-____ Evening (____) ____-____ Email Address _____

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.

NEWREZ LLC DBA
SHELLPOINT MORTGAGE SERVICING
P.O. BOX 10826
GREENVILLE, SC 29603-0826
CUSTOMER SERVICE: 1-866-317-2347

*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 overpayment 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

5-811-00306-0011079-001-2-001-010-000-000



NAGA ABHILASH GOLLA
3708 W WOODSCAPE CT
DUNLAP, IL 61525



1 Mortgage interest received from payer(s)/borrower(s) \$ 993.58		2 Outstanding mortgage principal \$ 322,241.35		3 Mortgage origination date 03/23/2022	
4 Refund of overpaid interest \$		5 Mortgage insurance premiums \$		6 Points paid on purchase of principal residence \$	
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 3708 W WOODSCAPE CT DUNLAP, IL 61525			
9 Number of properties securing the mortgage		10 Other			
11 Mortgage acquisition date 12/01/2023		Account number (see instructions) 9706810158			
RECIPIENT'S/LENDER'S TIN 37-1542226			PAYER'S/BORROWER'S TIN XXX-XX-3652		

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

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 8596. 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.

Private Mortgage Insurance Disclosure

Private Mortgage Insurance: 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: You have the right to request that PMI be canceled 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 or (2) the date the principal balance actually reaches 80% of the original value of the property. "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. PMI will only be canceled 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. If your loan is backed by Fannie Mae or Freddie Mac, there are additional options for borrower requested PMI cancellation depending on the age of the loan.

Automatic termination of PMI: 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, based solely on the original amortization schedule of your loan. 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.

PMI may be cancelled with the consent of the lender or in accordance with state law.

For Further information about PMI cancellation: To determine if you can cancel the PMI on your loan, contact Customer Service Department at P.O. Box 10826, Greenville, SC 29603, 866-317-2347.