

RECIPIENT'S/LENDER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no. ROCKET MORTGAGE LLC. 1050 WOODWARD AVENUE DETROIT, MI 48226 800-508-0944	*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 2022	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 7-810-22331-0038047-001-000-000-000-000 ABHISHEK ANNASHEB PATIL 306 EDISON GLEN TER EDISON NJ 08837-2924	1 Mortgage interest received from payer(s)/borrower(s)* \$ 2,113.14		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 \$ 211,850.00		3 Mortgage origination date 09/14/2022	
4 Refund of overpaid interest \$ 0.00		5 Mortgage insurance premiums \$ 67.08	
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			
9 Number of properties securing the mortgage 1	10 Other		
11 Mortgage acquisition date		Account number (see instructions) 3511680579	
RECIPIENT'S/LENDER'S TIN 38-2603955		PAYER'S/BORROWER'S TIN XXX-XX-5407	

Form **1098** (Rev. 1-2022)

(Keep for your records)

www.irs.gov/Form1098

Department of the Treasury - Internal Revenue Service

Loan Activity	2022
Interest On Escrow	\$0.00
Current Total Payment	\$1,564.51
Current Escrow Payment	\$428.54

Escrow Activity	2022
Beginning Escrow Balance	\$0.00
Total Deposits	\$1,721.08
Total Disbursements	\$67.08
Closing Escrow Balance	\$1,654.00

Principal Activity	2022
Beginning Balance	\$211,850.00
Payments Applied	\$511.12
Remaining Balance	\$211,338.88

Disbursement Activity	2022
FHA/Conv Mtg Ins	\$67.08
Hazard Insurance	\$0.00
Property Taxes	\$0.00
Escrow Refund	\$0.00

Total Interest applied in 2022	\$2,113.14
2022 Net Interest payments reported to IRS*****	\$2,113.14

This information is being provided to you as required by the IRS. Please consult your tax advisor if you have questions regarding this 1098.

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.

Hello,

This letter contains important information about your mortgage. Included in your monthly mortgage payment is a premium for private mortgage insurance, which is often referred to as PMI.

PMI protects your lender in the event you stop making your mortgage payments. The good news is that you may be able to have your PMI canceled or terminated under federal law or Minnesota law, if your property is located in Minnesota. This could reduce your total monthly payment.

Cancellation Under Federal Law

You can request cancellation once the unpaid balance on your loan is scheduled to reach 80.00% of the original value of your home or once the unpaid balance actually reaches 80.00%. We call this your loan-to-value ratio. Let's assume your home was worth \$100,000 when you closed your mortgage loan. You can ask us to cancel your PMI when your unpaid balance is \$80,000.

We will cancel your PMI if all of these conditions are met:

- You have made your payments on time and have a good payment history, which means that you have not made any mortgage payments more than 30 days late in the last year and have not been more than 60 days late in the last 2 years.¹
- The value of your home has not declined below its original value. Depending on the circumstances, we may request that you get an updated value. If this is needed, we will ask you to pay for obtaining the updated value.
- We may confirm that there are no other liens on the property, such as second mortgages.

To determine your original value, we will use the amount you paid to buy your home or the appraised value, whichever is less, at the time your loan closed.

Cancellation Under Minnesota Law

You may have the right to cancel your PMI if the principal balance of your loan is 80.00% or less of the current market value of your home. Under Minnesota law, the current market value of your property must be determined by a professional appraisal. You need to pay for this appraisal, but in most cases, you will be able to recover this cost in less than a year if your PMI is canceled.

We will cancel your PMI if all of these conditions are met:

- You have made your payments on time and have a good payment history, which means that you have not made any mortgage payments more than 30 days late in the last year and have not been more than 60 days late in the last 2 years.¹
- The current unpaid principal balance of your mortgage is 80.00% or less of the current fair market value of the property.
- The mortgage was obtained at least 24 months prior to the receipt of your request for cancellation.
- You currently live on the property.

To determine your current fair market value, we will use a valuation conducted by a real estate appraiser who is licensed or certified by a state or federal agency; the appraisal must be dated within 90 days of your request for cancellation of your PMI. You will be responsible for paying for this appraisal.

¹If you were impacted by COVID-19 and in a COVID-19 related workout option, you may still be eligible

This communication is from a debt collector and is an attempt to collect a debt.

If you have an active bankruptcy or you received a bankruptcy discharge, we are sending this for informational or legal purposes only. We're not trying to collect against you personally. If you have any questions about this communication or your obligation to pay, please contact your attorney. If you want to send us a Qualified Written Request, a Notice of Error, or an Information Request, you must mail it to Rocket Mortgage, LLC, P.O. Box 442359, Detroit, MI 48244-2359, or fax it to (877) 382-3138.

You can also request cancellation if your unpaid balance on your loan is above 80.00% of the value of your home, but you must meet one of the following requirements:

1. You have had the mortgage for at least 2 years and also have a good payment history for the last 2 years.¹
2. You have made property improvements resulting in an increase in property value. (If you have made property improvements, we will waive the 2-year payment history requirement.)

If you have met one of the requirements above, you will be required to have a new valuation performed to show that the home increased in value. You will be asked to pay for obtaining the updated value, and depending on the circumstances, your new loan-to-value ratio must come in at either 80.00% or 75.00%. To find out if either situation applies to you, please contact us.

Termination

If we do not cancel your PMI at 80.00%, we will automatically terminate your PMI when your loan-to-value ratio is scheduled to reach 78.00%, based off the original amortization schedule. Additional payments on your principal loan amount will not accelerate the time in which you reach 78.00%. If your property is in New York, New York law states PMI will automatically terminate at 75% when additional principal payments are made, accelerating the time for those clients. To be eligible, you must be current on your loan payments. If you are not current on your payments at this time, your PMI will terminate when your payments become current.

In no event will your PMI stay on your loan once you hit the midpoint of your loan, as long as you are current on your payments on that date. For example, if you have a 30-year loan, your midpoint is at the end of the 180th month.

Sincerely,

Your Rocket Mortgage® Team

Facts What does Rocket Mortgage, LLC, do with your personal information?

Why? Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some, but not all, sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.

What? The types of personal information we collect and share depend on the product or service you have with us. This information can include, but is not limited to:

- Social Security number and income information
- Account balances and payment history
- Credit history and credit scores

When you are no longer our customer, we continue to share your information as described in this notice.

How? All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons Rocket Mortgage® chooses to share and whether you can limit this sharing.

Reasons we can share your personal information:**Does Rocket Mortgage® share?****Can you limit this sharing?**

For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus

Yes

No

For our marketing purposes – to offer our products and services to you

Yes

No

For joint marketing with other financial companies

Yes

No

For our affiliates' everyday business purposes – information about your transactions and experiences

Yes

No

For our affiliates' everyday business purposes – information about your creditworthiness

Yes¹

Yes

For our affiliates to market to you

Yes

No

For non-affiliates to market to you

Yes

Yes

¹Rocket Mortgage does not share information about your creditworthiness with affiliates without your express written consent. You may revoke your consent at any time.

continued →

1050 Woodward Avenue | Detroit, MI 48226

Who Are We?

Who is providing this notice? Rocket Mortgage, LLC • 1050 Woodward Ave. • Detroit, MI 48226

What We Do

How does Rocket Mortgage® protect my personal information? We use industry standard physical, electronic and procedural security safeguards to protect from loss, misuse or unauthorized alterations. We support encryption whenever we prompt you to transmit sensitive information.

How does Rocket Mortgage® collect my personal information? We collect your personal information, for example, when you:

- Apply for a loan
- Give us your contact information
- Provide your mortgage information
- Show us your government-issued ID
- Show us your driver's license

We also collect your personal information from others, such as credit bureaus, affiliates or other companies.

Why can't I limit all sharing? Federal law gives you the right to limit only:

- Sharing for affiliates' everyday business purposes – information about your creditworthiness
- Sharing for non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. To exercise your right to limit sharing outlined above, call (888) 444-7492.

Other Important Information North Dakota and Vermont customers: We will not share personal information with non-affiliates for them to market to you without your authorization.

Definitions

Affiliates Companies related by common ownership or control. They can be financial and non-financial companies.

- Some of our affiliates include companies with a "Rocket Mortgage" or "Rocket" name; financial companies such as One Reverse Mortgage LLC and Rocket Loans®; nonfinancial companies such as Rock Holdings Inc., Rocket Homes®, Amrock, LLC (Amrock Alabama, LLC, in Alabama; Amrock Arkansas, LLC, in Arkansas; Amrock Title California Inc. in California; Amrock Connecticut, LLC, in Connecticut; Amrock Louisiana, LLC, in Louisiana; and Amrock Utah, LLC, in Utah), and Rock Connections LLC.

Non-Affiliates Companies not related by common ownership or control. They can be financial and non-financial companies.

Joint Marketing A formal agreement between non-affiliated financial companies that together market financial products and services to you.

- Our joint marketing partners include insurance and mortgage companies.