


RECIPIENT'S/LENDER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.  FOR RETURN SERVICE ONLY P.O. BOX 619063 DALLAS TX 75261-9063 Customer Care 1-855-690-5900	*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 3-807-07133-0019990-002-000-000-000-000 SHYAMSUNDAR DURAIRAJ 24536 KNOLLWOOD ST NOVI MI 48375-2636	1 Mortgage interest received from payer(s)/borrower(s)* \$ 8,834.44 2 Outstanding mortgage principal \$ 324,652.22 3 Mortgage origination date 10/15/2021 4 Refund of overpaid interest \$ 0.00 5 Mortgage insurance premiums \$ 1,363.20 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 24536 KNOLLWOOD ST NOVI MI 48375 9 Number of properties securing the mortgage 1 10 Other 11 Mortgage acquisition date Account number (see instructions) 0144923448 RECIPIENT'S/LENDER'S TIN 22-3039688 PAYER'S/BORROWER'S TIN XXX-XX-2187		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.

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

(Keep for your records)

www.irs.gov/Form1098

Department of the Treasury - Internal Revenue Service

SEE REVERSE SIDE FOR ADDITIONAL INFORMATION

ANNUAL TAX AND INTEREST STATEMENT

SHYAMSUNDAR DURAIRAJ
 24536 KNOLLWOOD ST
 NOVI MI 48375-2636

Freedom Mortgage
 PO Box 50485
 Indianapolis, IN 46250-0485

YEAR: 2023
 ACCT#: 0144923448
 SSN:XXX-XX-2187

TIN# : 22-3039688

DISBURSEMENTS FROM ESCROW	PRINCIPAL RECONCILIATION	ESCROW RECONCILIATION
\$6,530.49 Property Tax Disbursements	\$324,652.22 Beginning Balance	(\$1,822.14) Beginning Balance
\$3,743.00 Hazard Insurance Disbursements	\$7,454.36 Applied Principal	\$12,929.94 Deposits
\$1,363.20 Mortgage Insurance Disbursements	\$317,197.86 Ending Balance	(\$11,636.69) Disbursements
\$0.00 Escrow Refund		(\$528.89) Ending Balance
	INTEREST RECONCILIATION	
\$1,357.40 Current P&I Payment	\$8,834.44 Gross Interest Paid	
\$1,232.05 Current Escrow Payment	\$8,834.44 *Mortgage Interest Received From Payer(s)/Borrower(s)	

KEEP THIS STATEMENT FOR YOUR INCOME TAX RECORDS

Your mortgage loan requires private mortgage insurance ("PMI"). PMI protects lenders and others against financial loss when borrowers default. Premiums for PMI are included with your monthly loan payments. Under certain circumstances, applicable 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 ("HPA"), if your loan was for the purpose of financing the acquisition, initial construction, or refinancing of a single-family primary residence and the loan closed on or after July 29, 1999, you have the right to request that PMI be cancelled on or after either of these dates: (1) the date which the principal balance of your loan is first scheduled to reach 80% of the original value of the property (based solely on the initial amortization schedule in the case of a fixed-rate mortgage or in the case of an adjustable-rate mortgage, the amortization schedule then in effect) regardless of the outstanding balance or (2) the date the principal balance reaches 80% of the original value of the property based solely on actual payments (the "Cancellation Date").

PMI will only be cancelled on these dates if:

- (1) you are current on your loan payments;
- (2) you submit a written request for cancellation;
- (3) you have a good payment history; and
- (4) 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 that there are: (1) no payments 60 or more days past due within the first 12 months of the last two years prior to the later of the Cancellation Date or the date that the written request for cancellation is submitted, and (2) no payments 30 or more days past due within the 12 months prior to the later of the Cancellation Date or the date that the written request for cancellation is submitted. "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 HPA, if your loan was for the purpose of financing the acquisition, initial construction, or refinancing of a single-family primary residence, the loan closed on or after July 29, 1999, and 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 initial amortization schedule in the case of a fixed-rate mortgage or in the case of an adjustable-rate mortgage, the amortization schedule then in effect) regardless of the outstanding balance. If you are not current on your loan payments as of that date, PMI will automatically terminate on the first day of the first month beginning after the date you become current on your loan payments. In any event, PMI will be terminated by the first day of the month immediately following the date that is the midpoint of the amortization period of the loan if you are current on your loan payments. The midpoint of the amortization period is the point in time halfway through the period that begins on the first day of the amortization period established at consummation and ends when the mortgage is scheduled to be amortized.

If your loan is a high risk loan: The borrower cancellation and automatic termination provisions addressed above do not apply to conforming and nonconforming loans defined as high risk loans. If your loan is a conforming loan defined as high risk by the Federal National Mortgage Association (Fannie Mae) or the Federal Home Loan Mortgage Corporation (Freddie Mac), the PMI on your loan will be terminated by the first day of the month following the date that is the midpoint of the loan's initial amortization schedule (in the case of a fixed-rate loan) or amortization schedules (in the case of an adjustable-rate loan) if, on that date, you are current on your loan payments. If you are not current on your loan payments on that date, PMI will be terminated when you become current. If your loan is a non-conforming loan defined as high risk by your lender, PMI will be terminated on the date the principal balance of your loan is first scheduled to reach 77% of the original value of the property (based solely on the initial amortization schedule in the case of a fixed-rate mortgage or in the case of an adjustable-rate mortgage, the amortization schedule then in effect) regardless of the outstanding balance.

If your loan closed before July 29, 1999 or if it is not a single-family primary residence: You may, under certain circumstances, cancel the PMI required for your loan with the consent of the mortgage holder or in accordance with applicable state law.

For further information about PMI cancellations, contact Freedom Mortgage Customer Care by phone at (855) 690-5900 or by mail at P.O. Box 50485, Indianapolis, IN 46250-0485.

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.

This is important tax information and is being furnished to the Internal Revenue Service. 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 or because you did not report this refund of interest on your return.

The amount shown may not be fully deductible by you on your Federal Income tax return. Limitations based on the cost and value of the secured property may apply. In addition, you may only deduct an amount of mortgage interest to the extent it was incurred by you, actually paid by you, and not reimbursed by another person.

Remember to file for Homestead (or Homeowner's) Exemption, if you are eligible.

If you have Private Mortgage Insurance (PMI) on your loan, and if certain conditions are satisfied, you may be able to cancel the PMI coverage. Please contact us for additional information concerning your cancellation rights, if any.

If your home is located in California: Additional accountings may be requested by the mortgagor, trustor, or vendee pursuant to Civil Code 2954.



FOR RETURN SERVICE ONLY
 P.O. BOX 619063
 DALLAS TX 75261-9063

REPRESENTATION OF PRINTED DOCUMENT

3-807-07133-0019990-002-000-000-000-000

SHYAMSUNDAR DURAIRAJ
 24536 KNOLLWOOD ST
 NOVI MI 48375-2636

Loan Number: 0144923448

CUSTOMER ACCOUNT ACTIVITY

TR CD	DUE DATE	POST DATE	TRANSACTION EFFECTIVE DATE	TRANSACTION AMOUNT	INTEREST PAID	PRINCIPAL PAID	PRINCIPAL BALANCE AFTER TRANSACTION	ESCROW/IMPOUND PAID	ESCROW/IMPOUND BALANCE AFTER TRANSACTION OR CONSTRUCTION INT. RATE	LATE CHARGE	OPTIONAL INSURANCE CONSTRUCTION OR UNDISB. ACCT BAL	UNAPPLIED FUNDS	C D	I U
AP	01/01/23	01/03		1971.23	743.99	613.41	324038.81	613.83	-1208.31	0.00	0.00	0.00		
E40	01/01/23	01/19		113.60-	PMI		324038.81	-113.60	-1321.91	0.00	0.00	0.00		
AP	02/01/23	02/03		1971.23	742.59	614.81	323424.00	613.83	-708.08	0.00	0.00	0.00		
E40	02/01/23	02/20		113.60-	PMI		323424.00	-113.60	-821.68	0.00	0.00	0.00		
AP	03/01/23	03/03		1971.23	741.18	616.22	322807.78	613.83	-207.85	0.00	0.00	0.00		
E40	03/01/23	03/14		113.60-	PMI		322807.78	-113.60	-321.45	0.00	0.00	0.00		
AP	04/01/23	04/03		2589.45	739.77	617.63	322190.15	1232.05	910.60	0.00	0.00	0.00		
E40	04/01/23	04/18		113.60-	PMI		322190.15	-113.60	797.00	0.00	0.00	0.00		
AP	05/01/23	05/03		2589.45	738.35	619.05	321571.10	1232.05	2029.05	0.00	0.00	0.00		
E40	05/01/23	05/18		113.60-	PMI		321571.10	-113.60	1915.45	0.00	0.00	0.00		
AP	06/01/23	06/05	06/03	2589.45	736.93	620.47	320950.63	1232.05	3147.50	0.00	0.00	0.00		
E40	06/01/23	06/13		113.60-	PMI		320950.63	-113.60	3033.90	0.00	0.00	0.00		
AP	07/01/23	07/03		2589.45	735.51	621.89	320328.74	1232.05	4265.95	0.00	0.00	0.00		
E40	07/01/23	07/18		113.60-	PMI		320328.74	-113.60	4152.35	0.00	0.00	0.00		
AP	08/01/23	08/03		2589.45	734.09	623.31	319705.43	1232.05	5384.40	0.00	0.00	0.00		
E91	08/01/23	08/04		5342.20-	CITY		319705.43	-5342.20	42.20	0.00	0.00	0.00		
E40	08/01/23	08/21		113.60-	PMI		319705.43	-113.60	-71.40	0.00	0.00	0.00		
AP	09/01/23	09/04	09/03	2589.45	732.66	624.74	319080.69	1232.05	1160.65	0.00	0.00	0.00		
E20	09/01/23	09/18		3743.00-	HOMEOWNERS		319080.69	-3743.00	-2582.35	0.00	0.00	0.00		
E40	09/01/23	09/18		113.60-	PMI		319080.69	-113.60	-2695.95	0.00	0.00	0.00		
AP	10/01/23	10/03		2589.45	731.23	626.17	318454.52	1232.05	-1463.90	0.00	0.00	0.00		
E40	10/01/23	10/16		113.60-	PMI		318454.52	-113.60	-1577.50	0.00	0.00	0.00		
AP	11/01/23	11/03		2589.45	729.79	627.61	317826.91	1232.05	-345.45	0.00	0.00	0.00		
E40	11/01/23	11/15		113.60-	PMI		317826.91	-113.60	-459.05	0.00	0.00	0.00		
AP	12/01/23	12/04	12/03	2589.45	728.35	629.05	317197.86	1232.05	773.00	0.00	0.00	0.00		
E40	12/01/23	12/13		113.60-	PMI		317197.86	-113.60	659.40	0.00	0.00	0.00		
E91	12/01/23	12/15		1188.29-	CITY		317197.86	-1188.29	-528.89	0.00	0.00	0.00		