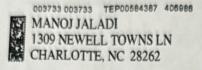
NVR Mortgage Finance, Inc. Five Penn Center West Suite 400 Pittsburgh, PA 15276

> If you have questions contact: Loan Servicing Department Phone: 800-926-3600



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 businessand, 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, furnisheach of the other borrowerswith 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 representeach borrower 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 governmentagency, 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, TIN, 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/lenderduring 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, governments ubsidy payments, or seller payments on a buydown'mortgage. Such amounts are deductible by you only in certain circumstances.

If you hold a mortgage credit certificate and can claim the mortgage interest redit, see Form 8396. If the interest was paid on a mortgage, home equity loan, or line of credit secur

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/jenderacquired 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 prioryear 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 or your prioryear(s) tax return(s) is necessary. For more information, see Pub. 336 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. 336.

Box 6. Not all points are reportables your Park of the calendar year schedule A (Form 1040) instructions and Pub. Box 6.

Box 6. Not all points are reportableto 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/lenderacquired the mortgage in the calendar year, shows the date of acquisition.

or 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.

FreeFile. Go to www.irs.gov/FreeFile see if you qualify for no-cost online

idebtedness, and you may be subje	ct to a deduction limitation.	federal tax preparation,e	-filing, and direct depositor pay	ment options.
Taxable State: NC	CORF	RECTED (if checked)		
RECIPIENT'S/LENDER'Sname, street address, city or town, state or province, country, ZIP or foreign postal code, and telephoneno.  NVR Mortgage Finance, Inc.  Five Penn Center West  Suite 400  Pittsburgh, PA 15276		*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 propertymay 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.	20 <b>23</b> Form <b>1098</b>	Mortgage Interest Statement
		1 Mortgage interest received from payer(s)/borrower(s)* \$		Copy B For Payer/
RECIPIENT'S/LENDER'STIN	PAYER'S/BORROWER'STIN	2 Outstanding mortgage principal \$ 340,919.00	3 Mortgage origination date 09/15/2023	Borrower The information in boxes 1
25-1664458	XXX-XX-7508	4 Refund of overpaid interest	5 Mortgage insurance premiums \$ 5,863.48	through 9 and 11 is importanttax information and is being furnishedto
PAYER'S/BORROWER'Sname, Street address (including apt. no.), City or town, state or province, country, and ZIP or foreign postal code MANOJ JALADI 1309 NEWELL TOWNS LN CHARLOTTE, NC 28262		\$   \$ 3,853.48   \$ 6 Points paid on purchase of principal residence   \$ 4,261.49		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
		7 X 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.		
		8 Address or description of property securing mortgage		
9 Number of properties securing the mortgage 10 Other				you didn'treportthe refund of interest (box 4); or because you claimed a non-deductibleitem.
				11 Mortgage acquisition date
Account number (see instructions) 2302216043				44

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Department of the Treasury - Internal Revenue Service