



RETURN SERVICE ONLY  
PLEASE DO NOT SEND MAIL TO THIS ADDRESS  
PO Box 818060  
5801 Postal Road  
Cleveland, OH 44181

Subserviced by Mr. Cooper

1/4/24



OUR INFO  
ONLINE

www.mylakeviewloan.com

YOUR INFO

LOAN NUMBER  
0687010355

PROPERTY ADDRESS

10950 DOWNY CUP DRIVE  
FRISCO, TX 75035

AVINASH REDDY VYZA  
AKHILA KALLURI  
10950 DOWNY CUP DRIVE  
FRISCO, TX 75035

THE AMOUNTS REPORTED ON THE 2023 FORM 1098 INCLUDE AMOUNTS FROM PAYMENTS AND DISBURSEMENTS FROM BOTH YOUR PRIOR SERVICER AND US DURING 2023. A SEPARATE 2023 FORM 1098 WILL NOT BE ISSUED.

**SEE REVERSE SIDE FOR ADDITIONAL INFORMATION**  
**ANNUAL ESCROW AND INTEREST STATEMENT**

AVINASH REDDY VYZA  
AKHILA KALLURI  
10950 DOWNY CUP DRIVE  
FRISCO, TX 75035

Nationstar Mortgage LLC d/b/a Mr. Cooper  
8950 Cypress Waters Blvd.  
Coppell, TX 75019  
TIN#: 75-2921540

YEAR: 2023  
ACCT #: 0687010355  
SSN/TIN: XXX-XX-5368

**DISBURSEMENTS FROM ESCROW**

PROPERTY TAXES: \$7,701.74  
HAZARD INSURANCE: \$1,574.00

CURRENT TOTAL PYMT: \$2,783.27  
CURRENT ESCROW PYMT: \$204.21  
CURRENT OPTIONAL INS PYMT: \$0.00

**PRINCIPAL RECONCILIATION**

BEG BAL: \$434,200.83  
APPLIED BALANCE: \$5,588.30  
ENDING BAL: \$428,612.53

**INTEREST RECONCILIATION**

INTEREST PAID: \$25,360.42  
MORTGAGE INTEREST RECEIVED FROM  
PAYER(S)/BORROWER(S): \$25,360.42

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.  Nationstar Mortgage LLC d/b/a Mr. Cooper 8950 Cypress Waters Blvd. Coppell, TX 75019 Customer Service: 833-685-2580		*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 <b>1098</b>  (Rev. January 2022)  For calendar year 20 <u>23</u>	<b>Mortgage Interest Statement</b>  <b>Copy B For Payer/Borrower</b> 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.  <b>11 Mortgage acquisition date</b>  06/01/2023
RECIPIENT'S/LENDER'S TIN 75-2921540		PAYER'S/BORROWER'S TIN XXX-XX-5368	<b>1</b> Mortgage interest received from payer(s)/borrower(s)* <b>\$ 25,360.42</b>	
PAYER'S/BORROWER'S name AVINASH REDDY VYZA AKHILA KALLURI		<b>2</b> Outstanding mortgage principal <b>\$ 434,200.83</b>	<b>3</b> Mortgage origination date 07/29/2022	
Street address (including apt. no.) 10950 DOWNY CUP DRIVE		<b>4</b> Refund of overpaid interest <b>\$ 0.00</b>	<b>5</b> Mortgage insurance premiums <b>\$ 0.00</b>	
City or town, state or province, country, and ZIP or foreign postal code FRISCO, TX 75035		<b>6</b> Points paid on purchase of principal residence <b>\$ 0.00</b>	<b>7</b> <input checked="" type="checkbox"/> 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.	
<b>9</b> Number of properties securing the mortgage 01		<b>8</b> Address or description of property securing mortgage		
Account number (see instructions) 0687010355		<b>10</b> Other		

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

(Keep for your records)

www.irs.gov/Form1098

Department of the Treasury - Internal Revenue Service

**Texas Residents:** COMPLAINTS REGARDING THE SERVICING OF A MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550. A complaint form and instructions may be downloaded and printed from the Department's website located at www.sml.texas.gov or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.



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.

## 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.

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

**If you have Mortgage Insurance Premium (MIP) on your loan, and if certain conditions are satisfied, you may be able to cancel the MIP 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.**

**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](http://www.irs.gov/Form1098).

**Free File.** Go to [www.irs.gov/FreeFile](http://www.irs.gov/FreeFile) to see if you qualify for no-cost online federal tax preparation, e-filing, and direct deposit or payment options.