



SWATHI KANDHI
6051 MURRAY TERRACE
FREDERICK, MD 21703

SEE REVERSE SIDE FOR ADDITIONAL INFORMATION
ANNUAL ESCROW AND INTEREST STATEMENT

SWATHI KANDHI
6051 MURRAY TERRACE
FREDERICK, MD 21703

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

YEAR: 2023
ACCT #: 0683744148
SSN/TIN: XXX-XX-0035

DISBURSEMENTS FROM ESCROW

PROPERTY TAXES: \$4,898.55
HAZARD INSURANCE: \$592.00
MORTGAGE INSURANCE: \$4,048.20

CURRENT TOTAL PYMT: \$3,151.46
CURRENT ESCROW PYMT: \$789.95
CURRENT OPTIONAL INS PYMT: \$0.00

PRINCIPAL RECONCILIATION

BEG BAL: \$489,457.39
APPLIED BALANCE: \$8,971.65
ENDING BAL: \$480,485.74

INTEREST RECONCILIATION

INTEREST PAID: \$19,366.47
MORTGAGE INTEREST RECEIVED FROM
PAYER(S)/BORROWER(S): \$19,366.47

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: 888-480-2432		*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 20 <u>23</u>	<p style="text-align: center;">Mortgage Interest Statement</p> <p style="text-align: center;">Copy B For Payer/Borrower</p> <p>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.</p>
RECIPIENT'S/LENDER'S TIN 75-2921540		1 Mortgage interest received from payer(s)/borrower(s)* \$ 19,366.47	3 Mortgage origination date 03/21/2022	
PAYER'S/BORROWER'S TIN XXX-XX-0035		2 Outstanding mortgage principal \$ 489,457.39	5 Mortgage insurance premiums \$ 4,048.20	
PAYER'S/BORROWER'S name SWATHI KANDHI		4 Refund of overpaid interest \$ 0.00	6 Points paid on purchase of principal residence \$ 0.00	
Street address (including apt. no.) 6051 MURRAY TERRACE		7 <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.		
City or town, state or province, country, and ZIP or foreign postal code FREDERICK, MD 21703		8 Address or description of property securing mortgage		
9 Number of properties securing the mortgage 01	10 Other			
Account number (see instructions) 0683744148		11 Mortgage acquisition date		



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.

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.

1/5/24

OUR INFO

ONLINE

www.mrcooper.com

YOUR INFO

LOAN NUMBER

0683744148

PROPERTY ADDRESS

6051 MURRAY TERRACE

FREDERICK, MD 21703

SWATHI KANDHI
6051 MURRAY TERRACE
FREDERICK, MD 21703

DISCLOSURE STATEMENT
Annual Disclosure Notice to Mortgagor

Mortgagor:	SWATHI KANDHI	Date: 1/5/24
Address:	6051 MURRAY TERRACE FREDERICK, MD 21703	Loan #: 0683744148
		FHA #: 244-2963412703

This notice is to advise you of requirements that must be followed to prepay your mortgage.

The amount reflected below is the amount outstanding on the loan for prepayment of the indebtedness due under your mortgage. This amount is good through February 1, 2024. (The amount provided is subject to further account adjustments. Also, any corporate advances made by us or payments received from you before the stated expiration date on this notice will change your prepayment amount.)

\$484,016.77

You may prepay your mortgage at any time without penalty. You will only be required to pay interest up to the date the prepayment is made.

We hope this information is helpful. If we can be of further assistance with this request, you can email us at research.incoming@mrcooper.com. You can also sign in to www.mrcooper.com, where our automated chat is available 24/7 or you can chat with a live agent during office hours. You can also contact our Customer Service Department at 888-480-2432 or via mail at Lake Vista 4, 800 State Highway 121 Bypass, Lewisville, TX 75067. Our hours of operation are Monday through Thursday from 7 a.m. to 8 p.m. (CT), Friday from 7 a.m. to 7 p.m. (CT) and Saturday from 8 a.m. to 12 p.m. (CT).

Sincerely,
Mr. Cooper

