


PENNYMAC LOAN SERVICES, LLC  
 PO BOX 514387  
 LOS ANGELES, CA 90051-4387

OMB No. 1545-1380
Form <b>1098</b>
Substitute
For calendar year 2023

**Mortgage  
Interest  
Statement**

000627  
\*14\*

  
 ▲ 000627 336  
 HARINATH BODAGALA  
 PRADEEP KUMAR REDDY AVUKU  
 3145 STOCK SADDLE PL  
 CUMMING GA 30040-5973

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.  PENNYMAC LOAN SERVICES, LLC P O BOX 514387 LOS ANGELES, CA 90051-4387 (800)777-4001		*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>  Substitute  For calendar year 2023	<p><b>Mortgage Interest Statement</b></p> <p><b>Copy B For Payer/ Borrower</b></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 26-2049351	PAYER'S/BORROWER'S TIN XXX-XX-5268	<b>1</b> Mortgage interest received from payer(s)/borrower(s)* <b>\$17,438.77</b>	OMB No. 1545-1380  Form <b>1098</b>  Substitute  For calendar year 2023	
PAYER'S/BORROWER'S name HARINATH BODAGALA PRADEEP KUMAR REDDY AVUKU		<b>2</b> Outstanding mortgage principal <b>\$601,888.59</b>	<b>3</b> Mortgage origination date <b>03-28-2023</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.
Street address (including apt. no.) <b>3145 STOCK SADDLE PL</b>		<b>4</b> Refund of overpaid interest <b>\$0.00</b>	<b>5</b> Mortgage insurance premiums <b>\$1,813.81</b>	
City or town, state or province, country, and ZIP or foreign postal code <b>CUMMING, GA 30040-5973</b>		<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 <b>1</b>	<b>10</b> Other - Real Estate Taxes Paid <b>\$3,305.37</b>	<b>8</b> Address or description of property securing mortgage  <b>3145 STOCK SADDLE PL                  CUMMING, GA 30040</b>		<b>11</b> Mortgage acquisition date  <b>05-03-2023</b>
Account number (see instructions) <b>8205023618</b>				

**Box 5:** If Box 5 (Mortgage Insurance Premiums) is populated, that amount may not be deductible. Please consult the IRS or your tax advisor to determine deductibility.

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

**FreeFile.** 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.



P.O. BOX 514387  
LOS ANGELES, CA 90051-4387

**Notice Date:** January 10, 2024

**Loan Number:** 8205023618

**FHA Number:** 106-4710473

**Property Address:**

3145 STOCK SADDLE PL  
CUMMING GA 30040



▲ 000627 336

HARINATH BODAGALA  
PRADEEP KUMAR AVUKU  
3145 STOCK SADDLE PL  
CUMMING GA 30040-5973

### ANNUAL FHA DISCLOSURE NOTICE TO MORTGAGOR

#### ABOUT YOUR LOAN

This notice is to advise you of requirements that must be followed to prepay your mortgage. This notice is also to advise you of requirements you must fulfill upon the prepayment of your mortgage to prevent the accrual of any interest after the date you prepay your mortgage.

#### WHAT THIS MEANS

The amount listed below is the amount outstanding on your loan for prepayment of the indebtedness due under your mortgage. This amount is good through January 31, 2024. (The amount provided is subject to further accounting 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.)

The amount below reflects the amount outstanding under the mortgage, including principal, interest, penalties, late charges, advances, any other charges related to the loan, and any foreclosure or bankruptcy expenses incurred to date under the mortgage.

\$600,901.01 (Balance Due)

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.

#### QUESTIONS? CONTACT US

If you have any questions, please contact our Customer Service Department at (800) 777-4001.

<p><b>Toll-Free: (800) 777-4001</b></p> <p>M - F 5:00AM - 6:00PM PT SAT 7:00AM - 11:00AM PT Toll-Free Fax: (866) 577-7205</p>	<p><b>Website: www.PennyMac.com</b></p> <p><b>Secure Messaging Online:</b> Create an account and/or log in to <a href="http://www.PennyMac.com">http://www.PennyMac.com</a>, then look for the Secured Message Center to communicate with us securely.</p>	<p><b>Payments:</b></p> <p><b>Standard Address:</b> P.O. Box 30597 Los Angeles, CA 90030-0597</p> <p><b>Overnight Address:</b> Attn: Lockbox Operations 20500 Belshaw Ave. Carson, CA 90746 <b>(Please do not send correspondence)</b></p>	<p><b>Correspondence:</b></p> <p>Attn: Correspondence Unit P.O. Box 514387 Los Angeles, CA 90051-4387 <b>(Please do not send payments)</b></p>
---	--	--	--



\*44\*

In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

**NEW YORK** - If a creditor or debt collector receives a money judgment against you in court, state and federal laws prevent the following types of income from being taken to pay the debt: 1) Supplemental security income (SSI); 2) Social security; 3) Public assistance (welfare); 4) Spousal support, maintenance (alimony) or child support; 5) Unemployment benefits; 6) Disability benefits; 7) Workers' compensation benefits; 8) Public or private pensions; 9) Veterans' benefits; 10) Federal student loans, federal student grants, and federal work study funds; and 11) Ninety percent of your wages or salary earned in the last sixty days. PennyMac Loan Services, LLC is registered with the Superintendent of the New York State Department of Financial Services (Department). You may obtain further information or file a complaint by calling the Department's Consumer Assistance Unit at 1-800-342-3736 or by visiting [www.dfs.ny.gov](http://www.dfs.ny.gov).

**NORTH CAROLINA** - Licensed by the North Carolina Office of the Commissioner of Banks, 316 W. Edenton Street, Raleigh, NC 27603, (919) 733-3016. Licensed by the North Carolina Department of Insurance. Permit No. 119504607 - 6101 Condor Dr., Suite 200, Moorpark, CA 93021. Permit No. 119505929 - 14800 Trinity Blvd., Fort Worth, TX 76155. Permit No. 119506567 - 3043 Townsgate Rd., Suite 200, Westlake Village, CA 91361. Permit No. 119506570 - 2201 West Plano Parkway, Suites 150 and 300, Plano, TX 75075. Permit No. 119507419 - 10550 West Charleston Blvd., Suite A, Las Vegas, NV 89135.

**OREGON** - Borrowers: The Oregon Division of Financial Regulation (DFR) oversees residential mortgage loan servicers who are responsible for servicing residential mortgage loans in connection with real property located in Oregon and persons required to have a license to service residential mortgage loans in this state. If you have questions regarding your residential mortgage loan, contact your servicer at (800) 777-4001. To file a complaint about unlawful conduct by an Oregon licensee or a person required to have an Oregon license, call DFR at 888-877-4894 or visit [dfr.oregon.gov](http://dfr.oregon.gov).

***This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. However, if your account is subject to pending bankruptcy proceedings or if you have received a discharge in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt against you personally.***

#### Licensing Information



Equal Housing Opportunity © 2008-2023 PennyMac Loan Services, LLC, 3043 Townsgate Rd, Suite 200, Westlake Village, CA 91361, 818-224-7442. NMLS ID # 35953 ([www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)). Trade/service marks are the property of PennyMac Loan Services, LLC and/or its subsidiaries or affiliates. Arizona Mortgage Banker License # 0911088. Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act. Colorado: Colorado office: 5500 South Quebec Street, Suite 260, Greenwood Village, Colorado 80111, (877) 215-2552. Massachusetts Mortgage Lender License # MC35953. Minnesota: This is not an offer to enter into an agreement and an offer may only be made pursuant to Minn. Stat. §47.206 (3) & (4). Licensed by the N.J. Department of Banking and Insurance. Licensed Mortgage Banker-NYS Department of Financial Services. Rhode Island Lender License # 20092600LL. For more information, please visit [PENNYMAC.COM/state-licenses](http://PENNYMAC.COM/state-licenses). Co-op Loans not available. Some products may not be available in all states. Information, rates and pricing are subject to change without prior notice at the sole discretion of PennyMac Loan Services, LLC. All loan programs subject to borrowers meeting appropriate underwriting conditions. This is not a commitment to lend. Other restrictions apply. All rights reserved. (01-2023)