



PO Box 1820
Dayton, OH 45401-1820
1-800-822-5626

2023 MORTGAGE INTEREST STATEMENT

Rev. 2023

0-749-87870-0048535-003-1-001-000-000-000



NANDHAKUMAR DEVARAJ
397 AMBERWICK LN
BREA CA 92821-6004

SUBSTITUTE FORM 1098 OMB NO. 1545-1380		*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 that it was incurred by you, actually paid by you, and not reimbursed by another person.
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.		
Any late charges paid are included in the interest amount.		
Recipient/Lender's TIN	Payer's/Borrower's TIN	
22-1146430	XXX-XX-5519	
Payer's/Borrower's name NANDHAKUMAR DEVARAJ		

Street address (including apt. no.); City or town; state or province, country, ZIP or foreign postal code
397 AMBERWICK LN, BREA CA 92821-6004

1. Mortgage interest received from payer(s)/borrower(s)*	2. Outstanding mortgage principal as of 1/1/2023	3. Mortgage origination date	4. Refund of overpaid interest	5. Mortgage insurance premiums
\$1,417.30	\$605,254.30	05/13/2021	\$0.00	\$
6. Points paid on purchase of principal residence	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 (see instructions)	
\$0.00			397 AMBERWICK LN BREA CA 92821	
9. Number of properties securing the mortgage	10. Other	11. Mortgage acquisition date	Account number (see instructions)	
1	4025757666	12/1/2023	1001175735	

AMOUNT DISBURSED		ENDING BALANCE	
REAL ESTATE TAXES	HAZARD INSURANCE	ESCROW	PRINCIPAL
\$0.00	\$0.00	\$3,106.89	\$603,976.75

The Ending Escrow Balance Funds are held for future disbursements.

If your loan was refinanced or acquired by PNC in 2023, you will receive an additional year end statement from your previous servicer.

PROCESS DATE	DESCRIPTION	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL AMOUNT	INTEREST AMOUNT	ESCROW AMOUNT	ESCROW BALANCE	PRINCIPAL BALANCE	OTHER
	BEGINNING BALANCE						2,232.02	605,254.30	
12/08	PAYMENT	12/23	3,564.83	1,277.55	1,417.30	869.98			
12/29	INT. ON ESC. DEPOSIT	01/24	4.89			4.89			