

RECIPIENT'S/LENDER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no. M&T BANK P.O. Box 1288 Buffalo, NY 14240-1288 Phone No. 1-800-724-2224	*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 2023	Mortgage Interest Statement
PAYER'S/BORROWER'S name, street address (including apt. no.), city or town, state or province, country, and ZIP or foreign postal code 8-750-64100-0020820-001-000-000-000-000 SUMANTH KUMAR NAGAMALLI 438 SUMMER GLEN LN SAINT CHARLES MO 63301-3800	1 Mortgage interest received from payer(s)/borrower(s) \$ 5,160.25		Copy B For Payer/Borrower 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.
	2 Outstanding mortgage principal \$ 345,609.44	3 Mortgage origination date 01/28/2022	
	4 Refund of overpaid interest \$ 0.00	5 Mortgage insurance premiums \$ 959.72	
	6 Points paid on purchase of principal residence \$ 0.00	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 438 SUMMER GLEN LN SAINT CHARLES MO 63301-3800		
	9 Number of properties securing the mortgage	10 Other	
	11 Mortgage acquisition date 07/05/2023	Account number (see instructions) 0093896884	
	RECIPIENT'S/LENDER'S TIN 16-0538020	PAYER'S/BORROWER'S TIN XXX-XX-2563	

ESCROW RECONCILIATION	PRINCIPAL RECONCILIATION															
<table style="width:100%; border-collapse: collapse;"> <tr> <td style="width:15%;">\$4,616.21</td> <td style="width:10%;">-</td> <td style="width:75%;">PROPERTY TAX</td> </tr> <tr> <td>\$959.72</td> <td>-</td> <td>MORTGAGE INSURANCE</td> </tr> <tr> <td>\$883.14</td> <td></td> <td>ENDING BALANCE ***</td> </tr> </table>	\$4,616.21	-	PROPERTY TAX	\$959.72	-	MORTGAGE INSURANCE	\$883.14		ENDING BALANCE ***	<table style="width:100%; border-collapse: collapse;"> <tr> <td style="width:15%;">\$341,775.45</td> <td style="width:85%;">ENDING BALANCE</td> </tr> <tr> <td>\$2,163.21</td> <td>CURRENT TOTAL PAYMENT</td> </tr> <tr> <td>\$664.17</td> <td>CURRENT ESCROW PAYMENT</td> </tr> </table>	\$341,775.45	ENDING BALANCE	\$2,163.21	CURRENT TOTAL PAYMENT	\$664.17	CURRENT ESCROW PAYMENT
\$4,616.21	-	PROPERTY TAX														
\$959.72	-	MORTGAGE INSURANCE														
\$883.14		ENDING BALANCE ***														
\$341,775.45	ENDING BALANCE															
\$2,163.21	CURRENT TOTAL PAYMENT															
\$664.17	CURRENT ESCROW PAYMENT															
*** HELD FOR FUTURE DISBURSEMENTS	PROPERTY ADDRESS: 438 SUMMER GLEN LN SAINT CHARLES MO 63301-3800															

2023 INTEREST CALCULATIONS	INTERNET REPRINT
TOTAL INTEREST APPLIED 2023	\$5,160.25
2023 MORTGAGE INTEREST RECEIVED FROM PAYER/BORROWER(S)	\$5,160.25

PLEASE CONTACT OUR CUSTOMER SERVICE DEPARTMENT AT 716-626-7010 OR 1-800-724-2224 IF YOU HAVE ANY QUESTIONS ABOUT THIS STATEMENT.

FHA #: 703292-7960114

ANNUAL FHA PREPAYMENT DISCLOSURE NOTICE

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 02/01/24. (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.]

\$343,508.33 (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.

If you have any questions regarding this notice, please contact our Customer Service Department at 1-800-724-2224.

**** THIS DISCLOSURE IS BEING PROVIDED IN COMPLIANCE WITH SECTION 329 OF THE CRANSTON/GONZALES AFFORDABLE HOUSING ACT. THIS NOTICE IS FOR INFORMATION ONLY; YOU DO NOT NEED TO RESPOND. ****

In January 2024, you will receive two mortgage interest statements. One from M&T Bank for activity during the period of time in 2023 that M&T serviced your mortgage and another from your previous lender. You will need to include both mortgage activity statements when you file your 2023 tax return.

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.

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.

VTB

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

If you have Private Mortgage Insurance (PMI) on your loan, and if certain conditions are satisfied, you may be able to cancel the PMI coverage. Please contact us at the phone number listed on the front of this statement or write to us at M&T Bank, P.O. BOX 1288, Buffalo, NY 14240-1288 for additional information concerning your cancellation rights, if any.

If your home is located in California, you may be able to cancel the private mortgage insurance or mortgage guaranty insurance based on various factors, including appreciation of the value of the property derived from a current appraisal performed by an appraiser selected by the lender or servicer, and paid for by the borrower. Additional accounting may be requested by the mortgagor, trustor, or vendee pursuant to Civil Code 2954.6.
