

BANK OF AMERICA, N.A.
CUSTOMER SERVICE
PO BOX 31785
TAMPA, FL 33631-3785

Date Prepared
12/19/2017

1 of 3

Account Number 253719085

Property Address
823 JOSEPH ST
MOUNTAIN HOUSE, CA 95391-1121

IMPORTANT TAX RETURN DOCUMENT ENCLOSED

SATYA SRIDHA BOKAM
823 JOSEPH ST
MOUNTAIN HOUSE CA 95391-1121

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 he or she paid and points paid by the seller that represent his or her 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 Form 1040, Schedule A, C or E for how to report the mortgage interest. Also, for more information, see Pub. 936 and Pub. 535.

Payer's/Borrower's taxpayer identification number. For your protection, this form may show only the last four digits of your SSN, ITIN, ATIN, or EIN. However, the issuer has reported your complete identification number 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 home equity, line of credit, or credit card loan. 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. **Caution:** *If you prepaid interest in 2017 that accrued in full by January 15, 2018, this prepaid interest may be included in box 1. However, you cannot deduct the prepaid amount in 2017 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, line of credit, or credit card loan secured by your personal residence, you may be subject to a deduction limitation.

Box 2. Shows the outstanding mortgage principal on the mortgage as of January 1, 2017.

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 2017 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 2017 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, the lender may have checked this box, and boxes 8 and 9 will be blank. If not, either box 8 or 9 will be completed.

Box 8. This is the address of the property securing the mortgage.

Box 9. This is the description of the property securing the mortgage, if box 7 is not checked and box 8 is not completed.

Box 10. If more than one property secures the loan, shows the number of properties mortgaged. If only one property secures the loan, this box may be blank.

Box 11. The interest recipient may use this box to give you other information, such as real estate taxes or insurance paid from escrow.

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 irs.gov/form1098.

RECIPIENT'S/LENDER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no. BANK OF AMERICA, N.A. CUSTOMER SERVICE PO BOX 31785 TAMPA, FL 33631-3785 800-669-6607		*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. 1545-0901 <h1 style="text-align: center;">2017</h1> Form 1098	<h2>Mortgage Interest Statement</h2>	
RECIPIENT'S/LENDER'S federal identification number 94-1687665		PAYER'S/BORROWER'S taxpayer identification no. XXX-XX-0972		1 Mortgage interest received from payer(s)/borrower(s)* \$ 17,696.82	<p style="text-align: center;">Copy B For Payer/Borrower</p> <p>The information in boxes 1 through 10 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, reported in boxes 1 and 6; or because you didn't report the refund of interest (box 4); or because you claimed a non-deductible item.</p>
PAYER'S/BORROWER'S name SATYA SRIDHA BOKAM		2 Outstanding mortgage principal as of 1/1/2017 \$ 476,204.66	3 Mortgage origination date August 19, 2015		
Street address (including apt. no.), city or town, state or province, country, and ZIP or foreign postal code 823 JOSEPH ST MOUNTAIN HOUSE CA 95391-1121		4 Refund of overpaid interest \$ 0.00	5 Mortgage insurance premiums \$ 0.00		
10 Number of mortgaged properties 253719085		6 Points paid on purchase of principal residence \$ 0.00			
Account number (see instructions) 253719085		7 Is address of property securing mortgage same as PAYER'S/BORROWER'S address? If "Yes," box is checked <input type="checkbox"/> If "No," see box 8 or 9, below			
11 Other		8 Address of property securing mortgage 823 JOSEPH ST MOUNTAIN HOUSE, CA 95391-1121			
9 If property securing mortgage has no address, below is the description of the property		9 If property securing mortgage has no address, below is the description of the property			

2017 STATEMENT SUMMARY

Any amount which is displayed in brackets () in this section, is a negative amount.

Total Interest Paid in 2017	\$17,696.82	Ending Interest Bearing Principal Balance	\$466,781.48
Real Estate Taxes Paid in 2017	\$0.00	Ending Non-Interest Bearing Principal Balance	\$0.00
Beginning Escrow Balance	(\$1,364.00)	Ending Gross Unpaid Principal Balance	\$466,781.48
Ending Escrow Balance	(\$35.37)	FHA/VA Case Number	Not Applicable
		Loan Was a Refinance in 2017	No

IMPORTANT TAX NOTICE – ACTION IS REQUIRED

**YOU SHOULD CONSULT WITH THE IRS OR YOUR TAX ADVISOR IF YOU HAVE ANY QUESTIONS.
BANK OF AMERICA, N.A. DOES NOT OFFER TAX ADVICE.**

Please verify that we have the correct Taxpayer Identification Number (TIN) for the primary borrower of this loan. If the TIN is not correct, please provide us with the correct number immediately by writing to us at the address below or calling us at 800-669-6607. If you fail to provide us your correct TIN, you may be subject to a fifty dollar penalty imposed by the IRS and backup withholding of interest paid to you. Note: Please include your name and account number on all communications to us.

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