

8-749-62469-0025163-006-001-000-000-000

MUKUL ANTERVEDI  
1023 VALLEY DR # 1023  
WEST CHESTER PA 19382-6482

<p><b>SUBSTITUTE FORM 1098</b> <b>OMB NO. 1545-0901</b></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>	<p>* 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.</p> <p>Any late charges paid are included in the interest amount</p>
<p>Lender's federal identification number</p> <p>22-1146430</p>	<p>Payer's/Borrower's taxpayer identification no.</p> <p>XXX-XX-7500</p>
<p>Payer's/Borrower's name</p> <p>MUKUL ANTERVEDI</p>	

Street address (including apt. no.); City or town; state or province, country, ZIP or foreign postal code				Account Number	
1023 VALLEY DR # 1023, WEST CHESTER PA 19382-6482				1000276349	
<b>1. Mortgage interest</b> received from payers(s)/borrowers(s)*	<b>2. Outstanding mortgage principal</b> as of 1/1/2017	<b>3. Mortgage origination date</b>	<b>4. Refund of overpaid interest</b>	<b>5. Mortgage Insurance Premiums</b>	
\$3,837.46	\$92,026.97	04/05/2013	\$0.00	\$	
<b>6. Points paid</b> on purchase of principal residence.	<b>7. Is address of property securing mortgage same as Payer's/Borrowers address</b>	<b>8. Address of property securing mortgage.</b>			
\$0.00	If Yes, box is checked <input type="checkbox"/> If No, See Box 8 or 9	1023 VALLEY DRIVE WEST CHESTER PA 19382			
<b>9. If property securing mortgage has no address, below is the description of the property.</b>	<b>10. Number of mortgaged properties</b>	<b>11. Other</b>			
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AMOUNT DISBURSED		ENDING BALANCE	
REAL ESTATE TAXES	HAZARD INSURANCE	ESCROW	PRINCIPAL
\$1,169.77	\$774.00	\$924.00	\$88,559.43

The Ending Escrow Balance Funds are held for future disbursements.

If your loan was refinanced or acquired by PNC in 2017, you will receive an additional year end statement from your previous servicer.

**TRANSACTION HISTORY**

PROCESS DATE	DESCRIPTION	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL AMOUNT	INTEREST AMOUNT	ESCROW AMOUNT	ESCROW BALANCE	PRINCIPAL BALANCE	*OTHER
	BEGINNING BALANCE						862.57	92,026.97	
01/03	PAYMENT	01/17	670.85	177.82	325.93	167.10			
01/03	PRINCIPAL PAYMENT	02/17	140.00	140.00					
01/04	MISC. INS. DISB.	01/17	-774.00			-774.00			
02/01	PAYMENT	02/17	670.85	178.95	324.80	167.10			
02/01	PRINCIPAL PAYMENT	03/17	140.00	140.00					
02/06	COUNTY TAX DISB.	02/17	-194.30			-194.30			
03/01	PAYMENT	03/17	670.85	180.08	323.67	167.10			
03/01	PRINCIPAL PAYMENT	04/17	140.00	140.00					
03/09	CITY TAX DISB.	03/17	-55.60			-55.60			
04/03	PAYMENT	04/17	670.85	181.21	322.54	167.10			
04/03	PRINCIPAL PAYMENT	05/17	140.00	140.00					
05/01	PAYMENT	05/17	670.85	182.35	321.40	167.10			
05/01	PRINCIPAL PAYMENT	06/17	140.00	140.00					
06/01	PAYMENT	06/17	670.85	183.49	320.26	167.10			
06/01	PRINCIPAL PAYMENT	07/17	140.00	140.00					
07/03	PAYMENT	07/17	670.85	184.63	319.12	167.10			
07/03	PRINCIPAL PAYMENT	08/17	140.00	140.00					
07/28	SCHOOL TAX DISB.	08/17	-919.87			-919.87			

TOTAL PAYMENT	\$669.72
DUE DATE*	01/01/18

\* AS OF DECEMBER 31, 2017

INTEREST RATE	4.25000%
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Visit [pnc.com/homehq](http://pnc.com/homehq) and click on Customer Service & Support to access account information, make payments and more - 24/7.

For specific questions about your mortgage, call Customer Service at 1-800-822-5626 Monday - Thursday, 8:00 a.m. - 9:00 p.m. and Friday, 8:00 a.m. - 5:00 p.m. ET.

## 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 [www.irs.gov/form1098](http://www.irs.gov/form1098).







FACTS	WHAT DOES PNC DO WITH YOUR PERSONAL INFORMATION?
<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>▪ Social Security number and income</li> <li>▪ Account balances and account transactions</li> <li>▪ Credit scores and payment history</li> </ul>
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons PNC chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does PNC share?	Can you limit this sharing?
<b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), portfolio analysis, respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> — to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	Yes
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>▪ Call 1-800-762-2118 — our menu will prompt you through your choice(s)</li> <li>▪ Visit us online: <a href="http://www.PNC.com/privacy">www.PNC.com/privacy</a> (Online Banking customers only)</li> </ul> <p><b>Please note:</b> If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
<b>Questions?</b>	Call 1-800-762-2118

**Who we are**

<b>Who is providing this notice?</b>	PNC Bank, National Association; PNC Investments, LLC; PNC Capital Advisors, LLC; PNC Capital Markets, LLC; Harris Williams, LLC; PNC Delaware Trust Company; PNC Ohio Trust Company
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**What we do**

<b>How does PNC protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. Additionally, PNC requires and trains its employees to comply with its privacy standards and policies, which are designed to protect customer information.
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<b>How does PNC collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>▪ open an account or deposit money</li> <li>▪ pay your bills or apply for a loan</li> <li>▪ use your credit or debit card</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
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<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>▪ sharing for affiliates' everyday business purposes — information about your creditworthiness</li> <li>▪ affiliates from using your information to market to you</li> <li>▪ sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
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<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.
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**Definitions**

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>▪ <i>Our affiliates include companies with the PNC name, and financial companies such as Harris Williams, LLC.</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>▪ <i>PNC does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>▪ <i>Our joint marketing partners include mortgage and lending companies, insurance companies, and other companies that provide financial products and services.</i></li> </ul>

**Other important information**

**California and Vermont Residents Only:** We will not share your information except for our everyday business purposes, for marketing our products and services to you or as required or permitted by law or with your consent. **Vermont Residents Only:** We will not share your credit information with other members of the PNC family without your consent. **Nevada Residents Only:** This notice is provided to you pursuant to state law. To stop marketing calls from us follow the directions in the section "To limit our sharing" to be placed on the PNC do not call list. Nevada law requires that we also provide you with the following contact information: Nevada Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Ave., Ste 3900, Las Vegas, NV 89101; telephone: 702-486-3132; email: BCPINFO@ag.state.nv.us. PNC Information Sharing Options, P.O. Box 96066, Pittsburgh, PA 15226; telephone: 1-888-762-2265; email: service1@pnc.com. **Important information about phone calls, texts, prerecorded and email messages:** If, at any time, you provide to PNC Bank, its affiliates or designees (PNC) contact numbers that are wireless telephone number(s) including, but not limited to, cell or VoIP numbers, you are consenting to PNC using an automated dialing system to call or text you, or to send prerecorded messages to you, in order to service, and collect on, any PNC personal account(s) and business account(s) (for which you are an authorized signer, guarantor or designated contact person) but not to market to you. For any type of phone calls with PNC, you consent that the call may be monitored or recorded for quality control and training purposes. By providing your email address, you consent to receive electronic mail from PNC.