

RECIPIENT'S/LENDER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.  
**CALIBER HOME LOANS, INC**  
 P O BOX 619063  
 DALLAS, TX 75261-9063  
 1-800-401-6587

PAYER'S/BORROWER'S name, street address (including apt. no.), city or town, state or province, country, and ZIP or foreign postal code  
 9-759-01118-0578542-001-000-000-000-000  
**PRACHI PARICHITA RATH**  
 76 ANDREWS WAY  
 PISCATAWAY NJ 08854-7200

**\* 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  
**2019**  
 Form **1098**

1 Mortgage interest received from payer(s)/borrower(s)  
**\$ 20,553.75**

2 Outstanding mortgage principal  
**\$ 447,769.10**

3 Mortgage origination date  
**02/21/2018**

4 Refund of overpaid interest  
**\$ 0.00**

5 Mortgage insurance premiums  
**\$ 2,310.84**

6 Points paid on purchases 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.

8 Address or description of property securing mortgage (see instructions)  
**76 ANDREWS WAY  
 PISCATAWAY NJ 08854-7200**

9 Number of properties securing the mortgage  
**1**

10 Other Taxes Paid YTD **\$11,911.90**

Account number (see instructions) **9726815443**

11 Mortgage acquisition date

RECIPIENT'S/LENDER'S TIN **13-6131491**

PAYER'S/BORROWER'S TIN **XXX-XX-6170**

**Mortgage Interest Statement**  
**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 non-deductible item.

**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 (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. **Caution:** If you prepaid interest in 2019 that accrued in full by January 15, 2020, this prepaid interest may be included in box 1. However, you cannot deduct the prepaid amount in 2019 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, 2019. If the mortgage originated in 2019, shows the mortgage principal as of the date of origination. If the recipient/lender acquired the loan in 2019, 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 2019 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 2019 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.** This is 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 2019, 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).

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

If your home is located in California: Additional accountings may be requested by the mortgagor, trustor, or vendee pursuant to Civil Code 2954.

PRINCIPAL	UNAPPLIED	ESCROW	BUYDOWN ACCOUNT BALANCE
BEGINNING BALANCE 447,769.10	BEGINNING BALANCE .00	BEGINNING BALANCE 3,326.39	BEGINNING BALANCE .00
NET PROCESSED 7,401.09	NET PROCESSED .00	NET PROCESSED 14,751.04	DISBURSEMENTS .00
INTEREST SHORTAGE ADDED TO PRINCIPAL .00	DISBURSED .00	AMOUNT DISBURSED -15,261.75	ADJUSTMENTS .00
AMOUNT DISBURSED .00		ESCROW INTEREST .00	
ENDING BALANCE 440,368.01	ENDING BALANCE .00	ENDING BALANCE 2,815.68	ENDING BALANCE .00

INTEREST PAID	INTEREST SHORTAGE UNPAID BALANCE	ESCROW DISBURSEMENTS	OTHER ITEMS
GROSS INTEREST PAID 20,553.75	BEGINNING BALANCE .00	REAL ESTATE TAXES DISBURSED 11,911.90	LATE CHARGES PAID .00
PLUS PREPAID INT NOT ALLOWED PRIOR YRS .00		INSURANCE 806.00	LATE CHARGES DUE BUT UNPAID .00
LESS INTEREST SUBSIDY (BUYDOWN) .00	ADDED INTEREST SHORTAGE .00	MIP/PMI/FHA 2,310.84	FEES/EXPENSES PAID 42.00
LESS INTEREST SHORTAGE .00		ESCROW REFUND 233.01	FEES/EXPENSES DUE BUT UNPAID .00
LESS PREPAID INTEREST NOT ALLOWED THIS YR .00	LESS INTEREST SHORTAGE PREPAID .00	MISCELLANEOUS .00	OPTIONAL PAID .00
PLUS INTEREST SHORTAGE PAID .00			DEFERRED BALANCE .00
PREPAYMENT PENALTY .00	ENDING BALANCE .00		P&I ADVANCE .00
NET INTEREST PAID 20,553.75			
MORTGAGE POINTS PAID .00			
REFUND OF OVERPAID INTEREST .00			

**PRIVATE MORTGAGE INSURANCE DISCLOSURE**

**Private Mortgage Insurance:** Your mortgage loan requires Private Mortgage Insurance (PMI). PMI protects lenders and others against financial loss when borrowers default. Charges for the insurance are added to your loan payments. Under certain circumstances, federal law gives you the right to cancel PMI or requires that the PMI automatically terminate. Cancellation or termination of PMI does *not* affect any obligation you may have to maintain other types of insurance.

**Borrower Requested Cancellation of PMI:** You have the right to request that PMI be cancelled on or after either of these dates: (1) the date the principal balance of your loan is first *scheduled* to reach 80% of the original value of the property or (2) the date the principal balance *actually* reaches 80% of the original value of the property. PMI will be cancelled on these dates if (1) you submit a written request for cancellation; (2) you have a good payment history; and (3) we receive, if requested and at your expense, evidence that the value of the property has not declined below its original value and certification that there are no subordinate liens on the property. A "good payment history" means no payments 60 or more days past due within two years and no payments 30 or more days past due within one year of the cancellation date. "Original value" means the lesser of the contract sales price of the property or the appraised value of the property at the time the loan was closed.

**Automatic Termination of PMI:** If you are current on your loan payments, PMI will automatically terminate on the date the principal balance of your loan is first *scheduled* to reach 78% of the original value of the property. If you are *not* current on your loan payments as of that date, PMI will automatically terminate when you become current on your payments. In any event, PMI will not be required on your mortgage loan beyond the date that is the mid-point of the amortization period for the loan if you are current on your payments to that date.

**Loan Modifications:** For all loan modifications, PMI cancellation and Auto Termination is based on the terms and conditions of the modified mortgage loan. Federal guidelines require that we use the amortization schedule of the modified mortgage loan and the value of the property at the time of loan modification.

Under certain circumstances, you may be able to cancel PMI by request, either with the consent of the lender, or in accordance with state and federal law. Termination may also be subject to investor requirements.

If you would like to see if your loan is eligible for PMI cancellation, visit our website at [www.caliberhomeloans.com](http://www.caliberhomeloans.com), log in to your account and in the escrow section click on "MI Removal Eligibility". For additional inquiries, please contact our Customer Service Department at 1-800-401-6587 from 8:00 am to 7:00 pm, Central Time, Monday through Friday. For mailing please contact us at Caliber Home Loans, Inc., PMI Department, P.O. Box 272556, Oklahoma City, OK 73137-2556.

Sincerely,

PMI Department  
Caliber Home Loans, Inc.

*Oregon Residence: Residential mortgage loan servicers are regulated by the Oregon Division of Financial Regulation. To file a complaint, call (888) 877-4894 or visit <http://dfr.oregon.gov>.*

**Notice to Consumer presently in Bankruptcy or who have a Bankruptcy Discharge:** If you are a debtor presently subject to a proceeding in Bankruptcy Court, or if you have previously been discharged from this debt by a Federal Bankruptcy Court, this communication is not an attempt to collect a debt but is sent for informational purposes only or to satisfy certain Federal or State legal obligations.

PMI POST