

RECIPIENT'S/LENDER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no. Regions Bank PO Box 18001 Hattiesburg, MS 39404-8001 1-800-986-2462	*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 <div style="font-size: 2em; font-weight: bold; text-align: center;">2019</div> Form 1098	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 7-720-27534-0187343-038-01-000-000-000-000 KISHOR GANNAMANENI 9 JOSTA PL SACRAMENTO CA 95835	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td colspan="2">1 Mortgage interest received from payer(s)/borrower(s)* \$ 2,163.58</td> </tr> <tr> <td>2 Outstanding mortgage principal \$ 402,550.00</td> <td>3 Mortgage origination date 01/31/19</td> </tr> <tr> <td>4 Refund of overpaid interest \$ 0.00</td> <td>5 Mortgage insurance premiums \$ 328.75*</td> </tr> <tr> <td>6 Points paid on purchase of principal residence \$ 0.00</td> <td>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"/></td> </tr> <tr> <td colspan="2">8 Address or description of property securing mortgage (see instructions) 9 JOSTA PL SACRAMENTO CA 95835</td> </tr> <tr> <td>9 Number of properties securing the mortgage 01</td> <td>10 Other</td> </tr> <tr> <td>11 Mortgage acquisition date 02/20/19</td> <td>Account number (see instructions) 1899007787</td> </tr> <tr> <td>RECIPIENT'S/LENDER'S TIN 63-0371391</td> <td>PAYER'S/BORROWER'S TIN ***-**-8637</td> </tr> </table>	1 Mortgage interest received from payer(s)/borrower(s)* \$ 2,163.58		2 Outstanding mortgage principal \$ 402,550.00	3 Mortgage origination date 01/31/19	4 Refund of overpaid interest \$ 0.00	5 Mortgage insurance premiums \$ 328.75*	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 (see instructions) 9 JOSTA PL SACRAMENTO CA 95835		9 Number of properties securing the mortgage 01	10 Other	11 Mortgage acquisition date 02/20/19	Account number (see instructions) 1899007787	RECIPIENT'S/LENDER'S TIN 63-0371391	PAYER'S/BORROWER'S TIN ***-**-8637	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.
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Form **1098** (Keep for your records) www.irs.gov/Form1098 Department of the Treasury - Internal Revenue Service

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.

Additional Disclosures and Information

Please see reverse side for your 2019 Account Activity Statement.

*Box 5 represents all upfront or monthly Mortgage Insurance premiums paid. Unless IRC § 163(h)(3)(E) is amended to apply for 2019, this amount is for informational purposes.

ANNUAL TAX AND INTEREST STATEMENT																														
Property Address: 9 JOSTA PL SACRAMENTO CA 95835																														
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If you have questions or need additional information, please visit our website at regionsmortgage.com, call us at 1-800-986-2462, stop by any Regions branch, or write us at PO Box 18001, Hattiesburg, MS 39404-8001. As always, we appreciate the opportunity to serve you.

CUSTOMER ACCOUNT ACTIVITY STATEMENT 2019
The information furnished below is not to be used for IRS reporting.

PROCESS DATE	TRANSACTION DESCRIPTION	TOTAL AMOUNT RECEIVED	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID	OPTIONAL INSURANCE	LATE CHARGES	OTHER
03/08/19	PMI/FHA INS DIS				328.75-			
03/13/19	PAYMENT	190.00						190.00
03/13/19	PAYMENT	405,524.11						405,524.11
03/13/19	PAID IN FULL		402,550.00	2,163.58	810.53			405,524.11-
03/14/19	PMI/FHA INS DIS				328.75-			
03/25/19	ESCROW REFUND				429.96-			
03/25/19	INT. ON ESCROW	0.56			0.56			
03/25/19	ESCROW REFUND				0.56-			
04/05/19	MIP/PMI REF	328.75			328.75			
04/06/19	ESCROW REFUND				328.75-			
	ENDING BALANCE		0.00		0.00			

If you have questions or need additional information concerning the above disbursements, please visit our website at regionsmortgage.com, call us at 1-800-986-2462, stop by a Regions branch, or write us at PO Box 180001, Hattiesburg, MS 39404-8001.

Once enrolled, loan information is available 24 hours a day, 7 days a week at regionsmortgage.com.

Have you registered for electronic documents?

Manage your loan easily and reduce your mail with electronic documents. Not only will you help the environment by reducing paper consumption but you can also save postage costs with FREE online payments.

Electronic Loan Documents

- Receive a monthly account statement
- Receive your annual escrow statement (as applicable)
- No more worry about mailbox security

Electronic IRS Documents

- Documents are immediately available online
- No more filing or digging for documents
- No lost documents



Notice Concerning Private Mortgage Insurance for California Residents

"In California, additional accounting may be requested by the mortgagor, trustor, or vendee pursuant to Civil Code 2954. In California, 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 based upon various factors, including appreciation of the value of the property derived from a current appraisal performed by an appraiser selected by us and paid for by you. Please contact us at the below address and phone number for additional information concerning your cancellation rights, if any. This notice satisfies the requirements of California Civil Code Section 2954.6".

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 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 only be cancelled on these dates if (1) you submit a written request for cancellation; (2) you have a good payment history; (3) you are current on the payments required by your loan; and (4) we receive 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 later of (a) the cancellation date, or (b) the date you submit a request for cancellation. "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. If this loan refinanced an existing loan secured by the property, "original value" means the appraised value relied on by the lender to approve this loan.

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 payments as of that date, PMI will automatically terminate on the first day of the month immediately following the date you thereafter become current on your payments. In any event, PMI will not be required on your mortgage loan beyond the date that is the midpoint of the amortization period for the loan if you are current on your payments on that date.

For Further Information about PMI Cancellation: To determine if you can cancel PMI on your loan, contact us at P.O. Box 18001, Hattiesburg, MS 39404-8001 or call 1-800-986-2462.