

RECIPIENT'S/LENDER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no. loanDepot PO Box 77404 Ewing, NJ 08628 888-686-5459	* 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	<h2 style="margin: 0;">Mortgage Interest Statement</h2>
1 Mortgage interest received from payer(s)/borrower(s)* \$ 5,249.28		Account number (see instructions) 0125071480	
PAYER'S/BORROWER'S name, street address (including apt. no.), city or town, state or province, country, and ZIP or foreign postal code + 0379250 000071953 0EP201 1924319 H3 LD RAMANATHA MARI BALASUBRAMANIAN 2323 CASTELLO WAY SAN ANTONIO TX 78259-3712 	2 Outstanding mortgage principal \$ 323,944.00	3 Mortgage origination date 07/31/19	<h3 style="margin: 0;">Copy B For Payer/Borrower</h3> <p style="font-size: 0.8em;">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.</p>
	4 Refund of overpaid interest \$ 0.00	5 Mortgage insurance premiums \$ 269.96	
	6 Points paid on purchase of principal residence \$ 3,680.00		
	7 <input type="checkbox"/> 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) 2323 CASTELLO WAY SAN ANTONIO TX 78259		
	9 Number of properties securing the mortgage 01		
10 Other	11 Mortgage acquisition date	RECIPIENT'S/LENDER'S TIN 21-0534340	PAYER'S/BORROWER'S TIN XXX-XX-7661

Form 1098

(keep for your records)

www.irs.gov/Form1098

Department of the Treasury - Internal Revenue Service

	Disbursement Activity 2019 :	
Current Total Payment	2,258.73	FHA/Conv Mtg Ins
Current Escrow Payment	735.43	269.96
		Property Taxes
		772.81
Principal Activity 2019 :		
Beginning Balance	323,944.00	
Payments Applied	2,401.61	
Remaining Balance	321,542.39	
Escrow Activity 2019 :		
Beginning Escrow Balance	0.00	
Total Deposits	4,345.09	
Total Disbursements	1,042.77	
Closing Escrow Balance	3,302.32 **	
** Balance held for next years disbursements, not a Surplus.		

PM

2019 Net Interest payments reported to IRS ***** 5,249.28

Please remember to file for Homestead Exemption, if you are eligible.

Message: If your loan was also serviced by another company in 2019, you may receive a separate statement from them as well.

Please Note: For State Funded Program Participants
 Your interest may be overstated in Box 1 if all or a portion of your payments are subsidized by a state funded program. Contact your tax advisor with questions.

If Box 5 (Mortgage Insurance Premiums) is populated, the amount in Box 5 may not be deductible. Please consult your tax advisor to determine if the amount in Box 5 is tax deductible.

See the back of this document for answers to frequently asked questions.

Property Address:
 2323 CASTELLO WAY
 SAN ANTONIO TX 78259

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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.

Year End Statements

Q: What deductions can I claim for income tax purposes?

A: We cannot provide tax advice. Please contact your tax/financial advisor. You may also contact the IRS at 1-800-829-1040 or visit www.irs.gov for more information.

Q: Do I need to provide a copy of my IRS Form 1098 to the IRS along with my tax return?

A: No, you are not required to include the 1098 statement with your tax return.

Q: Why doesn't the interest line on my IRS Form 1098 show all the interest I paid for the year?

A: If your loan was serviced by another company for part of the year, you may also receive an IRS Form 1098 from them. If you made payments for due dates of February and beyond the current tax year, the interest for these payments is not reportable to the IRS for the current reporting year and will be reported on next year's Form 1098.

Q: What do I do if I believe there is an error on my IRS Form 1098?

A: To submit a dispute, please contact us: by logging on to our website to send us a secure message; via facsimile to Attn: Research Department (609) 538-4005; by mail to PO Box 77404, Ewing, NJ 08628; or email us at yearendreplies@loanadministration.com. Please include your loan number and the specific issue you'd like addressed. If we determine a corrected statement is warranted, a statement will be mailed to you within 15 business days of receipt of your request.

Q: Do you report the amount of real estate taxes or homeowners insurance I paid to the IRS?

A: We do not report the amount of real estate taxes and/or homeowners insurance you paid to the IRS. The amount shown on your statement reflects the real estate taxes we paid on your behalf and is for informational purposes only. Please contact your local tax authority if you have further questions.

Q: If there are two or more borrowers named on my loan, which social security number (SSN) is used for reporting purposes?

A: The SSN shown on the 1098 form (last 4 digits) is used for reporting purposes. If you have questions, please contact your tax/financial advisor.

Q: May I request duplicate copies of IRS Form 1098?

A: You may print additional copies of the year end statement by logging on to our website and selecting "View Account Information". You may also request additional copies via our automated telephone system by calling us at the phone number listed on your IRS Form 1098.

Q: Where can I view a breakdown of all interest paid and insurance and/or real estate tax payments made on my loan?

A: You may view this information by logging on to our website and selecting "Loan Activity". You may also request this information by calling us at the phone number listed on your IRS Form 1098.

Q: How do I find the number of points that were claimed at closing?

A: If there were points established at closing, the information will be found on the Closing Disclosure. This information would be listed in Box 6 on your 1098. Please contact your tax/financial advisor for more information.

Q: Why does my IRS Form 1098 look different than in past years?

A: The IRS has added Box 11 ("Mortgage Acquisition Date") to the form. For more information, you may contact the IRS at 1-800-829-1040 or visit www.irs.gov.

loanDepot
 PO Box 77404
 Ewing, NJ 08628
 877-420-4526

ANNUAL PMI DISCLOSURE NOTICE TO MORTGAGOR

12/31/19

0379250 000071953 0EP201 1924319 H3 LD
 Ramanatha Mari Balasubramanian
 2323 Castello Way
 San Antonio TX 78259-3712

RE: Loan Number: 0125071480
PROPERTY ADDRESS: 2323 CASTELLO WAY
SAN ANTONIO TX 78259

Dear Mortgagor:

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: Under the Homeowners Protection Act of 1998, if your loan closed **on or after** July 29, 1999 as a single-family primary residence, 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; 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: Under the Homeowners Protection Act of 1998, if your loan closed **on or after** July 29, 1999 as a single-family primary residence and 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 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.

If your loan closed before July 29, 1999 or if it is not a single-family primary residence or second home: The conditions for cancelling mortgage insurance for mortgages closed **before** July 29, 1999 are not statutory under federal law, they may be changed at any time (unless otherwise required by state law). To determine if you can cancel the PMI on your loan or for further information about PMI cancellation, contact us at P.O. Box 77404, Ewing, NJ 08628 or call 877-420-4526.

If you want to learn whether you are eligible to cancel PMI insurance, please contact us or the Texas Department of Insurance Consumer Help Line at 1-800-252-3439 .



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FACTS

WHAT DOES loanDepot.com, LLC DO WITH YOUR PERSONAL INFORMATION?

Why?	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.
What?	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"> • Social Security number and income • account balances and payment history • credit history and credit score
How?	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 loanDepot.com chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does loanDepot.com share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	<p>Mail the form below</p> <p>Please note:</p> <p>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.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call (888) 337-6888 or go to www.loandepot.com/privacypolicy
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Mail-in Form										
<p>If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.</p> <p>_____ Apply my choices only to me</p>	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p> <p><input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.</p>									
	<table border="1" style="width: 100%;"> <tr> <td style="background-color: #cccccc;">Name</td> <td></td> <td rowspan="4" style="vertical-align: top;"> Mail to: loanDepot.com Attn: Privacy Opt Out 25500 Commercentre Drive Lake Forest, CA 92630 </td> </tr> <tr> <td style="background-color: #cccccc;">Address</td> <td></td> </tr> <tr> <td style="background-color: #cccccc;">City, State, Zip</td> <td></td> </tr> <tr> <td style="background-color: #cccccc;">Account #</td> <td></td> </tr> </table>	Name		Mail to: loanDepot.com Attn: Privacy Opt Out 25500 Commercentre Drive Lake Forest, CA 92630	Address		City, State, Zip		Account #	
Name		Mail to: loanDepot.com Attn: Privacy Opt Out 25500 Commercentre Drive Lake Forest, CA 92630								
Address										
City, State, Zip										
Account #										



C002S2

Who we are**Who is providing this notice?**

loanDepot.com, LLC (NMLS #174457)

What we do**How does loanDepot.com protect my personal information?**

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.

How does loanDepot.com collect my personal information?

We collect your personal information, for example, when you

- open an account
- pay your bills or apply for a loan
- give us your income information or provide mortgage information

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes – information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account - unless you tell us otherwise.

Definitions**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Our affiliates include companies with a common corporate identity of LD Holdings Group which include lending, title, escrow, insurance, and real estate companies such as LD Escrow, Inc., Closing USA, LLC (and companies that use Closing USA in their name), American Coast Title Company, Inc., and mello Home Services, LLC (and companies that use mello in their name).

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Nonaffiliates we share with can include mortgage companies, banks, insurance companies, direct marketing companies and non-profit organizations.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Our joint marketing partners include credit card companies, financial services providers, realtors, builders and other residential real estate companies.

Other important information

California Residents: If you are a resident of California, you are permitted to limit our disclosure of your nonpublic information to affiliates (companies we own or control) and outside companies with whom loanDepot.com, LLC does business to provide financial products and services. California consumers may opt out of such disclosure by completing, signing and returning to us the attached form entitled "Important Privacy Choices for Consumers."

Vermont Residents: If you are a resident of Vermont, the following notice applies to you. For joint marketing with other financial companies, we will only provide those companies with your name, contact information and information about our transactions and experiences with you. Otherwise we will share information in accordance with the practices described above.