1/6/20

OUR INFO ONLINE www.mrcooper.com

YOUR INFO LOAN NUMBER 0653266007

PROPERTY ADDRESS 5327 MILK WEED LN NAPERVILLE, IL 60564

որի Մորի Միկիի իրականի հումի իրականի հերի բր 0020896 01 AB 0.409 01 SRINIVAS M JADHAV 5327 MILK WEED LN NAPERVILLE, IL 60564 TR 00077 RN98EAH3 001000



SEE REVERSE SIDE FOR ADDITIONAL INFORMATION

ANNUAL ESCROW AND INTEREST STATEMENT

SRINIVAS M JADHAV 5327 MILK WEED LN NAPERVILLE, IL 60564 Nationstar Mortgage LLC d/b/a Mr. Cooper 8950 Cypress Waters Blvd. Coppell, TX 75019 TIN#: 75-2921540

YEAR: 2019 ACCT #: 0653266007 SSN/TIN: XXX-XX-6656

DISBURSEMENTS FROM ESCROW PROPERTY TAXES: \$10,779.32 HAZARD INSURANCE: \$1,043.00 MORTGAGE INSURANCE: \$2,505.16

CURRENT TOTAL PYMT: \$3,056.33 CURRENT ESCROW PYMT: \$1,164.13 CURRENT OPTIONAL INS PYMT: \$0.00 PRINCIPAL RECONCILIATION BEG BAL: \$381,392.56 APPLIED BALANCE: \$7,107,33 ENDING BAL: \$374,285,23

INTEREST RECONCILIATION

INTEREST PAID: \$15,599.07 MORTGAGE INTEREST RECEIVED FROM PAYER(S)/BORROWER(S): \$15,599.07

 $If the SSN \ or \ TAXID \ Number shown \ above \ is \ incorrect \ or \ if \ the \ space \ is \ blank, \ please \ complete \ the \ Tax \ Identification \ Certification \ on \ the \ reverse \ side \ of \ this \ statement \ and \ return \ it \ to \ us \ at \ our \ return \ address \ in \ the \ Annual \ Escrow \ and \ Interest \ Statement \ box$ above.

☐ CORRECTED (if checked)

RECIPIENT'S/LENDER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no. Nationstar Mortgage LLC d/b/a Mr. Cooper 8950 Cypress Waters Blvd. Coppell, TX 75019 Customer Service: 888-480-2432		*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.	Form 1098	Mortgage Interest Statement
		1 Mortgage interest received from payer(s)/borrower(s)* \$ 15,599.07		Copy B For Payer/
RECIPIENT'S/LENDER'S TIN	PAYER'S/BORROWER'S TIN	2 Outstanding mortgage principal	3 Mortgage origination date	Borrower
75-2921540	XXX-XX-6656	\$ 381,392.56	07/07/2017	The information in boxes 1
		4 Refund of overpaid interest	5 Mortgage insurance premiums	through 9 and 11 is important tax information and is being
PAYER'S/BORROWER'S name SRINIVAS M JADHAV		\$ 0.00	\$ 2,505.16 furnished to the IRS. If you a required to file a return.	
		6 Points paid on purchase of principal residence \$ 0.00		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
Street address (including apt. no.) 5327 MILK WEED LN		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.		
City or town, state or province, country, and ZIP or foreign postal code		8 Address or description of property securing mortgage (see instructions)		
NAPERVILLE, IL 60564				
9 Number of properties securing the mortgage	10 Other			interest (box 4); or because you claimed a nondeductible item.
01				11 Mortgage acquisition
Account number (see instructions)				date
0653266007				

Form 1098

(Keep for your records)

www.irs.gov/Form1098

Department of the Treasury - Internal Revenue Service







MORTGAGE INSURANCE ANNUAL DISCLOSURE

Private Mortgage Insurance: Your mortgage loan requires private mortgage insurance ("PMI"). PMI protects lenders 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 or verbal 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 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 the PMI on your loan, contact us at Mr. Cooper, 8950 Cypress Waters Blvd., Coppell, TX 75019. You can also call one of our Dedicated Loan Specialists at 888-480-2432. Our hours of operation are Monday through Thursday from 7 a.m. to 8 p.m. (CT), Friday from 7 a.m. to 7 p.m. (CT) and Saturday from 8 a.m. to 12 p.m. (CT).

*If your property is not an owner occupied single family residence, different cancellation requirements may apply. Please contact us at Mr. Cooper, 8950 Cypress Waters Blvd., Coppell, TX 75019 to find out whether you are eligible to cancel this insurance.

