

RECIPIENT'S/LENDER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone number Home Point Financial Corporation PO Box 77404 Ewing, NJ 08628 888-686-5459		* Caution: <i>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.</i>	OMB No. 1545-0901 <div style="font-size: 2em; font-weight: bold; text-align: center;">2017</div> Form 1098	<h2 style="margin: 0;">Mortgage Interest Statement</h2>
PAYER'S/BORROWER'S name, Street address (including apt. no.) City or town, state or province, country, and ZIP or foreign postal code + 0826834 000493889 09CNYG 0924319 HV H0 MUKESH SAMANTARAY UNIT 232 91 STRAWBERRY HILL AVE STAMFORD CT 06902-2731 		1 Mortgage interest received from payer(s)/borrower(s)* <div style="text-align: right; font-weight: bold;">1,851.53</div>	Account number (see instructions) 0084891225	
10 Number of mortgaged properties <div style="text-align: center; font-weight: bold;">01</div>		11 Other 	RECIPIENT'S federal identification no. <div style="text-align: center; font-weight: bold;">21-0534340</div>	PAYER'S social security number <div style="text-align: center; font-weight: bold;">XXX-XX-1593</div>

Form 1098

(keep for your records)

www.irs.gov/form1098

Department of the Treasury - Internal Revenue Service

Copy B
For Payer/Borrower

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.

Disbursement Activity 2017 :		PM	
Interest On Escrow	0.37	FHA/Conv Mtg Ins	164.36
Current Total Payment	1,043.60	Property Taxes	1,198.62
Current Escrow Payment	265.74		
Principal Activity 2017 :			
Beginning Balance	107,690.83		
Payments Applied	3,593.49		
Remaining Balance	104,097.34		
Escrow Activity 2017 :			
Beginning Escrow Balance	0.00		
Total Deposits	2,680.64		
Total Disbursements	1,362.98		
Closing Escrow Balance	1,317.66 **		
** Balance held for next years disbursements, not a Surplus.			

2017 Net Interest payments reported to IRS ***** 1,851.53

Message: If your loan was also serviced by another company in 2017, 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.

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

Property Address:
91 STRAWBERRY HILL AVE
STAMFORD CT 06902

S00640



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.

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: If I find an error in my IRS Form 1098, will I receive a corrected statement?

A: You will not automatically receive a corrected IRS Form 1098. You must request a corrected IRS Form 1098 in writing. Please include your loan number, the specific issue you'd like addressed, and either fax to: Attn: Research Department (609) 538-4005 or mail to: PO Box 77404, Ewing, NJ 08628. You may also submit a dispute by logging on to our website and sending a secure message or emailing us directly at yearendreplies@loanadministration.com. If we determine there is an error, a corrected 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 I paid to the IRS?

A: We do NOT report the amount of real estate taxes 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. We do not make changes to the SSN listed on IRS Form 1098 unless the number is incorrect. 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: 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 by calling us at the phone number listed on your IRS Form 1098. Our Automated Telephone System (IVR) will be able to generate the duplicate copy upon your request.

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. See Pub. 936 to figure the amount you can deduct. Please contact your tax/financial advisor for more information.

Q: What does the information in Box 10 signify, "Number of Mortgaged Properties"?

A: The IRS has added this as a new item on the form 1098 for 2017. This signifies the number of properties included in the referenced mortgage. For more information you may contact the IRS at 1-800-829-1040 or visit www.irs.gov for more information.

Home Point Financial Corporation
 PO Box 77404
 Ewing, NJ 08628
 877-420-4538

ANNUAL PMI DISCLOSURE NOTICE TO MORTGAGOR

12/31/17

0826834 000493889 09CNYG 0924319 HV H0
 Mukesh Samantaray
 Unit 232
 91 Strawberry Hill Ave
 Stamford CT 06902-2731

RE: Loan Number: 0084891225
PROPERTY ADDRESS: 91 STRAWBERRY HILL AVE
STAMFORD CT 06902

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 877-420-4538.

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FACTS

WHAT DOES Home Point Financial Corporation 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"> <li style="width: 50%;">▪ Social Security number <li style="width: 50%;">and Credit history <li style="width: 50%;">▪ Income <li style="width: 50%;">and Payment history <li style="width: 50%;">▪ Transaction history <li style="width: 50%;">and Employment information
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 Home Point Financial Corporation chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Home Point Financial Corporation 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	No	We Don't Share
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	No	We Don't Share
For nonaffiliates to market to you	No	We Don't Share

To Limit Our Sharing	<ul style="list-style-type: none"> Call 888-616-6866 – our menu will prompt you through your choices, or Visit us online: https://www.homepointfinancial.com/privacy <p>Please note: 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>
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Questions?	Call 888-616-6866 or go to www.homepointfinancial.com
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Who We Are	
Who is providing this notice?	Home Point Financial Corporation
What We Do	
How does Home Point Financial Corporation 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 Home Point Financial Corporation collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li style="width: 50%;">• Apply for a loan <li style="width: 50%;">• Show your driver's license <li style="width: 50%;">• Give us your employment history <li style="width: 50%;">• Give us your contact information <li style="width: 50%;">• Give us your wage statements We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.



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<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ● 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 <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
<p>What happens when I limit sharing for an account I hold jointly with someone else?</p>	<p>Your choices will apply to everyone on your account - unless you tell us otherwise.</p>

Definitions	
<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ● <i>Our affiliates include financial companies such as NattyMac, LLC and Longbridge Financial, LLC.</i>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ● <i>Home Point Financial Corporation does not share with nonaffiliates so they can market to you.</i>
<p>Joint Marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ● <i>Home Point Financial Corporation doesn't jointly market.</i>

Other Important Information	
<p>State Privacy Laws</p>	<p>State laws may provide you with other privacy protections. To the extent those state laws apply, Home Point Financial Corporation will comply with them when sharing your personal information.</p>
<p>For Vermont Residents</p>	<p>Home Point Financial Corporation will not share your personal information with our affiliates, other than information necessary to close your transactions with us, unless you have given us your authorization in accordance with applicable law, or except as otherwise permitted by applicable law.</p>
<p>For North Dakota Residents</p>	<p>Home Point Financial Corporation will not share your personal information with our affiliates, other than information necessary to close your transactions with us, unless you have given us your authorization in accordance with applicable law, or except as otherwise permitted by applicable law.</p>
<p>For Nevada Residents</p>	<p>Home Point Financial Corporation may contact you by telephone to offer financial products and services that we believe may be of interest to you. You have the right to opt-out of these calls by adding your name to our internal do-not-call list. To do so, please contact our customer service department at (888) 616-6866 or write to us at Home Point Financial Corporation, 1194 Oak Valley Drive Suite 80, Ann Arbor, MI 48108. When writing us, you must provide your name, address, account number, and the telephone number you want placed on the list. In addition, consumers can register their phone number using the Federal Trade Commission's Do Not Call Registry. To add your telephone number to this database, please visit www.donotcall.gov.</p>
<p>For California Residents</p>	<p>Home Point Financial Corporation will not share your personal information with nonaffiliates, except as permitted by applicable law, including, for example, with your consent or to service your account. Home Point Financial Corporation will limit sharing among our affiliates to the extent required by applicable law.</p>