

RECIPIENT'S/LENDER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone number
FREEDOM MORTGAGE
 FOR RETURN SERVICE ONLY
 P.O. BOX 619063
 DALLAS TX 75261-9063
 Customer Care 1-855-690-5900

* **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
2017
 Form **1098**

Mortgage Interest Statement

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.

PAYER'S/BORROWER'S name, street address (including apt. no.), city or town, state or province, country, and ZIP or foreign postal code
 2-807-15719-0060334-005-000-010-000-000
PREM RAJKUMAR RAJASEKAR
 10704 SKY CHASE AVE NW
 CONCORD NC 28027-2623

1 Mortgage Interest received from payer(s)/borrower(s)* \$ 3,899.88		3 Mortgage origination date 06/28/2017	
2 Outstanding mortgage principal as of 1/1/2017 \$ 0.00		5 Mortgage Insurance Premiums \$ 985.25	
4 Refund of overpaid interest \$ 0.00		6 Points paid on purchases of principal residence \$ 0.00	
7 Is address of property securing mortgage same as PAYER'S/BORROWER'S address? If Yes, box is checked <input checked="" type="checkbox"/> If No, see box 8 or 9, below		8 Address of property securing mortgage	
9 If property securing mortgage has no address, below is the description of the property			
10 Number of mortgaged properties 1	11 Other	Account number (see instructions) 0100322148	
PAYER'S/BORROWER'S taxpayer identification no. XXX-XX-8852		RECIPIENT'S/LENDER'S federal identification no. 22-3039688	

SEE REVERSE SIDE FOR ADDITIONAL INFORMATION

ANNUAL TAX AND INTEREST STATEMENT

PREM RAJKUMAR RAJASEKAR 10704 SKY CHASE AVE NW CONCORD NC 28027-2623	Freedom Mortgage PO Box 50428 Indianapolis, IN 46250-0401 TIN# : 22-3039688	YEAR: 2017 ACCT#: 0100322148 SSN:XXX-XX-8852
DISBURSEMENTS FROM ESCROW	PRINCIPAL RECONCILIATION	ESCROW RECONCILIATION
\$708.00 Property Tax Disbursements	\$284,937.86 Beginning Balance	\$0.00 Beginning Balance
\$0.00 Hazard Insurance Disbursements	\$1,658.30 Applied Principal	\$6,108.95 Deposits
\$985.25 Mortgage Insurance Disbursements	\$283,279.56 Ending Balance	(\$1,693.25) Disbursements
\$0.00 Escrow Refund		\$4,415.70 Ending Balance
	INTEREST RECONCILIATION	
\$1,362.30 Current P&I Payment	\$3,790.90 Gross Interest Paid	
\$535.03 Current Escrow Payment	\$3,899.88 *Mortgage Interest Received From Payer(s)/Borrower(s)	

Annual FHA Disclosure Notice to Mortgagor

Mortgagor: PREM RAJKUMAR RAJASEKAR
 Address: 10704 SKY CHASE AVE NW
 CONCORD NC 28027-2623

Date: January 19, 2018

Loan Number: 0100322148
 FHA Number: 3873373309703

Dear Mortgagor:

This notice is to advise you of requirements that must be followed to prepay your mortgage.

The amount reflected below is the amount outstanding on the loan for prepayment of the indebtedness due under your mortgage. This amount is good through 12/31/17. (The amount provided is subject to further accounting adjustments. Also, any corporate advances made by us or payments received from you before the stated expiration date on this notice will change your prepayment amount.)

\$285,222.59 (Balance Due)

You may prepay your mortgage at any time without penalty. You will only be required to pay interest up to the date the prepayment is made.

If you have any questions regarding this notice, please contact Customer Care at 1-855-690-5900.

(A15)

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.

This 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 or because you did not report this refund of interest on your return.

The amount shown may not be fully deductible by you on your Federal Income tax return. Limitations based on the cost and value of the secured property may apply. In addition, you may only deduct an amount of mortgage interest to the extent it was incurred by you, actually paid by you, and not reimbursed by another person.

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

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. Please contact us for additional information concerning your cancellation rights, if any.

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



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P.O. BOX 619063
DALLAS TX 75261-9063

REPRESENTATION OF PRINTED DOCUMENT

2-807-15719-0060334-005-000-010-000-000

PREM RAJKUMAR RAJASEKAR
10704 SKY CHASE AVE NW
CONCORD NC 28027-2623

Loan Number: 0100322148

CUSTOMER ACCOUNT ACTIVITY

TR CD	DUE DATE	POST DATE	TRANSACTION EFFECTIVE DATE	TRANSACTION AMOUNT	INTEREST PAID	PRINCIPAL PAID	PRINCIPAL BALANCE AFTER TRANSACTION	ESCROW/IMPOUND PAID	ESCROW/IMPOUND BALANCE AFTER TRANSACTION OR CONSTRUCTION INT. RATE	LATE CHARGE	OPTIONAL INSURANCE CONSTRUCTION OR UNDISB. ACCT BAL	UNAPPLIED FUNDS	C D	I U
SR	08/01/17	07/24		3968.83			284937.86	3968.83	3968.83	0.00	0.00	0.00		
E56	08/01/17	08/07		197.05-	FHA RISK BASE		284937.86	-197.05	3771.78	0.00	0.00	0.00		
AP	09/01/17	09/01		1897.33	949.79	412.51	284525.35	535.03	4306.81	0.00	0.00	0.00		
E56	09/01/17	09/06		197.05-	FHA RISK BASE		284525.35	-197.05	4109.76	0.00	0.00	0.00		
AP	10/01/17	10/02	10/01	1897.33	948.42	413.88	284111.47	535.03	4644.79	0.00	0.00	0.00		
E56	10/01/17	10/04		197.05-	FHA RISK BASE		284111.47	-197.05	4447.74	0.00	0.00	0.00		
E90	10/01/17	11/03		708.00-	COUNTY TAX		284111.47	-708.00	3739.74	0.00	0.00	0.00		
E56	10/01/17	11/07		197.05-	FHA RISK BASE		284111.47	-197.05	3542.69	0.00	0.00	0.00		
AP	11/01/17	11/17		1951.82	947.04	415.26	283696.21	535.03	4077.72	54.49	0.00	0.00		
E56	11/01/17	12/05		197.05-	FHA RISK BASE		283696.21	-197.05	3880.67	0.00	0.00	0.00		
AP	12/01/17	12/22		1951.82	945.65	416.65	283279.56	535.03	4415.70	54.49	0.00	0.00		