

RECIPIENT'S/LENDER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no. CALIBER HOME LOANS, INC PO BOX 619063 DALLAS, TX 75261-9063 1-800-401-6587	* 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 <div style="font-size: 2em; font-weight: bold; text-align: center;">2017</div> Form 1098	<div style="font-size: 1.5em; font-weight: bold;">Mortgage Interest Statement</div> <div style="font-weight: bold;">Copy B For Payer/ Borrower</div> <p style="font-size: 0.8em;">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.</p>
PAYER'S/BORROWER'S name, street address (including apt. no.), city or town, state or province, country, and ZIP or foreign postal code 2-759-85578-0087167-018-000-000-000-000 SUNDHARARAJAN NAGARAJAN 5845 ZELKOVA DR CUMMING GA 30040-5943	1 Mortgage Interest received from payer(s)/borrower(s)* \$ 11,696.83	2 Outstanding mortgage principal as of 1/1/2017 \$ 342,095.16	3 Mortgage origination date 08/17/2016
	4 Refund of overpaid interest \$ 0.00	5 Mortgage insurance premiums \$ 2,028.00	
	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 type="checkbox"/> If No, see box 8 or 9, below	
	8 Address of property securing mortgage 5845 ZELKOVA DR CUMMING GA 30040-5943		
	9 If property securing mortgage has no address, below is the description of the property		
	10 Number of mortgaged properties 1	11 Other - Taxes Paid YTD \$4,016.56	Account number (see instructions) 9702477986
	PAYER'S/BORROWER'S taxpayer identification no. XXX-XX-0974		RECIPIENT'S/LENDER'S federal identification no. 13-6131491

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. 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.

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

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

PRINCIPAL	UNAPPLIED	ESCROW	BUYDOWN ACCOUNT BALANCE
BEGINNING BALANCE	342,095.16	BEGINNING BALANCE	1,388.69
NET PROCESSED	6,710.57	NET PROCESSED	6,701.04
INTEREST SHORTAGE ADDED TO PRINCIPAL	.00	AMOUNT DISBURSED	-6,724.56
AMOUNT DISBURSED	.00	ESCROW INTEREST	.00
ENDING BALANCE	335,384.59	ENDING BALANCE	1,365.17

INTEREST PAID	INTEREST SHORTAGE UNPAID BALANCE	ESCROW DISBURSEMENTS	OTHER ITEMS
GROSS INTEREST PAID	11,696.83	REAL ESTATE TAXES DISBURSED	4,016.56
PLUS PREPAID INT NOT ALLOWED PRIOR YRS	.00	INSURANCE	680.00
LESS INTEREST SUBSIDY (BUYDOWN)	.00	MIP/PMI/FHA	2,028.00
LESS INTEREST SHORTAGE	.00	ESCROW REFUND	.00
LESS PREPAID INTEREST NOT ALLOWED THIS YR	.00	MISCELLANEOUS	.00
PLUS INTEREST SHORTAGE PAID	.00		
PREPAYMENT PENALTY	.00		
NET INTEREST PAID	11,696.83		
MORTGAGE POINTS PAID	.00		
REFUND OF OVERPAID INTEREST	.00		

1098 Statement Disclosures

January 24, 2018

Caliber Account Number: 9702477986

PRIVATE MORTGAGE INSURANCE DISCLOSURE

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 the 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 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: 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 become current on your payments. In any event, PMI will not be required on your mortgage loan beyond the date that is the mid-point of the amortization period for the loan if you are current on your payments to that date.

Loan Modifications: For all loan modifications, PMI cancellation and Auto Termination is based on the terms and conditions of the modified mortgage loan. Federal guidelines require that we use the amortization schedule of the modified mortgage loan and the value of the property at the time of loan modification.

Under certain circumstances, you may be able to cancel PMI by request, either with the consent of the lender, or in accordance with state and federal law. Termination may also be subject to investor requirements.

If you would like to see if your loan is eligible for PMI cancellation, visit our website at www.caliberhomeloans.com, log in to your account and in the escrow section click on "MI Removal Eligibility". For additional inquiries, please contact our Customer Service Department at 1-800-401-6587 from 8:00 am to 7:00 pm, Central Time, Monday through Friday. For mailing please contact us at Caliber Home Loans, Inc., PMI Department, P.O. Box 272556, Oklahoma City, OK 73137-2556.

Sincerely,

PMI Department
Caliber Home Loans, Inc.

Notice to Consumer presently in Bankruptcy or who have a Bankruptcy Discharge: If you are a debtor presently subject to a proceeding in Bankruptcy Court, or if you have previously been discharged from this debt by a Federal Bankruptcy Court, this communication is not an attempt to collect a debt but is sent for informational purposes only or to satisfy certain Federal or State legal obligations.

PMI POST

Phone: 1-800-401-6587

2-759-85578-0087167-018-000-000-000-000

SUNDHARARAJAN NAGARAJAN
 5845 ZELKOVA DR
 CUMMING GA 30040-5943

Loan Number: 9702477986

CUSTOMER ACCOUNT ACTIVITY STATEMENT 2017
 The information below is not to be used for IRS reporting

TR CD	DUE DATE	POST DATE	EFF DATE	TRANSACTION AMOUNT	INTEREST	PRINCIPAL	PRINCIPAL BAL AFTER TRANS	ESCROW TRANSACTION	ESCROW BALANCEAFTER	LATE CHARGES	OPTIONAL PRODUCTS	UNAPPLIED FUNDS
AP	01/01/17	01/02	12/30	2092.37	983.52	550.43	341544.73	558.42	1947.11			
E40	01/01/17	01/12		-169.00	PMI		341544.73	-169.00	1778.11			
AP	02/01/17	02/01		2092.37	981.94	552.01	340992.72	558.42	2336.53			
E40	02/01/17	02/09		-169.00	PMI		340992.72	-169.00	2167.53			
AP	03/01/17	03/01		2092.37	980.35	553.60	340439.12	558.42	2725.95			
E40	03/01/17	03/09		-169.00	PMI		340439.12	-169.00	2556.95			
AP	04/01/17	04/01	03/31	2092.37	978.76	555.19	339883.93	558.42	3115.37			
E40	04/01/17	04/11		-169.00	PMI		339883.93	-169.00	2946.37			
AP	05/01/17	05/01	04/28	2092.37	977.17	556.78	339327.15	558.42	3504.79			
E40	05/01/17	05/10		-169.00	PMI		339327.15	-169.00	3335.79			
AP	06/01/17	06/01		2092.37	975.57	558.38	338768.77	558.42	3894.21			
E40	06/01/17	06/14		-169.00	PMI		338768.77	-169.00	3725.21			
AP	07/01/17	07/01	06/30	2092.37	973.96	559.99	338208.78	558.42	4283.63			
E40	07/01/17	07/14		-169.00	PMI		338208.78	-169.00	4114.63			
AP	08/01/17	08/01		2092.37	972.35	561.60	337647.18	558.42	4673.05			
E20	08/01/17	08/07		-680.00	HOMEOWNERS INS		337647.18	-680.00	3993.05			
E40	08/01/17	08/07		-169.00	PMI		337647.18	-169.00	3824.05			
AP	09/01/17	09/01		2092.37	970.74	563.21	337083.97	558.42	4382.47			
E40	09/01/17	09/11		-169.00	PMI		337083.97	-169.00	4213.47			
AP	10/01/17	10/02	09/29	2092.37	969.12	564.83	336519.14	558.42	4771.89			
E40	10/01/17	10/05		-169.00	PMI		336519.14	-169.00	4602.89			
E90	10/01/17	10/20		-4016.56	COUNTY TAX		336519.14	-4016.56	586.33			
AP	11/01/17	11/01		2092.37	967.49	566.46	335952.68	558.42	1144.75			
E40	11/01/17	11/09		-169.00	PMI		335952.68	-169.00	975.75			
AP	12/01/17	12/01		2092.37	965.86	568.09	335384.59	558.42	1534.17			
E40	12/01/17	12/06		-169.00	PMI		335384.59	-169.00	1365.17			

Please cut along dotted line and return to Caliber Home Loans.

Social Security Number / Tax ID Verification

9702477986 _____
 Loan Number

Our records indicate that your Tax ID Number is:

Mortgagor XXX-XX-0974 _____

Co-Mortgagor _____

If the Tax ID number shown above is/are incorrect, or if the space above is blank, please complete the section on the RIGHT HAND side of this form and mail to:

Caliber Home Loans
P.O. Box 24610
Oklahoma City, OK 73124-0610

The law requires that interest paid to your mortgage company on loans be reported to the IRS. If you are an individual, please provide us with your Social Security number in the applicable space. If you are a company or corporation, please provide us with your taxpayer identification number (TIN), where indicated.

Mortgagor _____

Co-Mortgagor _____

Taxpayer ID No. _____

Certification --- Under the penalties of perjury, I certify the information provided on this form is true, correct, and complete.

 MORTGAGOR (SIGNATURE) DATE

 CO-MORTGAGOR (SIGNATURE) DATE

FAILURE TO PROVIDE THE INFORMATION CAN RESULT IN A \$50 PENALTY BY THE IRS.

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