

001 RECIPIENT'S/LENDER'S name, address, and telephone number  
PROVIDENT BANK  
P.O. BOX 1001  
ISELIN NJ 08830-1001  
1.800.448.7768

**ADDRESS SERVICE REQUESTED**

063578 - 000534 - 004 P700 98

PAYER'S/BORROWER'S name and address

**SUJATHA MURUGAIAH**  
**89 LOFT DR**  
**MARTINSVILLE NJ 08836-2246**

Tax ID XXXXX4790

Recipient Statement Form 1098 (Copy B For Payer/Borrower)  
For Tax Year 2017 Mortgage Interest Statement

Account Nbr	55158978		
Mortgage interest received from payer(s)/ borrower(s)*	(Box 1)	585.00	
Outstanding mortgage principal as of 1/1/2017	(Box 2)		
Mortgage origination date	(Box 3)	11/16/2017	
Refund of overpaid interest	(Box 4)	.00	
Mortgage insurance premiums	(Box 5)	.00	
Points paid on purchase of principal residence	(Box 6)	.00	
Is address of property securing mortgage Same as PAYER'S/BORROWER'S address? If Yes, box is checked	(Box 7)	No	
If No, see box 8 or 9, below			
Address of property securing mortgage 89 LOFT DRIVE BRIDGEWATER, NJ 08836	(Box 8)		
If property securing mortgage has no Address, below is the description of the property	(Box 9)		
Number of Mortgaged Properties	(Box 10)		
Other	(Box 11)		
Real estate taxes		.00	
Loan Balance		468,000.00	
Escrow balance		2,875.40	

**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 DID NOT REPORT THE REFUND OF INTEREST (BOX 4); OR BECAUSE YOU CLAIMED A NON-DEDUCTIBLE ITEM.**

**\*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.**

M O R T G A G E L O A N S T A T E M E N T

Loan Number 0055158978 Interest Rate 3.000 Original Amount 468,000.00 Statement Date 12/31/17

SUJATHA MURUGAIAH Property Address  
 89 LOFT DR 89 Loft Drive  
 MARTINSVILLE NJ 08836-2246 Bridgewater, NJ 08836

-----LOAN ACTIVITY-----

Tran Type	Tran Amount	Principal	Interest	Escrow	Late Charge	Principal Balance
NEW LOAN 11/20/17	468000.00	468000.00	.00	.00	.00	468000.00
NEW LOAN 11/20/17	3641.30	.00	585.00	3056.30	.00	468000.00
INS. PMT 12/11/17	159.90-	.00	.00	159.90-	.00	468000.00
INS. PMT 12/21/17	21.00-	.00	.00	21.00-	.00	468000.00
Ending Principal Balance						468,000.00
Interest Paid YTD 2017			585.00			

ANNUAL ESCROW ACCOUNT INFORMATION

Prin and Int Payment	1,973.11	Beginning Escrow Balance	.00
Escrow Payment	1,000.33	Plus Deposit	3,056.30
Total Payment	2,973.44	Taxes Disbursed	.00
		Insurance Disbursed	180.90
		Miscellaneous Disbursed	.00
		Ending Escrow Balance	2,875.40

063578 - 000534 - 004 P700 98



Loan Number 0055158978

12/31/17

SUJATHA MURUGAIAH

Property Address

89 LOFT DR

89 Loft Drive

MARTINSVILLE NJ 08836-2246

Bridgewater, NJ 08836

## 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 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 canceled 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 canceled on these dates if (1) you submit a written request for cancellation; (2) you have a good payment history; (3) you are current on the payments required by your loan; and (4) 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 later of (a) the cancellation date, or (b) the date you submit a request for cancellation. "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. If this loan refinanced an existing loan secured by the property, "original value" means the appraised value relied on by the lender to approve this loan.

063578 - 00534 - 004 P700 98



M O R T G A G E   L O A N   S T A T E M E N T

Loan Number 0055158978

12/31/17

SUJATHA MURUGAIAH

Property Address

89 LOFT DR

89 Loft Drive

MARTINSVILLE NJ 08836-2246

Bridgewater, NJ 08836

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 on the first day of the month immediately following the date 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 P.O. BOX 1002

ISELIN, NJ 08830

or call (800) 448-7768 .

063578 - 000534 - 004 P700 98

