

SUMMIT CREDIT UNION
 C/O MIDWEST LOAN SERVICES
 PO Box 188
 Houghton MI 49931



+ 0701204 000092905 9MLS& 0934714 124
 NIVAS SURASANI
 2660 INGLESIDE DR APT 2D
 HIGH POINT NC 27265-4007



Account Number	4140992
Payment Due Date	02/01/2017
Amount Due	\$543.72
<i>If payment is received after 02/16/2017, a late charge of \$17.65 will be charged.</i>	

If questions or concerns about your statement, please contact us at 800-262-6574 between the hours of 8:00 am and 8:00 pm EST Monday through Friday or you can email us at customerservice@midwestloanservices.com.

Statement Date: 01/09/2017

Account Information	
Outstanding Principal	\$41,912.83
Maturity Date	06/01/2027
Interest Rate (Until 06/01/2027)	5.500%
Prepayment Penalty	No

Important Messages

Your 1098 Tax Statement will be included with your January 2017 billing statement. If you are an E-statement registrant your 1098 Tax Statement will be mailed to you by January 31st, 2017.

Explanation of Amount Due	
Principal	\$249.13
Interest	\$192.10
Escrow	\$102.49
Optional Insurance	\$0.00
Regular Monthly Payment	\$543.72
Total Late Charges	\$0.00
Total Other Fees Due	\$0.00
Past Due Payments	\$0.00
Partial Payment (Unapplied)	\$0.00
Total Amount Due	\$543.72

Past Payment Breakdown		
	Last Month	Year to Date
Principal	\$247.99	\$247.99
Interest	\$193.24	\$193.24
Escrow	\$102.49	\$102.49
Optional Insurance	\$0.00	\$0.00
Late Charges	\$0.00	\$0.00
Other Fees	\$0.00	\$0.00
Partial Payment (Unapplied)	\$0.00	\$0.00
Total	\$543.72	\$543.72

Transaction Activity			
Date	Description	Charges	Payments
01/05/2017	PAYMENT		\$543.72

Please mail payment to: SUMMIT CREDIT UNION C/O MIDWEST LOAN SERVICES, PO Box 188, Houghton, MI 49931
 Customer Service: 800-262-6574 • Email: customerservice@midwestloanservices.com • Web: www.summitcu.org

NIVAS SURASANI
 2660 INGLESIDE DR APT 2D
 HIGH POINT NC 27265-4007

When you provide a check as payment, you authorize us either to make a one-time electronic fund transfer from your account or to process the payment as a check transaction.

Account Number	Due Date	Regular Payment	Past Due Amount	Other Amount	Total Amount Due
4140992	02/01/2017	\$543.72	\$0.00	\$0.00	\$543.72

If payment is received after 02/16/2017, a late charge of 17.65 will be charged.

Your account is set up for a recurring ACH payment. This statement is for informational purposes only.

Regular Monthly Payment	\$	543.72
Additional Principal	\$	
Late Charges	\$	
Other Fees	\$	
Total Amount Enclosed	\$	

SUMMIT CREDIT UNION
 C/O MIDWEST LOAN SERVICES
 PO Box 188
 Houghton MI 49931-0188



Pay online at www.summitcu.org

Important Messages

Self Serve Pay by Phone

Midwest Loan Services (MLS) offers a self-service phone option for making ACH payments. Simply call MLS and follow the prompts. You will need a PIN to initiate this process. **The PIN will be an 8 digit number starting with the last 4 digits of the primary account holder's SSN followed by the last 4 digits of your loan number. When you use this PIN you will be accepting the following terms and conditions:** *I authorize MLS to initiate debits for the mortgage payment amount on the date(s) I specify to the deposit account that I provide at the time the payment is set up. I understand that the payment amount deducted may vary due to escrow changes or interest adjustments if applicable under the mortgage note. I understand if the funds are insufficient when the ACH debit is presented, the payment will be treated as a non-sufficient check and assessed a fee if applicable. I understand if the ACH is dishonored for any reason, I will be responsible for making other arrangements for my loan payment. There will be no subsequent presentments. Changes or cancellations to the debit must be made at least 5 business days prior to the next scheduled debit date.*

Housing Counselor Information: If you would like counseling or assistance, you can contact the following: U.S. Department of Housing and Urban Development (HUD). For a list of homeownership counselors or counseling organizations in your area, go to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or call 800-569-4287.

In the event that your loan becomes 30 (thirty) days or more past due: "We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report."

Partial Payments: Please note that partial payments are not accepted and will be returned unless they are part of a payment plan. These plans include bi-weekly accommodations, semi-monthly accommodations, repayment plans, trial payments for modifications, forbearance plans, and subsidies.

Notice of Error/Information Request/Qualified Written Request: Any Notices of Error, Information Requests or Qualified Written Requests you wish to submit should be sent to: *Midwest Loan Services, Attn: Legal Department, P.O. Box 144, Houghton, MI 49931*

Paying by check or money order

Your mailed payment is applied to your account within hours of receipt. In order to serve you better, we offer the following reminders:

- Please write your loan number in the memo field of your check using black or blue ink.
- Checks may be made payable to SUMMIT CREDIT UNION.
- Please fill out the attached remittance advice and place it with your payment in the envelope provided.

Regular Monthly Payment: This refers to your monthly mortgage payment, composed of principal, interest, and an escrow amount (if your loan is escrowed.)

Additional Principal: Any optional amount, over and above your regular payment, to be applied toward the principal of your loan. This type of payment reduces the remaining balance and shortens the term of your loan.

Late Charges/Other Fees: You may include current or past late charges/other fees with your payment.

If funds are received without posting instructions, the funds will be applied as follows:

1. Loan is current and funds received are greater than or equal to the regular payment	Payment--> Fees --> Additional Principal
2. Loan is current and funds received are less than the regular payment	Fees --> Additional Principal
3. Loan is delinquent and funds received are greater than or equal to the regular payment	As many Payments as possible will be made until the loan is current. Once the loan becomes current then Rule #1 or Rule #2 applies. If the loan remains delinquent then remaining funds go to Forbearance Suspense
4. Loan is delinquent and funds received are less than the regular payment	Funds will be returned.

Note: A loan is current when full payment has been received for the current month.

Caution: Payments received from a Bill Pay Service do not include posting instructions and will be applied using the above rules.

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.
Midwest Loan Services
616 Shelden Ave, Suite 300
PO Box 188
Houghton, MI 49931
Customer Service 1-800-262-6574

PAYER'S/BORROWER'S name, Street address (including apt. no.) City or town, state or province, country, and ZIP or foreign postal code

NIVAS SURASANI
2660 INGLESIDE DR APT 2D
HIGH POINT NC 27265-4007

¹⁰ Other
Property taxes paid \$1,052.20

*** 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. 1545-0001
2016
 (Rev. July 2016)
 Form **1098**

1 Mortgage interest received from payer(s)/borrower(s)*
\$ 2,405.64

2 Outstanding mortgage principal as of 1/1/2016
\$ 45,049.94

3 Mortgage origination date
05/31/2012

4 Refund of overpaid interest
\$ 0.00

5 Mortgage insurance premiums
\$ 0.00

6 Points paid on purchase of principal residence
\$ 0.00

7 Is address of property securing mortgage same as PAYER'S/BORROWER'S address?
 If Yes, box is checked
 If No, see box 8 or 9, below

8 Address of property securing mortgage
2660 INGLESIDE DR UNIT 2D
HIGH POINT, NC 27265

9 If property securing mortgage has no address, below is the description of the property

RECIPIENT'S/LENDER'S federal identification no. **38-0875820**

PAYER'S/BORROWER'S taxpayer identification no. **XXX-XX-2709**

Mortgage Interest Statement

Account number (see instructions)
4140992

Copy B
For Payer/Borrower

The information in boxes 1 through 9 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.

ANNUAL TAX AND INTEREST STATEMENT

Begin Principal Balance:	\$45,049.94	Fees Paid:	\$0.00	Taxes Paid:	\$1,052.20
Principal Paid:	\$2,889.12	Fees Due:	\$0.00	Insurance Paid:	\$172.00
Ending Princ Bal:	\$42,160.82	Advances Due:	\$0.00	PMI Paid:	\$0.00
Beginning Esc:	\$635.29	Monthly Esc Pmt:	\$102.49	Points Paid:	\$0.00
Escrow Deposits:	\$1,379.92	Total Monthly Pmt:	\$543.72		
Esc Disbursed:	\$1,394.67	Interest Paid:	\$2,405.64		
Ending Escrow:	\$620.54	1098 Interest:	\$2,405.64		

ALT#:1075399



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 3.

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 2016 that accrued in full by January 15, 2017, this prepaid interest may be included in box 1.* However, you cannot deduct the prepaid amount in 2016 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, 2016.

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 2016 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. Shows mortgage insurance premiums which may qualify to be treated as deductible mortgage interest. See the 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 box will be checked 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. 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.