☐ 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.

COLONIAL SAVINGS, F.A.
PO BOX 2988
FORT WORTH TX 76113
800-937-6002

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

+ 0485530 000118562 0CL298-0939823
VIDYA VENKATESH
311 COOPERS WAY
CENTERTON AR 72719-9427

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.

2020

Form **1098**

Mortgage Interest Statement

1 Mortgage interest received from payer(s)/borrower(s)*	Account number (see instructions)
$ 5,589.79	0040053033
2 Outstanding mortgage principal: $ 170,331.91	3 Mortgage origination date: 03/25/19
4 Refund of overpaid interest: $ 0.00	5 Mortgage insurance premiums: $ 764.96
6 Points paid on purchase of principal residence: $ 0.00	
7 ☒ If address of property securing mortgage is the same as PAYER'S/BORROWER'S address, the box is checked, or the address or description is entered in box 8.	
8 Address or description of property securing mortgage (see instructions)	
9 Number of properties securing the mortgage	
10 Other: Taxes Paid 1,422.34	11 Mortgage acquisition date
RECIPIENT'S/LENDER'S TIN: 75-1103106	PAYER'S/BORROWER'S TIN: XXX-XX-7789

Copy B
For Payer/Borrower

The information in boxes 1 through 9 and 11 is important tax information and is being furnished to the IRS. 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 nondeductible item.

AF1285

Form **1098** (keep for your records) www.irs.gov/Form1098 Department of the Treasury - Internal Revenue Service

PRINCIPAL

BEGINNING BALANCE	170331.91
AMOUNT PAID	170331.91
INTEREST SHORTAGE ADDED TO PRINCIPAL	0.00
AMOUNT DISBURSED	0.00
ENDING BALANCE	0.00

UNAPPLIED

BEGINNING BALANCE	0.00
AMOUNT PAID	0.00
AMOUNT DISBURSED	0.00
ENDING BALANCE	0.00

ESCROW

BEGINNING BALANCE	2171.84
AMOUNT PAID	2624.48
AMOUNT DISBURSED	-4796.32
ESCROW INTEREST	0.00
ENDING BALANCE	0.00

BUYDOWN ACCOUNT BALANCE

BEGINNING BALANCE	0.00
DISBURSEMENTS	0.00
ADJUSTMENTS	0.00
ENDING BALANCE	0.00

INTEREST PAID

GROSS INTEREST PAID	5589.79
PLUS PREPAID INT. NOT ALLOWED PRIOR YEARS	0.00
LESS INTEREST SUBSIDY (BUYDOWN)	0.00
LESS INTEREST SHORTAGE	0.00
LESS PREPAID INTEREST NOT ALLOWED THIS YR.	0.00
PLUS INTEREST SHORTAGE PAID	0.00
LATE CHARGES PAID	0.00
NET INTEREST PAID	5589.79
MORTGAGE POINTS PAID	0.00
REFUND OF OVERPAID INTEREST	0.00

INTEREST SHORTAGE UNPAID BALANCE

BEGINNING BALANCE	0.00
ADDED INTEREST SHORTAGE	0.00
LESS INTEREST SHORTAGE PREPAID	0.00
ENDING BALANCE	0.00

ESCROW DISBURSEMENTS

REAL ESTATE TAXES DISBURSED	1422.34
INSURANCE	1458.00
MIP/PMI	860.58
ESCROW REFUND	1055.40
MISCELLANEOUS	0.00

OTHER ITEMS

LATE CHARGES DUE BUT UNPAID	0.00
LIFE AND/OR DISABILITY	0.00

PAYMENT CALCULATION

PRINCIPAL + INTEREST	ESCROW/ IMPOUND	CREDIT INSURANCE	SERVICE CHARGE	REPLACEMENT RESERVE	MISCELLANEOUS	TOTAL PAYMENT
868.01	351.81	0.00	0.00	0.00	0.00	1219.82

SEE BACK SIDE FOR IMPORTANT INFORMATION

AF0336 Rev 1 01/07

PRIVATE MORTGAGE INSURANCE DISCLOSURE

Loan No. 0040053033 Property Address: 311 COOPERS WAY CENTERTON AR 72719

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 may 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 as 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 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 the telephone number printed beneath the recipient/lender's name at the top left of this statement.

AF1002 Rev 3 01/18

K003380

Account Number: 0040053033

Our records indicate the last four digits of your Social Security Number or Tax ID Number as: XXX-XX-7789
If this information is correct, NO response is necessary. If the number shown is incorrect or no number is showing, Please complete the reverse side of this form, detach and mail to:

COLONIAL SAVINGS, F.A.
PO BOX 2988
FORT WORTH TX 76113
800-937-6002

Please contact our customer service department at 1-800-937-6002 should you have questions regarding this statement.

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