



Ditech Financial LLC T150
2100 E Elliot Rd. Bldg 94
Tempe, AZ 85284

IMPORTANT TAX RETURN
INFORMATION BELOW

Servicing Department 1-800-643-0202
Monday - Friday 8AM - 6PM

9-776-17088-0009250-001-1-000-000-000-000

ALLEN J BAUMGARTEN
GLADYS M BLUMENSTINE
21078 BROOKSHIRE TER
BOCA RATON FL 33433-1941

Your tax information is also
available on the web.
Web site: www.ditech.com
NMLS ID: 1057

PAGE 1 OF 1
LOAN NUMBER: 0003670122

REPRESENTATION OF PRINTED DOCUMENT
SEE REVERSE SIDE FOR ADDITIONAL INFORMATION

ANNUAL TAX AND INTEREST STATEMENT

ALLEN J BAUMGARTEN
GLADYS M BLUMENSTINE
21078 BROOKSHIRE TER
BOCA RATON FL 33433-1941

Ditech Financial LLC T150
2100 E. Elliot Rd Bldg 94
Tempe, AZ 85284

TIN# 41-1795868

YEAR: 2018
LOAN #: 0003670122
SSN: ***-**-7461

DISBURSEMENTS FROM ESCROW

PROPERTY TAX \$5,259.00
HAZARD INSURANCE \$3,552.00
MORTGAGE INSURANCE \$0.00

PRINCIPAL

BEG BALANCE \$211,402.43
ENDING BALANCE \$207,328.99

ESCROW RECONCILIATION

BEG BALANCE \$3,962.57
DEPOSITS \$9,026.13
DISBURSEMENTS \$8,811.00
ENDING BALANCE \$4,177.70

CURRENT TOTAL PYMT \$1,859.34

INTEREST DETAIL

TOTAL INTEREST APPLIED IN 2018 (NEXT DUE DATE 01/01/19) \$9,408.80
2018 NET INTEREST PAYMENTS REPORTED TO IRS \$9,408.80

If the Tax ID Number shown above is incorrect or if the space is blank, please complete the Tax Identification Certification on the reverse side of this statement and return to us at our return address above.

☐ CORRECTED (if checked) January 21, 2019

RECIPIENT'S/LENDER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.

Ditech Financial LLC T150
2100 E. Elliot Rd Bldg 94
Tempe, AZ 85284
1-800-643-0202

* 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
2018
Form 1098

Mortgage Interest Statement

1 Mortgage interest received from payer(s)/borrower(s)*
\$ 9,408.80

2 Outstanding mortgage principal as of 1/1/2018
\$ 211,402.43

3 Mortgage origination date
01/27/2015

4 Refund of overpaid interest
\$ 0.00

5 Mortgage insurance premiums
\$ 0.00

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)
21078 BROOKSHIRE TER BOCA RATON FL 33433-1941

9 Number of properties securing the mortgage

10 Other
Taxes Paid 5,259.00

Account number (see instructions)
0003670122

RECIPIENT'S/LENDER'S TIN
41-1795868

PAYER'S/BORROWER'S TIN
***-**-7461

Copy B For Payer/Borrower

The information in boxes 1 through 9 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 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

ALLEN J BAUMGARTEN
GLADYS M BLUMENSTINE
21078 BROOKSHIRE TER
BOCA RATON FL 33433-1941

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

Deductibility of mortgage insurance premiums reported in Box 5 may be uncertain. For further information, please refer to the Instructions for Payer/Borrowers or the IRS website: www.irs.gov.

TAX IDENTIFICATION CERTIFICATION

In order to verify your deduction for mortgage interest paid during the calendar year, the IRS requires that you furnish your social security or taxpayer identification number to us. Failure to provide this information can result in a \$50 penalty by the IRS. If you are an individual, please provide us with your social security number in the space indicated below. If you are a company or a corporation, please provide us with your taxpayer identification number (TIN) where indicated below. ***Detach and mail this form to the company to whom you are presently making your payments.***

Borrower _____ - _____ - _____ OR _____ - _____ - _____
Social Security No. Taxpayer I.D. No. (TIN)

Co-Borrower _____ - _____ - _____ OR _____ - _____ - _____
Social Security No. Taxpayer I.D. No. (TIN)

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

Borrower _____ Signature _____ Date _____

Co-Borrower _____ Signature _____ Date _____

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.

PRIVATE MORTGAGE INSURANCE DISCLOSURE

You have the right under the Homeowner's Protection Act to cancellation or termination of private mortgage insurance (PMI).

Cancellation: PMI will be cancelled on the Cancellation Date if you meet the following requirements: (1) you submit a written request to us to start PMI cancellation; (2) you have a good mortgage payment history (e.g., no mortgage payment was 30 or more days late in the past 12 months or 60 or more days late during the past 24 months); (3) you are current on the payments required by the mortgage; and (4) you provide evidence that the current value of the property is not lower than the Original Value of the property. **If you have a fixed rate loan**, the Cancellation Date is when your principal balance (1) is first scheduled to reach 80% of your property's Original Value (based on the initial amortization schedule) or (2) reaches 80% of your property's Original Value (based on actual payments). **If you have an adjustable rate loan**, the Cancellation Date is when your principal balance (1) is first scheduled to reach 80% of your property's Original Value (based on the amortization schedule then in effect) or (2) first reaches 80% of your property's Original Value (based on actual payments). You may contact us at the following address and telephone number to determine whether you may cancel PMI: 2100 E. Elliot Road – Bldg 94, Tempe, AZ 85284.

Termination: If you have a **fixed rate loan** and you are current on the payments required by the mortgage, PMI will automatically terminate when your principal balance, based solely on the initial amortization schedule, is first scheduled to reach 78% of your property's Original Value. If you have an **adjustable rate loan** and you are current on the payments required by the mortgage, PMI will automatically terminate when your principal balance, based solely on the amortization schedule then in effect, is first scheduled to reach 78% of your property's Original Value. If PMI is not otherwise cancelled or automatically terminated, it will terminate on the first day of the month following the date that is the midpoint of the amortization period, as long as you are current on the payments required by the mortgage.

If your mortgage was a **refinance**, “Original Value” means the appraised value relied upon by the lender to approve the refinance. If your mortgage was a **purchase loan**, “Original Value” means the lesser of the sales price of the property or the appraised value of the property at the time the loan closed.

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 (TIN). For your protection, this form may show only the last four digits of your TIN (SSN, ITIN, ATIN, or EIN). However, the issuer has reported your complete TIN 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 2018 that accrued in full by January 15, 2019, this prepaid interest may be included in box 1. However, you cannot deduct the prepaid amount in 2018 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, 2018.

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 2018 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 2018 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, either the box has been checked, or box 8 has been completed.

Box 8. This is the address or description of the property securing the mortgage.

Box 9. If more than one property secures the loan, shows the number of properties securing the mortgage. If only one property secures the loan, this box may be blank.

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.



Ditech Financial LLC T150
2100 E. Elliot Rd Bldg 94
Tempe, AZ 85284-1806

REPRESENTATION OF PRINTED DOCUMENT

Phone: 1-800-643-0202
Fax: 1-866-870-9919

January 21, 2019

9-776-17088-0009250-001-000-000-000-000

ALLEN J BAUMGARTEN
GLADYS M BLUMENSTINE
21078 BROOKSHIRE TER
BOCA RATON FL 33433-1941

Re: Ditech Financial LLC ("Ditech")
Account No.: 0003670122
Property Address: 21078 BROOKSHIRE TER
BOCA RATON FL 33433-1941

IF YOU ARE IN BANKRUPTCY, THIS NOTICE IS INFORMATIONAL ONLY. IT IS NOT AN ATTEMPT TO COLLECT THE DEBT. YOU MAY DISREGARD INFORMATION PERTAINING TO PAYMENT REMITTANCE. ANY PAYMENT OBLIGATIONS ARE GOVERNED BY ANY CONFIRMED BANKRUPTCY PLAN OR COURT ORDER.

IF THE OBLIGATION TO REPAY THIS ACCOUNT WAS DISCHARGED IN BANKRUPTCY, THIS NOTICE IS INFORMATIONAL ONLY. IT IS NOT AN ATTEMPT TO COLLECT THE DEBT. YOU MAY DISREGARD INFORMATION PERTAINING TO PAYMENT REMITTANCE. YOU ARE NOT OBLIGATED TO MAKE PAYMENTS AND ANY AMOUNT(S) PAID TO DITECH ARE AT YOUR DISCRETION.

Dear ALLEN J BAUMGARTEN AND GLADYS M BLUMENSTINE:

This statement is for informational purposes only and requires no action on your part.

If the debt is subject to an active bankruptcy case, this communication is provided for informational purposes only and is not an attempt to collect a debt.

As a convenience for you, below is a breakdown of your above-referenced account's year end history for the year 2018. Please keep this letter for your records.

Unpaid Principal Balance: \$207,328.99
Amount Paid to Principal: \$4,073.44
Amount Paid to Interest: \$9,408.80
Amount Paid to Principal & Interest (P&I): \$13,482.24
Amount Deposited into Escrow: \$9,026.13
Amount Disbursed From Escrow: \$8,811.00

Please note that if your account was transferred to the Ditech Recovery department you may receive a separate year-end notification related to the time period your account was in the Recovery department.

Sincerely,

Ditech
1-800-643-0202
Mon-Fri 8am to 12am ET
Saturday 8am to 5pm ET
Sunday 1pm to 5pm ET

This communication is from a debt collector. It is an attempt to collect a debt, and any information obtained will be used for that purpose. Notwithstanding the foregoing, this notice is not intended to imply that it is attempting to collect money personally from anyone who is in bankruptcy or anyone who has discharged the debt under the bankruptcy laws of the United States.

