

LOANDEPOT COM LLC
PO BOX 3004
MONROE, WI 53566-3804

IMPORTANT TAX INFORMATION ENCLOSED

0112370 SP 1101 -C99-P00000-I

CHRISTOPHER S REICKENBACKER
12207 FRIARDALE COURT
TOMBALL TX 77375

January 06, 2026

FOR INFORMATION CALL: 866-258-6572
CUSTOMER SERVICE HOURS: MON-FRI
7:00 AM-7:00 PM, SAT 8:00 AM-5:00 PM CST

2025 ANNUAL LOAN STATEMENT

Loan No. 5001532596 Current Total Payment: \$2,064.61 Current Escrow Payment: \$1,009.89
Property Address: 12207 FRIARDALE COURT
TOMBALL TX 77375
SSN: ***-**-1025

Interest Reconciliation
2025 Interest Paid: \$8,522.17
Mortgage Interest Reported: \$8,564.36

Disbursements from Escrow

Property Taxes: \$5,516.91
Hazard Insurance: \$3,759.29
Mortgage Insurance: \$1,644.46

Principal Reconciliation

Beginning Balance: \$199,042.01
Applied Principal: \$5,189.19
Ending Balance: \$193,852.82

☐ 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. LOANDEPOT COM LLC 6531 IRVINE CENTER DR STE 100 IRVINE CA 92618 888-337-6888		*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. 1545-1380 Form 1098 (Rev. April 2025) For calendar year 2025	Mortgage Interest Statement 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.
RECIPIENT'S/LENDER'S TIN 26-4599244		PAYER'S/BORROWER'S TIN ***-**-1025		1 Mortgage interest received from payer(s)/borrower(s)* \$ 8,564.36	
PAYER'S/BORROWER'S name CHRISTOPHER S REICKENBACKER		2 Outstanding mortgage principal \$ 199,042.01	3 Mortgage origination date 09/30/19	5 Mortgage insurance premiums \$ 1,644.46	
Street address (including apt. no.) 12207 FRIARDALE COURT		4 Refund of overpaid interest \$	6 Points paid on purchase of principal residence \$		
City or town, state or province, country, and ZIP or foreign postal code TOMBALL TX 77375		7 <input type="checkbox"/> 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 12207 FRIARDALE COURT TOMBALL TX 77375	
9 Number of properties securing the mortgage	10 Other *Taxes Paid \$5,516.91	11 Mortgage acquisition date			
Account number (see instructions) 5001532596					

Form 1098 (Rev. 4-2025)

(Keep for your records)

www.irs.gov/Form1098

Department of the Treasury - Internal Revenue Service

*If taxes paid at closing, refer to the Closing Disclosure

The amounts reported in Box 1 on the Form 1098 may be overstated if the payments included subsidies by a state funded program or third party payments. Please contact a tax professional to determine what may be deductible.



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 each borrower paid and points paid by the seller that represent each borrower's 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 Schedule A, C, or E (Form 1040) 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 mortgage, home equity loan, or line of credit. 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.



If you prepaid interest in the calendar year that accrued in full by January 15 of the subsequent year, this prepaid interest may be included in box 1. However, you cannot deduct the prepaid amount in the calendar year paid 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 loan, or line of credit secured by a qualified residence, you can only deduct the interest paid on acquisition indebtedness, and you may be subject to a deduction limitation.

Box 2. Shows the outstanding principal on the mortgage as of January 1 of the calendar year. If the mortgage originated in the calendar year, shows the mortgage principal as of the date of origination. If the recipient/lender acquired the loan in the calendar year, shows the mortgage principal as of the date of acquisition.

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 calendar year Schedule 1 (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 calendar year 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. Shows 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.

Box 11. If the recipient/lender acquired the mortgage in the calendar year, shows the date of acquisition.

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.

Free File Program. Go to www.irs.gov/FreeFile to see if you qualify for no-cost online federal tax preparation, e-filing, and direct deposit or payment options.

LOANDEPOT COM LLC
PO BOX 3004
MONROE, WI 53566-3804

01/06/2026

CHRISTOPHER S REICKENBACKER
12207 FRIARDALE COURT
TOMBALL TX 77375

RE: Loan Number: 5001532596
FHA Case Number: 354002

ANNUAL DISCLOSURE NOTICE TO MORTGAGOR

This notice is to advise you of requirements that must be followed to prepay your mortgage.

The amount reflected below is the amount outstanding on the loan for prepayment of the indebtedness due under your mortgage. This amount is good through February 1, 2026. The amount provided is subject to further accounting adjustments. Also, any corporate advances made by us or payments received from you before the stated expiration date on this notice will change your prepayment amount.

The amount below reflects the amount outstanding under the mortgage, including principal interest, penalties, late charges, advances, any other charges related to the loan, and any foreclosure or bankruptcy expenses incurred to date under the mortgage.

\$194,928.69

You may prepay your mortgage at any time without penalty. You will only be required to pay interest up to the date the prepayment is made.

Please contact us at (866)258-6572 Monday through Friday from 7:00 a.m. to 7:00 p.m., and Saturday from 8:00 a.m. to 5:00 p.m. CST, or visit us online at servicing.loandepot.com/sign-in if you have any questions or concerns.

Sincerely,

Customer Service Department
loanDepot.com, LLC

8149-1101-99-00-0112370-0008-035648





FACTS WHAT DOES LOANDEPOT.COM, LLC DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> ▪ Social Security number and income ▪ account balances, payment/transaction history, and employment information ▪ credit history, credit scores and photo identity documentation
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons LOANDEPOT.COM, LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does LOANDEPOT.COM, LLC share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, report to credit bureaus, or fraud detection and prevention	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> ▪ Call toll-free (888) 337-6888 EXT. 6789 -our menu will prompt you through your choice(s) or ▪ Mail the form below <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 45 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call (888) 337-6888 EXT. 6789 or WWW.LOANDEPOT.COM/PRIVACYPOLICY
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Mail-in Form		
If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below. <input type="checkbox"/> Apply my choices only to me	Mark any/all you want to limit:	
	<input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.	
	<input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.	
	<input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.	
	Name Address City, State, Zip Loan #	CHRISTOPHER S REICKENBACKER 12207 FRIARDALE COURT TOMBALL TX 77375 5001532596
	Mail to: LOANDEPOT.COM ATTN: PRIVACY OPT OUT 6531 IRVINE CENTER DRIVE SUITE 100 IRVINE, CA 92618	





Who we are	
Who is providing this notice?	LOANDEPOT.COM, LLC (NMLS #174457)
What we do	
How does LOANDEPOT.COM, LLC protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does LOANDEPOT.COM, LLC collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ Apply for a loan ▪ Give us your income information ▪ Provide employment information ▪ Give us your employment history ▪ Provide your mortgage information ▪ Pay your mortgage ▪ Maintain an account with us <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ sharing for affiliates' everyday business purposes – information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account - unless you tell us otherwise.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Our affiliates include companies OWNED DIRECTLY OR INDIRECTLY BY LD HOLDINGS GROUP WHICH INCLUDE LENDING, TITLE, ESCROW, INSURANCE, AND REAL ESTATE COMPANIES SUCH AS LOANDEPOT.COM, LLC, CLOSING USA LLC (AND COMPANIES THAT USE CLOSING USA IN THEIR NAME), AMERICAN COAST TITLE COMPANY, INC., MELLO HOME SERVICES, LLC, MELLO HOME INC., MELLO INSURANCE SERVICES LLC (AND COMPANIES THAT USE MELLO IN THEIR NAME) AND RELATED COMPANIES AND SUBSIDIARIES, AND ONX, INC. (AND COMPANIES THAT USE ONX IN THEIR NAME), VANTAGE TITLE & ESCROW, LLC, AND RELATED COMPANIES AND SUBSIDIARIES.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Nonaffiliates we share with can include MORTGAGE COMPANIES, BANKS, TITLE AND ESCROW COMPANIES, INSURANCE COMPANIES, AND OTHER FINANCIAL SERVICES PROVIDERS, REALTORS, BUILDERS, REAL ESTATE COMPANIES, DIRECT MARKETING COMPANIES AND NON-PROFIT ORGANIZATIONS..</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners include CREDIT CARD COMPANIES, INSURANCE COMPANIES AND OTHER FINANCIAL SERVICES PROVIDERS, REALTORS, BUILDERS AND OTHER RESIDENTIAL REAL ESTATE COMPANIES.</i>

Important Notice about Credit Reporting: We may report information about your account(s) to credit bureaus and/or consumer reporting agencies. Late payments, missed payments, or other defaults on your account(s) may be reflected in your credit report and/or consumer report.

Other Important Information

CALIFORNIA RESIDENTS: If you are a California resident, you are permitted to limit our disclosure of nonpublic information to affiliates (companies related by common ownership or control) and outside companies with whom loanDepot.com, LLC does business to provide financial products and services. Consumers of these states may opt out of such disclosure by completing, signing and returning to us the attached form entitled "Important Privacy Choices for Consumers".

NEVADA RESIDENTS: We are providing you this notice pursuant to Nevada law. If you prefer not to receive marketing calls from us, you may be placed on our internal do not call list by calling (888) 337-6888 EXT 6789, or by writing to us at the address on the mail-in form on the previous page.

VERMONT RESIDENTS: We will not disclose information about your credit worthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.

Additional information concerning your privacy policies can be found at www.loandepot.com/privacypolicy or call (888) 337-6888 EXT 6789.

loanDepot is registered with the New York State Department of Financial Services Superintendent. You may file a complaint or obtain further information about your servicer by contacting the New York State Department of Financial Services Consumer Assistance Unit at 1-800-342-3736 or by visiting the Department's website at www.dfs.ny.gov.

LOANDEPOT.COM, LLC (NMLS #174457)



