



P.O. Box 100051  
Kennesaw, GA 30156-9202

IMPORTANT TAX RETURN  
INFORMATION BELOW

2-806-03202-0005844-001-000-000-000-000

ACCOUNT NUMBER: 0000093456

AWAIS SULTAN  
1157 W VERNON PARK PL  
CHICAGO IL 60607-3423

FOR INFORMATION CALL: 1-855-248-0530

SEE REVERSE SIDE FOR ADDITIONAL INFORMATION

ANNUAL TAX AND INTEREST STATEMENT

AWAIS SULTAN 1157 W VERNON PARK PL CHICAGO IL 60607-3423		HomeBridge Financial Services P.O. Box 100051 Kennesaw, GA 30156-9202		YEAR: 2017 ACCT #: 0000093456 SSN: XXX-XX-6504	
		TIN# 22-3123730			
DISBURSEMENTS FROM ESCROW		PRINCIPAL RECONCILIATION		ESCROW RECONCILIATION	
PROPERTY TAX	\$0.00	\$186,111.00	BEG BAL	\$0.00	BEG BAL
HAZARD INSURANCE	\$0.00	\$203.71	APPLIED PRIN	\$1,093.14	DEPOSITS
MORTGAGE INSURANCE	\$82.20	\$185,907.29	ENDING BAL	(\$82.20)	DISBURSEMENTS
ESCROW REFUND	\$0.00			\$1,010.94	ENDING BAL
		INTEREST RECONCILIATION			
CURRENT TOTAL PYMT	\$1,386.24		0.00	INTEREST PAID	
CURRENT ESCROW PYMT	\$329.52		\$1,478.47	*MORTGAGE INTEREST RECEIVED FROM PAYER(S)/BORROWER(S)	

☐ 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.  HomeBridge Financial Services P.O. Box 100051 Kennesaw, GA 30156-9202  Phone No. 1-855-248-0530		* <b>Caution:</b> 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  <b>2017</b>  Form <b>1098</b>	<b>Mortgage Interest Statement</b>  <b>Copy B For Payer/ Borrower</b>  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 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  AWAIS SULTAN 1157 W VERNON PARK PL CHICAGO IL 60607-3423		1 Mortgage Interest received from payer(s)/borrower(s)* <b>\$ 1,478.47</b>		3 Mortgage origination date <b>10/10/2017</b>		
		2 Outstanding mortgage principal as of 1/1/2017 <b>\$ 0.00</b>		5 Mortgage Insurance Premiums <b>\$</b>		
		4 Refund of overpaid interest <b>\$ 0.00</b>		6 Points paid on purchases of principal residence <b>\$ 0.00</b>		
		7 Is address of property securing mortgage same as PAYER'S/BORROWER'S address? If Yes, box is checked. <input type="checkbox"/> If No, see box 8 or 9, below		8 Address of property securing mortgage <b>7421 S MERRILL AVE CHICAGO, IL 60649</b>		
		9 If property securing mortgage has no address, below is the description of the property		10 Number of mortgaged properties <b>1</b>		
		11 Other		Account number (see instructions) <b>0000093456</b>		
		PAYER'S/BORROWER'S taxpayer identification no. <b>XXX-XX-6504</b>		RECIPIENTS/LENDER'S federal identification no. <b>22-3123730</b>		

THIS SECTION INTENTIONALLY LEFT BLANK.

If your home is located in California: Additional accountings may be requested by the mortgagor, trustor, or vendee pursuant to Civil Code 2954.

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.** 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 2017 that accrued in full by January 15, 2018, this prepaid interest may be included in box 1. However, you cannot deduct the prepaid amount in 2017 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, 2017.

**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 2017 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 2017 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 lender may have checked this box, 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.** If more than one property secures the loan, shows the number of properties mortgaged. If only one property secures the loan, this box may be blank.

**Box 11.** 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](http://www.irs.gov/form1098).



January 19, 2018

2-806-03202-0005844-001-000-000-000-000

AWAIS SULTAN  
1157 W VERNON PARK PL  
CHICAGO IL 60607-3423

Re: Loan Number: 0000093456  
Property Address: 7421 S Merrill Ave  
Chicago, IL 60649

Dear Borrower(s),

Your mortgage loan for the property located at 7421 S Merrill Ave, Chicago, IL 60649 has private mortgage insurance ("PMI"). PMI protects lenders and others against financial loss when borrowers default. Charges for this insurance have already been added to your loan payments.

If your loan was originated on or after July 29, 1999 and this property is your primary residence, under certain circumstances, Federal law gives you the right to cancel your PMI or requires that your PMI automatically terminate. Cancellation or termination of PMI does not affect any obligation you may already have to maintain other types of insurance(s).

**Borrower Requested Cancellation of PMI:**

You have the right to request that your PMI be canceled on or after either of these dates:

- a) The date that the principal balance of your loan is first scheduled to reach 80% of the original value of the property (which means the lesser of the contract sales price or the appraised value of the property at the time the loan closed) based on the applicable amortization schedule; or
- b) The date that the principal balance of your loan actually reaches 80% of the original value of the property.

PMI will only be canceled on these dates providing all the following criteria are met:

- 1) You submit a written request for cancellation of PMI.
- 2) Your loan is contractually current.
- 3) You have a good payment history, which means that:
  - a. None of your payments were 60 or more days past due within 24 months prior to the later of the projected cancellation date or date you requested cancellation, and
  - b. None of your payments were 30 days or more past due within the 12 months prior to the later of the projected cancellation date or date you requested cancellation.
- 4) We obtain, at your expense, a valuation of your property and determine the current property value has not declined below its original value.
- 5) We receive a notarized affidavit certifying that the mortgaged property does not have a second or junior mortgage lien.

Automatic Termination of PMI:

If your loan payments are current, your PMI will automatically terminate on the date that the principal balance of your loan is first scheduled to reach 78% of the original value of the property based on the applicable amortization schedule.

If you are not current on your loan payments on that date, PMI will automatically terminate when you thereafter become current on your payments. 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.

If your loan was originated before July 29, 1999 the conditions for canceling your PMI are not statutory under Federal law. PMI may be canceled with the consent of the investor, lender or in accordance with state law.

For information about the specific requirements for termination of this insurance for your loan, please contact our Escrow Department at (855) 248-0530, Monday through Friday from 8:30 a.m. to 8:30 p.m. Eastern Standard Time, excluding holidays.

You may also write to:

**HomeBridge Financial Services, Inc.  
P.O. Box 100051  
Kennesaw, GA 30156-9202  
ATTN: Escrow Department**

Regards,

HomeBridge Financial Services, Inc.  
Escrow Department



P.O. Box 100051  
Kennesaw, GA 30156-9202

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AWAIS SULTAN  
1157 W VERNON PARK PL  
CHICAGO IL 60607-3423

Loan Number: 0000093456

2017 TRANSACTION HISTORY STATEMENT

TR CD	DUE DATE	POST DATE	TRANSACTION EFFECTIVE DATE	TRANSACTION AMOUNT	INTEREST PAID	PRINCIPAL PAID	PRINCIPAL BALANCE AFTER TRANSACTION	ESCROW/ IMPOUND PAID	ESCROW/IMPOUND BALANCE AFTER TRANSACTION OR CONSTRUCTION INT. RATE	LATE CHARGE	OPTIONAL INSURANCE CONSTRUCTION OR UNDISB. ACCT BAL	UNAPPLIED FUNDS	C	I
SR	11/01/17	10/11		625.46	625.46		186111.00	0.00	0.00	0.00	0.00	0.00		
SR	11/01/17	10/11		763.62			186111.00	763.62	763.62	0.00	0.00	0.00		
AP	12/01/17	12/14		1386.24	853.01	203.71	185907.29	329.52	1093.14	0.00	0.00	0.00		
E40	12/01/17	12/27		82.20	PMI		185907.29	-82.20	1010.94	0.00	0.00	0.00		

Transaction Codes

AA =Administrative Adjustment	EI, EIP = Escrow Interest	PA = Regular Mortgage Payment
AMC = Adjustable Rate, P&I Subsidy, Term Chgs/GPM Changes	FB = Fees Billed	PF = Payoff
AP = Autopost - Regular Payment	FBR = Fees Billed - Recurring Fees	PR = Payment reversals
ATP = Autopost Total Payment	FC = Foreclosure with Cash	PPP = Reversal of Pre-Paid pymt from the payoff
CT = Curtailment	FE = Positive Fee Transaction	RP = Regular Payment
CTA = Curtailment posted via Autopost	FEA = Collection of Billed fee Transaction through Auto	RT = Service Release Reverse Transfer
CTB = Curtailment Reversal Posted	FP = Collection of a fee that was not billed	SR = Single Item Receipt
CTR = Curtailment Reversal Posted	FPR = Fees Paid - Recurring	SRA = Single Item receipt posted via Autopost
CWA = Curtailment posted with payment via Autopost	FR = Reversal of Fee Transaction	SV = Service Release
CWP = Same as CT, Additional payment to Principal	FS = Service Release with Cash	SVC = Service Release Curtailment
E00 thru E09 Esc/Imp Refund to Mortgagor	FW = Foreclosure without Cash	SVP = Service Release Principal
E10 thru E29 Hazard Insurance Premium Paid	FWA = Collection of Billed fee trans w/ pymt posted via	SVT = Service Release Clearing
E40 thru E49 Private Mortgage Insurance Premium Paid	FWC = Prepayment penalty fee on Curtailment	SWA = Single Item Receipt posted with pymt via Autopost
E50 thru E59 FHA Mortgage Insurance premium paid	FWP = Fee Posted	SWP = Single Item receipt posted with payment
E60 thru E79 Misc. payment made from Esc./Imp.	FWV = Fee that was waived	UI = Uncollected Interest
E80 thru E89 Misc. pymt made from Esc./Imp. Maint Fee of Special Assess	LCW = Late Charge Waiver using Late charge waiver reason	UIE = Uncollected late Charges
E90 thru E99 Real Estate Bill paid	LD = Loss Draft disbursements	

NOTE: Disregard symbols #, \* which may appear on the far right of Transaction Code. These are symbols for internal use.