

LEADER BANK, N.A.
180 MASSACHUSETTS AVENUE
ARLINGTON, MA 02474

Telephone: 781-646-3900

KEVIN HERNANDEZ
57 FELLSMERE RD
MALDEN MA 02148-3506

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Loan Number: XXXXXX0200

Form 1098 Substitute

This information 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.

Box (1) Mortgage Interest Received From Borrower:	12,212.92*
Box (2) Mortgage Principal	680,000.00
Box (3) Mortgage Origination Date:	04/15/2021
Box (4) Refund of Interest:	.00
Box (5) Mortgage Insurance Premiums:	555.31
Box (6) Points Paid Directly by Borrower:	.00
Box (7) Is Address of Property Securing Mortgage the Same as Borrowers Address? (YES OR NO)	YES
Box (9) Number of Mortgaged Properties:	
Box (10) Real Estate Taxes Paid:	1,947.06
Box (11) Mortgage Acquisition Date:	

Borrower's Taxpayer Identification Number:	XXX-XX-6843
Lender's Federal Identification Number:	04-3557920

If your taxpayer identification number is not shown or is incorrectly shown, please furnish us the correct number.

* 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.

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Statement of 20-30 YR FIXED 1ST Note Page: 2

Posting Date	Payment Due Date	Principal	Interest	Payment Amount	Principal Balance
04/15/21	LAS New Loan Advance			680,000.00	680,000.00
04/15/21	INITIAL ESCROW PAYMENT			1,558.87	
				Escrow Balance:	1,558.87
04/15/21	PREPAID INTEREST				
	05/01/21		868.96	868.96	
05/28/21	"Loan Payment"				
	06/01/21	1,192.10	1,629.17	3,640.37	678,807.90
		Escrow: 819.10		Escrow Balance:	2,377.97
07/01/21	PAYMENT TO LN 3700340200				
	07/01/21	1,194.96	1,626.31	3,640.37	677,612.94
		Escrow: 819.10		Escrow Balance:	3,197.07
07/22/21	R.E. TAXES			973.53	
				Escrow Balance:	2,223.54
08/02/21	PAYMENT TO LN 3700340200				
	08/01/21	1,197.82	1,623.45	3,640.37	676,415.12
		Escrow: 819.10		Escrow Balance:	3,042.64
08/12/21	LAS Escrow Type 23 PMI			237.99	
				Escrow Balance:	2,804.65
08/27/21	arch			79.33	
				Escrow Balance:	2,725.32
09/01/21	PAYMENT TO LN 3700340200				
	09/01/21	1,200.69	1,620.58	3,640.37	675,214.43
		Escrow: 819.10		Escrow Balance:	3,544.42
10/01/21	Leader Bank Loan Pmt				
	10/01/21	1,203.57	1,617.70	3,640.37	674,010.86
		Escrow: 819.10		Escrow Balance:	4,363.52
10/12/21	R.E. TAXES			973.53	
				Escrow Balance:	3,389.99
10/18/21	LAS Escrow Type 23 PMI			79.33	
				Escrow Balance:	3,310.66
10/28/21	MI - ARCH MI			79.33	
				Escrow Balance:	3,231.33
11/01/21	Leader Bank Loan Pmt				
	11/01/21	1,206.45	1,614.82	3,640.37	672,804.41
		Escrow: 819.10		Escrow Balance:	4,050.43
11/30/21	MI - ARCH MI			79.33	
				Escrow Balance:	3,971.10
12/06/21	Leader Bank Loan Pmt				
	12/01/21	1,209.34	1,611.93	3,640.37	671,595.07
		Escrow: 819.10		Escrow Balance:	4,790.20

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Statement of 20-30 YR FIXED 1ST Note Page: 3

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Posting Payment
Date Due Date Principal Interest Payment Principal
Amount Balance
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12/31/21 Escrow Interest Payment 4.45
Escrow Balance: 4,794.65
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Principal Balance as of 04/15/21: 680,000.00
Principal Increase This Period: (+) .00
Principal Paid This Period: (-) 8,404.93
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Principal Balance as of 12/31/21: (=) 671,595.07
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Escrow Balance as of 04/15/21: .00
Escrow Payments Paid This Period: (+) 7,297.02
R.E. TAXES Disbursed This Period (-) 1,947.06
INSURANCE Disbursed This Period (-) 555.31
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Escrow Balance as of 12/31/21: (=) 4,794.65
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Actual Interest Paid in 2021: 12,212.92
Interest Paid on Escrow For 2021: 4.45
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Tax Identification Number: XXX-XX-6843

	Payments	Principal & Interest Payment	Escrow Payment	Total Payment
Starting on	01/01/22	2,821.27	819.10	3,640.37