

MIDDLEFIELD BANKING COMPANY
15985 EAST HIGH ST. BOX 35
MIDDLEFIELD, OH 44062

2021 LOAN ACTIVITY STATEMENT

Telephone:440-632-1666

BENJAMIN D CARPENTER
206 ALLYND BLVD
CHARDON OH 44024

Page: 1

Loan Number: 9015173

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:	4,779.76*
Box (2) Mortgage Principal	170,000.00
Box (3) Mortgage Origination Date:	12/09/2020
Box (4) Refund of Interest:	.00
Box (5) Mortgage Insurance Premiums:	.00
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:	4,530.24
Box (11) Mortgage Acquisition Date:	

Borrower's Taxpayer Identification Number:	XXX-XX-7831
Lender's Federal Identification Number:	34-0399850

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.

Additional information about this substitute 1098 Form is printed on the back.

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BENJAMIN D CARPENTER

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Statement of Residential 1st Mtg Note

Page: 2

Posting Date	Payment Due Date	Principal	Interest	Payment Amount	Principal Balance
01/01/21	Beginning Balance				170,000.00
				Escrow Balance:	2,656.66
01/25/21	400189851 INTERNET PAYMENT FROM XXXXXXXXXXXXSUPE XXXXXX3403 ON 1/25/21 AT 9:49 F 02/01/21	524.92	407.29	1,326.91	169,475.08
	Escrow:	394.70		Escrow Balance:	3,051.36
02/08/21	COUNTY TAX - GEAUGA COUNTY TREASURER			2,265.13	
				Escrow Balance:	786.23
02/24/21	400463462 INTERNET PAYMENT FROM XXXXXXXXXXXXSUPE XXXXXX3403 ON 2/24/21 AT 9:17 M 03/01/21	526.18	406.03	1,326.91	168,948.90
	Escrow:	394.70		Escrow Balance:	1,180.93
03/24/21	400628043 INTERNET PAYMENT FROM XXXXXXXXXXXXSUPE XXXXXX3403 ON 3/24/21 AT 9:43 A 04/01/21	527.44	404.77	1,326.91	168,421.46
	Escrow:	394.70		Escrow Balance:	1,575.63
03/30/21	400257088 INTERNET PAYMENT FROM XXXXXXXXXXXXSUPE XXXXXX3403 ON 3/30/21 AT 8:14 A			300.00	168,121.46
04/27/21	400247313 INTERNET PAYMENT FROM XXXXXXXXXXXXSUPE XXXXXX3403 ON 4/27/21 AT 8:53 M 05/01/21	529.42	402.79	1,326.91	167,592.04
	Escrow:	394.70		Escrow Balance:	1,970.33
04/27/21	400248221 INTERNET PAYMENT FROM XXXXXXXXXXXXSUPE XXXXXX3403 ON 4/27/21 AT 9:01 M			300.00	167,292.04
05/20/21	400615013 INTERNET PAYMENT FROM XXXXXXXXXXXXSUPE XXXXXX3403 ON 5/20/21 AT 7:42 J 06/01/21	531.41	400.80	1,326.91	166,760.63
	Escrow:	394.70		Escrow Balance:	2,365.03
05/20/21	400615223 INTERNET PAYMENT FROM XXXXXXXXXXXXSUPE XXXXXX3403 ON 5/20/21 AT 7:43 J			300.00	166,460.63
06/28/21	400068434 INTERNET PAYMENT FROM XXXXXXXXXXXXSUPE XXXXXX3403 ON 6/28/21 AT 10:03 07/01/21	533.40	398.81	1,326.91	165,927.23
	Escrow:	394.70		Escrow Balance:	2,759.73
06/28/21	400068912 INTERNET PAYMENT FROM XXXXXXXXXXXXSUPE XXXXXX3403 ON 6/28/21 AT 10:05			211.22	165,716.01

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Statement of Residential 1st Mtg Note

Page: 3

Posting Date	Payment Due Date	Principal	Interest	Payment Amount	Principal Balance
07/01/21	COUNTY TAX - GEAUGA COUNTY TREASURER			2,265.11	
				Escrow Balance:	494.62
07/29/21	400596097 INTERNET PAYMENT FROM XXXXXXXXXXXXSUPE XXXXXX3403 ON 7/29/21				
	AT 8:18 A				
	08/01/21	535.18	397.03	1,326.91	165,180.83
	Escrow:	394.70		Escrow Balance:	889.32
07/29/21	400596151 INTERNET PAYMENT FROM XXXXXXXXXXXXSUPE XXXXXX3403 ON 7/29/21				
	AT 8:18 A			300.00	164,880.83
08/18/21	400429248 INTERNET PAYMENT FROM XXXXXXXXXXXXSUPE XXXXXX3403 ON 8/18/21				
	AT 8:31 S				
	09/01/21	537.18	395.03	1,326.91	164,343.65
	Escrow:	394.70		Escrow Balance:	1,284.02
09/20/21	400069570 INTERNET PAYMENT FROM XXXXXXXXXXXXSUPE XXXXXX3403 ON 9/20/21				
	AT 9:24 O				
	10/01/21	538.47	393.74	1,326.91	163,805.18
	Escrow:	394.70		Escrow Balance:	1,678.72
10/20/21	400445217 INTERNET PAYMENT FROM XXXXXXXXXXXXSUPE XXXXXX3403 ON 10/20/21				
	AT 8:34				
	11/01/21	539.76	392.45	1,326.91	163,265.42
	Escrow:	394.70		Escrow Balance:	2,073.42
11/18/21	LIBERTY MUTUAL			623.00	
				Escrow Balance:	1,450.42
11/18/21	400643634 INTERNET PAYMENT FROM XXXXXXXXXXXXSUPE XXXXXX3403 ON 11/18/21				
	AT 8:40				
	12/01/21	541.05	391.16	1,326.91	162,724.37
	Escrow:	394.70		Escrow Balance:	1,845.12
12/20/21	400069881 INTERNET PAYMENT FROM XXXXXXXXXXXXSUPE XXXXXX3403 ON 12/20/21				
	AT 9:24				
	01/01/22	542.35	389.86	1,326.91	162,182.02
	Escrow:	394.70		Escrow Balance:	2,239.82

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Page: 4

Principal Balance as of 01/01/21:		170,000.00
Principal Increase This Period:	(+)	.00
Principal Paid This Period:	(-)	7,817.98

Principal Balance as of 12/31/21:	(=)	162,182.02
Escrow Balance as of 01/01/21:		2,656.66
Escrow Payments Paid This Period:	(+)	4,736.40
TAXES Disbursed This Period	(-)	4,530.24
INSURANCE Disbursed This Period	(-)	623.00

Escrow Balance as of 12/31/21:	(=)	2,239.82
Actual Interest Paid in 2021:		4,779.76
Tax Identification Number:		XXX-XX-7831

	Payments Starting on	Principal & Interest Payment	Escrow Payment	Total Payment
Payment	01/01/22	932.21	394.70	1,326.91



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