



MIDLAND
MORTGAGE

A division of MidFirst Bank

P.O. Box 26648
Oklahoma City, OK 73126-0648

REPRESENTATION OF PRINTED DOCUMENT

0056856620_0

IMPORTANT TAX RETURN
INFORMATION BELOW

Visit Us Online
www.MyMidlandMortgage.com

Delinquency Assistance Center 1-800-552-3000
Insurance (Hazard and Flood) 1-866-439-2712
www.updatemyinsurance.com
Customer Service 1-800-654-4566
Hearing Impaired (TDD) 1-800-946-7481

Mailing addresses for MidFirst Bank,
c/o Midland Mortgage Division:

General Correspondence
PO Box 26648
Oklahoma City, OK 73126-0648
Qualified Written Requests, Notices of Error,
Information Requests, and Credit Disputes
PO Box 268959
Oklahoma City, OK 73126-8959



0-573-57862-0166243-034-010-000-000-000

ERIC COLE
LAUREN K WINDELL
1561 GUERDON COURT
PASADENA MD 21122-0000



SEE REVERSE SIDE FOR ADDITIONAL INFORMATION

2020 ANNUAL TAX AND INTEREST STATEMENT

DISBURSEMENT ACTIVITY

REAL ESTATE TAXES PAID	\$4,178.84
HOMEOWNER' S	\$1,476.28
INSURANCE PAID	
MORTGAGE INSURANCE	\$2,721.47
PREMIUMS PAID	

PAYMENT DISTRIBUTION

PRINCIPAL AND INTEREST	\$1,587.28
ESCROW PAYMENT	\$719.54
TOTAL PAYMENT	\$2,306.82

PRINCIPAL ACTIVITY

BEGINNING BAL	\$327,031.10
AMOUNT PAID	\$8,380.38
DEFERRED PRINCIPAL BAL	\$0.00
ENDING BALANCE	\$318,650.72

MISCELLANEOUS

OPTIONAL PRODUCTS	\$0.00
LATE CHARGES PAID	\$444.43
LATE CHARGE BALANCE	\$0.00
FEES PAID	\$0.00
FEE BALANCE	\$0.00
LOSS DRAFT INTEREST PAID	\$0.00

ESCROW ACTIVITY

BEGINNING BAL	-\$503.48
DEPOSITS	\$9,375.84
DISBURSEMENTS	-\$8,376.59
ESCROW INTEREST	\$19.94
ENDING BALANCE	\$515.71

INTEREST ACTIVITY

GROSS INT PAID	+	\$12,254.26
PREPD INT NOT ALLOWED	+	\$0.00
PRIOR YEARS		
INT SUBSIDY (BUYDOWN)	-	\$0.00
INT SHORTAGE	-	\$0.00
PREPD INT NOT ALLOWED	-	\$0.00
THIS YEAR		
INT SHORTAGE PAID	+	\$0.00
NET INTEREST PAID	=	\$12,254.26

To review your loan transaction history, visit us at www.MyMidlandMortgage.com where you can also update your mailing address, check your loan's due date, confirm your principle balance, and much more.

☐ 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.

MidFirst Bank (**Midland Mortgage, a Division of MidFirst Bank**)
P.O. Box 26648
Oklahoma City, OK 73126-0648

*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
2020
Form **1098**

Mortgage
Interest
Statement

PAYER'S/BORROWER'S name, street address (including apt. no.), city or town, state or province, country, and ZIP or foreign postal code

ERIC COLE
LAUREN K WINDELL
1561 GUERDON COURT
PASADENA MD 21122-0000

1 Mortgage interest received from payer(s)/borrower(s)* \$ 12,254.26	
2 Outstanding mortgage principal \$ 327,031.10	3 Mortgage origination date 06/10/16
4 Refund of overpaid interest \$.00	5 Mortgage insurance premiums \$ 2,721.47
6 Points paid on purchase of principal residence \$.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. <input checked="" type="checkbox"/>
8 Address or description of property securing mortgage (see instructions) 1561 GUERDON COURT PASADENA MD 21122-0000	
9 Number of properties securing the mortgage 01	10 Other
11 Mortgage acquisition date	Account number (see instructions) 0056856620
RECIPIENT'S/LENDER'S TIN 73-0383055	PAYER'S/BORROWER'S TIN XXX-XX-4810

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.

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

ANNUAL PREPAYMENT DISCLOSURE STATEMENT

Borrower: ERIC COLE
Address: 1561 GUERDON COURT
PASADENA MD 21122-0000

Dated: 1/31/2021
Loan#: 0056856620
FHA#: 2441188608703

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 1/31/2021. (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.)
\$320,509.52 (B a l a n c e D u e)

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.

If you have any questions regarding this notice, please contact Customer Service Department of Midland Mortgage, a division of MidFirst Bank, at 1-800-654-4566, Monday through Friday, 8:00 a.m. to 7:00 p.m. (Central Time) and Saturday, 9:00 a.m. through 1:00 p.m.

ANNUAL TAX AND INTEREST STATEMENT DEFINITIONS

DISBURSEMENT ACTIVITY

REAL ESTATE TAXES PAID: The amount that appears in this field represents funds disbursed from your escrow account to pay property taxes.

- (1) This amount may include charges other than real estate taxes that appeared on your tax bill(s) that may not be deductible.
- (2) Funds for the payment of real estate taxes are normally remitted directly to the taxing authority. However, in Wisconsin if you have so directed your mortgage servicer, a check representing these funds was sent directly to you.

Please consult your tax advisor or tax return preparer regarding the tax deductibility of this item.
HOMEOWNER'S INSURANCE PAID: The amount that appears in this field represents funds disbursed from your escrow account to pay homeowner's insurance.
MORTGAGE INSURANCE PREMIUMS PAID: The amount that appears in this field represents funds disbursed from your escrow account to pay mortgage insurance premiums.

PAYMENT DISTRIBUTION

This is the monthly payment breakdown applicable at the time this statement was produced.

PRINCIPAL ACTIVITY

BEGINNING BALANCE: This is the beginning principal balance at the start of the year or date your loan was first initiated on our system, whichever is later.
AMOUNT PAID: Amounts paid to reduce principal.
DEFERRED PRINCIPAL BALANCE: This is the amount owed on your loan that has been deferred under the Home Affordable Modification Program. The amount deferred may include principal, interest, escrow items, foreclosure fees and costs, and other amounts owed on your loan. The deferred amount does not have to be paid until the earlier of: (1) the end of the loan term, (2) the payoff of the loan, or (3) the sale or transfer of your property.
ENDING BALANCE: Ending principal balance after application of amounts paid.

MISCELLANEOUS

OPTIONAL PRODUCTS PAID: The amount that appears in this field represents amounts collected to pay premiums on optional products you have chosen.
LATE CHARGES PAID: Amounts applied to late charges.
LATE CHARGES DUE BUT UNPAID: Late charges assessed against your account but not paid.
FEES PAID: Amounts applied to fees.
FEES DUE BUT UNPAID: Fees assessed to your account but not paid. May include fees assessed in prior years. If your loan is in bankruptcy, post-petition late charges may appear in this balance. This data is being provided for informational purposes and is not an attempt to collect a debt that may be discharged in bankruptcy.
LOSS DRAFT INTEREST PAID: Amount of interest paid on insurance claim funds where interest is required to be paid.

ESCROW ACTIVITY

BEGINNING BALANCE: This is the beginning escrow balance at the start of the year or date your loan was first initiated on our system.
DEPOSITS: Amounts paid to increase the escrow balance.
DISBURSEMENTS: Amounts paid out of escrow to cover required bills, refunded directly to you, or applied to payments.
ESCROW INTEREST: Amount of interest earned on funds held in escrow account where interest is required to be paid.
ENDING BALANCE: Ending escrow balance after application of various amounts.
New York Customers: You may file complaints or obtain further information about Midland Mortgage, a division of MidFirst Bank, by contacting the New York Department of Financial Services Consumer Help Unit at 1-800-342-3736 or by visiting the Department's website at www.dfs.ny.gov. MidFirst Bank is not registered with the Superintendent of Financial Services.

CREDIT REPORTING

WE MAY REPORT INFORMATION ABOUT YOUR LOAN TO CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR LOAN MAY BE REFLECTED IN YOUR CREDIT REPORT.

FOR FHA LOANS ONLY

THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD) REQUIRES LENDERS TO PROVIDE A WRITTEN PREPAYMENT NOTICE TO MORTGAGORS EACH YEAR. UNDERSTAND, YOU ARE NOT REQUIRED TO PAY OFF YOUR LOAN AT THIS TIME OR TO DO ANYTHING AT ALL REGARDING THIS NOTICE; IT IS PROVIDED FOR YOUR INFORMATION ONLY. PLEASE READ THE NOTICE CAREFULLY. IF YOU HAVE ANY QUESTIONS, PLEASE CALL THE TELEPHONE NUMBER ON THE FRONT OF THIS FORM.

IMPORTANT INFORMATION ON YOUR MORTGAGE

NOTE- HUD 235/265 ASSISTANCE LOANS OR LOANS WITH BUYDOWNS
WARNING: You, as borrower, may deduct on your Federal Income Tax Return only that part, if any, of mortgage interest which exceeded the amount of assistance payments made during the year. Contact your tax advisor or state/local tax offices regarding state/local tax returns.

NOTE- ARMS/GPM LOANS

If your payment was insufficient to cover interest charged to your account, your principal balance may have been increased. The interest shortage was deducted from interest charged to your account. And if the payment exceeded interest charged, the excess has been credited to interest paid to the extent that there was an interest shortage balance. Information is being provided for your convenience.

Notice: If your loan was in default when MidFirst Bank obtained it, and you have not filed bankruptcy or received a discharge of the debt secured by the Mortgage/Deed of Trust, we are required to inform you that this communication is from a debt collector. If you have received a bankruptcy discharge of the debt secured by the Mortgage/Deed of Trust, or you are currently in bankruptcy under the protection of an automatic stay, this letter is not an attempt to collect the debt from you personally and is for informational purposes only.

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 Schedule A, C, or E (Form 1040 or 1040-SR) 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 2020 that accrued in full by January 15, 2021, this prepaid interest may be included in box 1. However, you cannot deduct the prepaid amount in 2020 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, 2020. If the mortgage originated in 2020, shows the mortgage principal as of the date of origination. If the recipient/lender acquired the loan in 2020, 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 2020 Schedule 1 (Form 1040 or 1040-SR). 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 2020 Schedule A (Form 1040 or 1040-SR) 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.

Box 11. If the recipient/lender acquired the mortgage in 2020, 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.

REPRESENTATION OF PRINTED DOCUMENT ☐ CORRECTED (if checked)

PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no. MIDLAND MORTGAGE P.O. BOX 26648 OKLAHOMA CITY, OK 73126-0648 CUSTOMER SERVICE: 1-800-654-4566	Payer's RTN (optional)		OMB No. 1545-0112		Interest Income Copy B For Recipient This 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 this income is taxable and the IRS determines that it has not been reported.
	1 Interest income \$ 19.94		<div>2020</div> Form 1099-INT		
	2 Early withdrawal penalty \$				
	3 Interest on U.S. Savings Bonds and Treas. obligations \$				
RECIPIENT'S name, street address (including apt. no.), city or town, state or province, country, and ZIP or foreign postal code ERIC COLE LAUREN K WINDELL 1561 GUERDON COURT PASADENA MD 21122-0000 0-573-57862-0166243-034-010-000-000-000	4 Federal income tax withheld \$		5 Investment expenses \$		
	6 Foreign tax paid \$		7 Foreign country or U.S. possession		
	8 Tax-exempt interest \$		9 Specified private activity bond interest \$		
	11 Bond premium \$		12 Bond premium on Treasury obligations \$		
	14 Tax-exempt and tax credit bond CUSIP no.		15 State	16 State identification no.	17 State tax withheld \$
					\$
					\$
					\$
Account number (see instructions) 0056856620		PAYER'S TIN 73-0383055		RECIPIENT'S TIN XXX-XX-4810	

Form 1099-INT

(keep for your records)

www.irs.gov/Form1099INT

Department of the Treasury - Internal Revenue Service

Instructions for Recipient

The information provided may be different for covered and noncovered securities. For a description of covered and noncovered securities, see the Instructions for Form 8949. For a taxable covered security acquired at a premium, unless you were notified the payer in writing in accordance with Regulations section 1.6045-1(n)(5) that you did not want to amortize/accrue the premium under section 171, or for a tax-exempt covered security acquired at a premium, your payer generally must make the following adjustments to the gross amount of interest paid to you: (1) the gross amount of interest paid to you, less the premium amortization allocable to the payment(s), or (2) a gross amount for both the interest paid to you and the premium amortization allocable to the payment(s). If you did notify your payer that you did not want to amortize/accrue the premium on a taxable covered security, then your payer will only report the gross amount of interest paid to you. For a noncovered security acquired at a premium, your payer is only required to report the gross amount of interest paid to you.

Recipient's taxpayer identification number (TIN). For your protection, this form may show only the last four digits of your TIN (social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN)). However, the issuer has reported your complete TIN to the IRS.

FATCA filing requirement. If the FATCA filing requirement box is checked, the payer is reporting on this Form 1099 to satisfy its chapter 4 account reporting requirement. You also may have a filing requirement. See the Instructions for Form 8938.

Account number. May show an account or other unique number the payer assigned to distinguish your account.

Box 1. Shows taxable interest paid to you during the calendar year by the payer. This does not include interest shown in box 3. May also show the total amount of the credits from clean renewable energy bonds, new clean renewable energy bonds, qualified energy conservation bonds, qualified zone academy bonds, qualified school construction bonds, and build America bonds that must be included in your interest income. These amounts were treated as paid to you during 2020 on the credit allowance dates (March 15, June 15, September 15, and December 15). For more information, see Form 8912. See the instructions above for a taxable covered security acquired at a premium.

Box 2. Shows interest or principal forfeited because of early withdrawal of time savings. You may deduct this amount to figure your adjusted gross income on your income tax return. See the Instructions for Forms 1040 and 1040-SR to see where to take the deduction.

Box 3. Shows interest on U.S. Savings Bonds, Treasury bills, Treasury bonds, and Treasury notes. This may or may not all be taxable. See Pub. 550. This interest is exempt from state and local income taxes. This interest is not included in box 1. See the instructions above for a taxable covered security acquired at a premium.

Box 4. Shows backup withholding. Generally, a payer must backup withhold if you did not furnish your TIN or you did not furnish the correct TIN to the payer. See Form W-9. Include this amount on your income tax return as tax withheld.

Box 5. Any amount shown is your share of investment expenses of a single-class REMIC. This amount is included in box 1. **Note:** This amount is not deductible.

Box 6. Shows foreign tax paid. You may be able to claim this tax as a deduction or a credit on your Form 1040 or 1040-SR. See your tax return instructions.

Box 7. Shows the country or U.S. possession to which the foreign tax was paid.

Box 8. Shows tax-exempt interest paid to you during the calendar year by the payer. See how to report this amount in the Instructions for Forms 1040 and 1040-SR. This amount may be subject to backup withholding. See **Box 4** above. See the instructions above for a tax-exempt covered security acquired at a premium.

Box 9. Shows tax-exempt interest subject to the alternative minimum tax. This amount is included in box 8. See the Instructions for Form 6251. See the instructions above for a tax-exempt covered security acquired at a premium.

Box 10. For a taxable or tax-exempt covered security, if you made an election under section 1278(b) to include market discount in income as it accrues and you notified your payer of the election in writing in accordance with Regulations section 1.6045-1(n)(5), shows the market discount that accrued on the debt instrument during the year while held by you, unless it was reported on Form 1099-OID. For a taxable or tax-exempt covered security acquired on or after January 1, 2015, accrued market discount will be calculated on a constant yield basis unless you notified your payer of your election to use the Regulations section 1.6045-1(n)(5) that you did not want to make a constant yield election for market discount under section 1276(b). Report the accrued market discount on your income tax return as directed in the Instructions for Forms 1040 and 1040-SR. Market discount on a tax-exempt security is includible in taxable income as interest income.

Box 11. For a taxable covered security (other than a U.S. Treasury obligation), shows the amount of premium amortization allocable to the interest payment(s), unless you notified the payer in writing in accordance with Regulations section 1.6045-1(n)(5) that you did not want to amortize bond premium under section 171. If an amount is reported in this box, see the Instructions for Schedule B (Form 1040 or 1040-SR) to determine the net amount of interest includible in income on Form 1040 or 1040-SR with respect to the security. If an amount is not reported in this box for a taxable covered security acquired at a premium and the payer is reporting premium amortization, the payer has reported a net amount of interest in box 1. If the amount in box 11 is greater than the amount of interest paid on the covered security, see Regulations section 1.171-2(a)(4).

Box 12. For a U.S. Treasury obligation that is a covered security, shows the amount of premium amortization allocable to the interest payment(s), unless you notified the payer in writing in accordance with Regulations section 1.6045-1(n)(5) that you did not want to amortize bond premium under section 171. If an amount is reported in this box, see the Instructions for Schedule B (Form 1040 or 1040-SR) to determine the net amount of interest includible in income on Form 1040 or 1040-SR with respect to the U.S. Treasury obligation. If an amount is not reported in this box for a U.S. Treasury obligation that is a covered security acquired at a premium and the payer is reporting premium amortization, the payer has reported a net amount of interest in box 3. If the amount in box 12 is greater than the amount of interest paid on the U.S. Treasury obligation, see Regulations section 1.171-2(a)(4).

Box 13. For a tax-exempt covered security, shows the amount of premium amortization allocable to the interest payment(s). If an amount is reported in this box, see Pub. 550 to determine the net amount of tax-exempt interest reportable on Form 1040 or 1040-SR. If an amount is not reported in this box for a tax-exempt covered security acquired at a premium, the payer has reported a net amount of interest in box 8 or 9, whichever is applicable. If the amount in box 13 is greater than the amount of interest paid on the tax-exempt covered security, the excess is a nondeductible loss. See Regulations section 1.171-2(a)(4)(ii).

Box 14. Shows CUSIP number(s) for tax-exempt bond(s) on which tax-exempt interest was paid, or tax credit bond(s) on which taxable interest was paid or tax credit was allowed, to you during the calendar year. If blank, no CUSIP number was issued for the bond(s).

Boxes 15–17. State tax withheld reporting boxes.

Nominees. If this form includes amounts belonging to another person(s), you are considered a nominee recipient. Complete a Form 1099-INT for each of the other owners showing the income allocable to each. File Copy A of the form with the IRS. Furnish Copy B to each owner. List yourself as the "payer" and the other owner(s) as the "recipient." File Form(s) 1099-INT with Form 1096 with the Internal Revenue Service Center for your area. On Form 1096, list yourself as the "filer." A spouse is not required to file a nominee return to show amounts owned by the other spouse.

Future developments. For the latest information about developments related to Form 1099-INT and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form1099INT.

