



## Representation Of Printed Document

U.S. Bank  
PO Box 21948  
Eagan, MN 55121

5-726-07013-0059178-001-000-000-000-000

THOMAS MACKALL  
RUTH GALIC-MACKALL  
10368 CRAFTSMAN WAY APT 104  
SAN DIEGO CA 92127-3523

## Important Tax Return Information

## Contact Information

## Live Customer Support:

Monday - Friday 7 a.m. - 8 p.m. CT  
Saturday 8 a.m. - 2 p.m. CT

**800-365-7772**

## We accept relay calls

Automated Services also available at this number 24 hours

## Correspondence Address

U.S. Bank  
PO Box 21948  
Eagan, MN 55121

Website

## Notice of Error and Request for Information

U.S. Bank  
PO Box 21977  
Eagan, MN 55121

[www.usbankhomemortgage.com](http://www.usbankhomemortgage.com)

## Tax Information

FOR YEAR: 2025

ACCOUNT NUMBER: 2200686895

SOCIAL SECURITY NUMBER: XXX-XX-9446

XXX-XX-4470

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.

U.S. BANK NATIONAL ASSOCIATION  
PO Box 21948  
Eagan, MN 55121  
1-800-365-7772

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

THOMAS MACKALL  
RUTH GALIC-MACKALL  
10368 CRAFTSMAN WAY APT 104  
SAN DIEGO CA 92127-3523

Form 1098 (Rev. 4-2025)

(Keep for your records)

[www.irs.gov/Form1098](http://www.irs.gov/Form1098)

\*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.

1 Mortgage interest received from payer(s)/borrower(s)* \$ 5856.67			<b>Copy B For Payer/ Borrower</b>  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.
2 Outstanding mortgage principal \$ 77527.77	3 Mortgage origination date 04/28/2017		
4 Refund of overpaid interest \$	5 Mortgage insurance premiums \$		
6 Points paid on purchase of principal residence \$ 0.00	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. 3931 TIERRA VISTA PL ESCONDIDO CA 92025		
8 Address or description of property securing mortgage 3931 TIERRA VISTA PL ESCONDIDO CA 92025			
9 Number of properties securing the mortgage 1	Account number (see instructions) 2200686895		
10 Real Estate Taxes Paid 0.00	RECIPIENT'S/LENDER'S TIN 31-0841368		
Additional Assessments Paid 0.00	PAYER'S/BORROWER'S TIN XXX-XX-9446 XXX-XX-4470		
11 Mortgage acquisition date			

Department of the Treasury - Internal Revenue Service

## Annual Tax &amp; Interest Statement

## ESCROW RECONCILIATION

\$0.00	Beginning Balance
\$0.00	- Additional Assessments Paid
\$0.00	Ending Balance

## PRINCIPAL RECONCILIATION

\$77,527.77	Beginning Balance
\$2,620.64	Principal Applied
\$74,907.13	Ending Balance

\$581.88	Current Payment
\$0.00	Current Escrow Payment
\$0.00	Late Charges Paid

## 2025 INTEREST CALCULATIONS

Total Interest Applied 2025 (Next Due Date: 01/01/26)	\$5,856.67
2025 Mortgage Interest Received from Payer/Borrower	\$5,856.67

## SPECIAL MESSAGES

## ATTENTION

The terms of your mortgage require that adequate hazard insurance coverage be kept in full force and in effect at all times. In addition, if your mortgage requires flood insurance or if your property lies within a Special Flood Hazard Area, adequate flood insurance coverage must be kept in full force and in effect at all times.

Failure to maintain insurance coverage (hazard and/or flood) may result in U.S. Bank Home Mortgage lender placing insurance coverage. The cost of lender placed insurance will be charged to your account. Please be advised this type of insurance coverage is at a much higher premium rate and will not cover contents and replacement costs.

This disclosure is for your information only and not a notice of insurance being lender placed on your account.

**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 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](http://www.irs.gov/Form1098).

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