# Mortgage Customer Information

**Customer Details**

* **Name**: Nishant Kumbhar
* **Customer ID**: 1002
* **Email**: 2319960@cognizant.com
* **Phone Number**: 987-654-3210
* **Address: 456 Elm St, Town**

**Loan Information**

* **Loan Amount**: $180,000
* **Home Value**: $200,000
* **Downpayment**: $20,000
* **Interest Rate**: 4.0%
* **Duration (Years)**: 15

**Additional Costs**

* **Monthly HOA**: $50
* **Annual Property Tax**: $1,800
* **Annual Home Insurance**: $600