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JESSE B WILLIAMS  
LAUREN D GOLDEN  
130 MAYFLOWER PL  
MILFORD CT 06460-4502

ACCOUNT NUMBER: 0902001288  
FOR INFORMATION CALL: 1-800-526-7145  
CUSTOMER SERVICE HOURS: M-F 7AM - 5PM MT

SEE REVERSE SIDE FOR ADDITIONAL INFORMATION

ANNUAL TAX AND INTEREST STATEMENT

JESSE B WILLIAMS LAUREN D GOLDEN 130 MAYFLOWER PLACE MILFORD, CT 06460-0000		HomeLoanserv P.O. Box 7899 Boise, ID 83707  TIN 82-0302333		YEAR 2025 ACCT#: 0902001288 SSN#: XXX-XX-0483 SSN#: XXX-XX-6874	
<b>DISBURSEMENTS FROM ESCROW</b>		<b>PRINCIPAL RECONCILIATION</b>		<b>ESCROW RECONCILIATION</b>	
FHA INS	\$2,065.80	\$250,342.13	BEG BAL	\$370.83	BEG BAL
HAZARD INS	\$2,717.00	\$6,638.89	APPLIED PRIN	\$12,129.10	DEPOSITS
CITY TAX	\$6,836.02	\$243,703.24	ENDING BAL	\$11,618.82	DISBURSEMENTS
HAZ INS YTD	\$2,717.00			\$881.11	ENDING BAL
TAXES PD YTD	\$6,836.02				
MIP/PMI YTD	\$2,065.80				
CUR PRIN BAL	\$243,703.24				
CURRENT TOTAL PYMT \$2,182.00				<b>INTEREST RECONCILIATION</b> \$7,419.47 INTEREST PAID \$7,419.47 *MORTGAGE INTEREST RECEIVED FROM PAYER(S)/BORROWER(S)	
CURRENT ESCROW PYMT \$1,010.47					

If the Tax ID Number shown above is incorrect or if the space is blank, please complete the Tax Identification Certification on the reverse side of this statement and return to us at our return address above.

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. HomeLoanserv P.O. BOX 7899 BOISE, ID 83707  1-800-526-7145		*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 <b>1098</b> (Rev. April 2025) For calendar year 2025		<b>Mortgage Interest Statement</b>  <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.
PAYER'S/BORROWER'S name, street address (including apt. no.), city or town, state or province, country, and ZIP or foreign postal code  JESSE B WILLIAMS LAUREN D GOLDEN 130 MAYFLOWER PL MILFORD CT 06460-4502		1 Mortgage interest received from payer(s)/borrower(s)* \$ 7,419.47		2 Outstanding mortgage principal \$ 250,342.13		
		3 Mortgage origination date 05/15/2020		4 Refund of overpaid interest \$ 0.00		
		5 Mortgage insurance premiums \$ 2,065.80		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. <input checked="" type="checkbox"/>		8 Address or description of property securing mortgage		
		9 Number of properties securing the mortgage 1		10 Other		
		11 Mortgage acquisition date		Account number (see instructions) 0902001288		
		RECIPIENT'S/LENDER'S TIN 82-0302333		PAYER'S/BORROWER'S TIN XXX-XX-0483		

Form 1098 (Rev. 4-2025)

(Keep for your records)

www.irs.gov/Form1098

Department of the Treasury - Internal Revenue Service

ANNUAL FHA DISCLOSURE NOTICE TO MORTGAGOR

Loan# 0902001288

FHA# 061-5589862703

Date 12/31/2025

This notice is to advise you of requirements that must be followed to accomplish a prepayment of your mortgage and to advise you of requirements you must fulfill upon prepayment to prevent accrual of any interest after the date of prepayment. The amount listed below is the amount outstanding on the loan for prepayment of the indebtedness due under your mortgage. This amount is good through 02/01/2026. (The amount provided is subject to further accounting adjustments. Also, any mortgage payments received or advances made by us before the stated expiration date on this notice will change the prepayment amount.)

\$245,096.60

For a mortgage insured After August 2, 1985 but Closed Before January 21, 2015

You may prepay your mortgage at any time without penalty. However, in order to avoid the accrual of interest on any prepayment after the date of the prepayment, the prepayment must be received on the installment due date (the first day of the month). Otherwise, you may be required to pay interest on the amount prepaid through the end of the month.

For a mortgage Closed On or After January 21, 2015

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 at 800-526-7145.

**REPRESENTATION OF PRINTED DOCUMENT**  
**TAX IDENTIFICATION CERTIFICATION**

In order to verify your deduction for mortgage interest paid during the calendar year, the IRS requires that you furnish your social security or taxpayer identification number to us. Failure to provide this information can result in a \$50 penalty by the IRS. If you are an individual, please provide us with your social security number in the space indicated below. If you are a company or a corporation, please provide us with your taxpayer identification number (TIN) where indicated below. **Detach and mail this form to the company to whom you are presently making your payments.**

Borrower \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ OR \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_  
Social Security No. Taxpayer I.D. No. (TIN)

Co-Borrower \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ OR \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_  
Social Security No. Taxpayer I.D. No. (TIN)

**CERTIFICATION** - Under the penalties of perjury, I certify that the information provided on this form is true, correct and complete.

Borrower \_\_\_\_\_  
Signature Date

Co-Borrower \_\_\_\_\_  
Signature Date

This 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 or because you did not report this refund of interest on your return.

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.

**Remember to file for Homestead (or Homeowner's) Exemption, if you are eligible.**

**If you have Private Mortgage Insurance (PMI) on your loan, and if certain conditions are satisfied, you may be able to cancel the PMI coverage. Please contact us for additional information concerning your cancellation rights, if any.**

**If your home is located in California: Additional accountings may be requested by the mortgageor, 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.

**2025 CUSTOMER ACCOUNT  
ACTIVITY STATEMENT**

LOAN NO. 0902001288

DUE	PAID	DESCRIPTION	TOTAL AMOUNT	PRINCIPAL	INTEREST	ESCROW/OTHER
	1/06	FHA Insurance Paid	-174.46	0.00	0.00	-174.46
1/01	1/13	Payment	2,181.00	545.67	625.86	1,009.47
	1/16	Interest on Escrow	0.17	0.00	0.00	0.17
	2/06	FHA Insurance Paid	-174.46	0.00	0.00	-174.46
2/01	2/10	Payment	2,181.00	547.04	624.49	1,009.47
	2/21	Interest on Escrow	0.72	0.00	0.00	0.72
	3/05	FHA Insurance Paid	-174.46	0.00	0.00	-174.46
3/01	3/10	Payment	2,181.00	548.41	623.12	1,009.47
	3/21	Interest on Escrow	0.98	0.00	0.00	0.98
	4/04	FHA Insurance Paid	-174.46	0.00	0.00	-174.46
4/01	4/11	Payment	2,181.00	549.78	621.75	1,009.47
	4/21	Interest on Escrow	1.31	0.00	0.00	1.31
	5/05	FHA Insurance Paid	-174.46	0.00	0.00	-174.46
5/01	5/12	Payment	2,181.00	551.15	620.38	1,009.47
	5/21	Interest on Escrow	1.64	0.00	0.00	1.64
	6/05	FHA Insurance Paid	-174.46	0.00	0.00	-174.46
6/01	6/11	Payment	2,181.00	552.53	619.00	1,009.47
	6/12	Hazard Insurance Paid	-2,717.00	0.00	0.00	-2,717.00
	6/23	Interest on Escrow	1.69	0.00	0.00	1.69
	7/07	FHA Insurance Paid	-169.84	0.00	0.00	-169.84
7/01	7/10	Payment	2,181.00	553.91	617.62	1,009.47
	7/18	City Taxes Paid	-3,418.01	0.00	0.00	-3,418.01
	7/21	Interest on Escrow	0.20	0.00	0.00	0.20
	8/05	FHA Insurance Paid	-169.84	0.00	0.00	-169.84
8/01	8/11	Payment	2,182.00	555.30	616.23	1,010.47
	8/20	Interest on Escrow	0.15	0.00	0.00	0.15
	9/04	FHA Insurance Paid	-169.84	0.00	0.00	-169.84
9/01	9/10	Payment	2,182.00	556.68	614.85	1,010.47
	9/19	Interest on Escrow	0.48	0.00	0.00	0.48
	10/06	FHA Insurance Paid	-169.84	0.00	0.00	-169.84
10/01	10/13	Payment	2,182.00	558.08	613.45	1,010.47
	10/21	Interest on Escrow	0.88	0.00	0.00	0.88
	11/06	FHA Insurance Paid	-169.84	0.00	0.00	-169.84
11/01	11/10	Payment	2,182.00	559.47	612.06	1,010.47
	11/21	Interest on Escrow	1.23	0.00	0.00	1.23
	12/04	FHA Insurance Paid	-169.84	0.00	0.00	-169.84
12/01	12/11	Payment	2,182.00	560.87	610.66	1,010.47
	12/11	City Taxes Paid	-3,418.01	0.00	0.00	-3,418.01
	12/19	Interest on Escrow	1.01	0.00	0.00	1.01



# HOMELOANSERV PRIVACY POLICY

This notice is being sent to you in accordance with federal law enacted in June 2000. There is no action required on your part. The notice is for informational purposes only.

## **Your Privacy**

At HomeLoanServ (HLS), respecting the privacy and security of your personal information is important to us. Just like you, we want all of your personal information kept that way—personal and private. This notice describes the privacy policy and practices followed by HLS.

## **Safeguarding Customer Information**

HLS will only grant access to nonpublic personal information, as defined by federal law, about you to employees who need it to perform their job responsibilities, or as otherwise required by law or legal process. Furthermore, nonpublic personal information is provided only to HLS contracted service providers as necessary to effect, administer or enforce the transactions you have with HLS. Even if you are no longer our customer, we will continue to treat your nonpublic personal information in the same way as if you were still a customer. In addition, we maintain physical, electronic and procedural safeguards to store and secure information about you from unauthorized access, alteration and destruction.

Any agreements entered into by HLS with nonaffiliated third parties to provide services for us or to make products or services available to you contain specific conditions requiring those companies to safeguard the confidentiality of this information and to not use it for any other purpose.

## **Collection of Information**

We only obtain the information needed to process your loan application and service your mortgage loan. The following lists the usual kinds of nonpublic financial information we obtain and from what sources that information is obtained:

- From you, on forms (such as a loan application), via the Internet, by telephone or otherwise. Examples of this type of information include your name, address, social security number, credit history and other financial information.
- From transactions with us, for example, payment history, account balance and other transaction records.
- From credit reporting agencies, such as information relating to your credit worthiness and credit history.
- From third parties to verify information you have provided to us.

## **Sharing of Information**

HLS does not disclose, or reserve the right to disclose, nonpublic financial information about its current or previous customers except as permitted by law or with customer permission.

HLS does not disclose any nonpublic personal information for its current or previous customers with nonaffiliated third-party marketers offering their products and services. While we may offer financial products and services of our third party providers, HLS controls all information used to make such offers.

Thank you for allowing us to continue servicing your mortgage loan. We value your business and are committed to protecting your privacy.