

RECIPIENT'S name, address, and telephone number THE WASHINGTON TRUST COMPANY 23 BROAD ST WESTERLY RI 02891 401-348-1200		* 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 2022	
RECIPIENT'S LENDER'S TIN 05-0235370		PAYER'S/BORROWERS' TIN ***-**-0932		Form 1098	
PAYER'S/BORROWERS' name, street address, city, state, and ZIP code MATTHEW M RAMSEY KATHRYN M RAMSEY 26 LINK LANE WEST KINGSTON RI 02892-0000		1 Mortgage interest (received from payer(s) (borrower(s))) 352.77		2 Outstanding mortgage principal \$ 40,000.00	
		3 Mortgage origination date 10/12/2022		4 Second or second-in-kind \$	
		5 Mortgage insurance premium \$		6 Points paid on purchase of principal \$	
		7 <input type="checkbox"/> If address of property securing mortgage is the same as PAYER'S/BORROWERS' address, the box is checked, or the address or description is entered in box 8.		8 Address or description of property securing mortgage	
9 Number of properties securing the mortgage 10 Other		11 Mortgage acquisition date			
Account number (see instructions) 96838720		26 LINK LANE Richmond RI 02892			
Form 1098		www.irs.gov/Form1098 Department of the Treasury Internal Revenue Service			

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 permitted to deduct only this 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 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 overpayments(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. 938 and *Itemized Deductions 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 amounts you can deduct.

Box 1. Shows the mortgage interest received by the recipient/lender during the