

FIFTH THIRD BANK, N.A.
5001 Kingsley Drive
MD 1MOBAT
Cincinnati, OH 45263

7198
7198



MATTHEW M. RAMSEY
26 LINK LANE
RICHMOND RI 02892-1116

☐ 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. FIFTH THIRD BANK, N.A. 5001 Kingsley Drive MD 1MOBAT Cincinnati, OH 45263		* 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 2019 Form 1098		Mortgage Interest Statement	
		1 Mortgage interest received from payer(s)/borrower(s)* \$4107.58		Copy B For Payer/Borrower			
RECIPIENT'S/LENDER'S TIN 31-0676865		PAYER'S/BORROWER'S TIN xxx-xx-0932		2 Outstanding mortgage principal \$300000.00		3 Mortgage origination date 07/22/2019	
PAYER'S/BORROWER'S name, street address (including apt. no.), city or town, state or province, country, and ZIP or foreign postal code MATTHEW M. RAMSEY 26 LINK LANE RICHMOND, RI, 02892-1116		4 Refund of overpaid interest \$0.00		5 Mortgage insurance premiums 150.00		The information in boxes 1 through 9 and 11 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, reported in boxes 1 and 6; or because you did not report the refund of interest (box 4); or because you claimed a nondeductible item.	
		6 Points paid on purchase of principal residence \$0.00					
		7 <input checked="" type="checkbox"/> 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.					
9 Number of properties securing the mortgage 01		10 Other Real Estate Taxes Pd. \$1655.22		8 Address or description of property securing mortgage (see instructions)		11 Mortgage acquisition 09/01/2019	
Account number (see instructions) 0300232378							

Form **1098**

(Keep for your records)

www.irs.gov/Form1098

Department of the Treasury - Internal Revenue Service

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MTG201 / FTBW / 20200107 / 86N1 / 7198

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 Form 1040, Schedule A, C, or E for how to report the mortgage interest. Also, for more information, see Pub. 938 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. **CAUTION:** If you prepaid interest in 2019 that accrued in full by January 15, 2020, this prepaid interest may be included in box 1. However, you cannot deduct the prepaid amount in 2019 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, line of credit, or credit card loan secured by your personal residence, you may be subject to a deduction limitation.

Box 2. Shows the outstanding principal on the mortgage as of January 1, 2019. If the mortgage originated in 2019, shows the mortgage principal as of the date of origination. If the recipient/lender acquired the loan in 2019, 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 2019 Schedule 1 (Form 1040). No adjustment to your prior year(s) tax return(s) is necessary. For more information, see Pub. 938 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 2019 Schedule A (Form 1040) Instructions and Pub. 938.

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. 938 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 2019, 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.

FIFTH THIRD BANK, N.A.
5001 Kingsley Drive
MD 1MOBAT
Cincinnati, OH 45263
Phone: (800) 972-3030

Page Number
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DECEMBER 31, 2019
0300232378



MATTHEW M. RAMSEY
KATHRYN M. RAMSEY
26 LINK LANE
RICHMOND, RI 02892-1116

Mortgage History Statement

TR* CODE	DUE DATE	POST DATE	TRANSACTION AMOUNT	INTEREST PAID	PRINCIPAL PAID	PRINCIPAL BALANCE AFTER TRANSACTION	ESROW/M/POUND PAID	ESCROW/M/POUND BALANCE AFTER TRANS. CONSTRUCTION INT. RATE	LATE CHARGE	OPTIONAL INSURANCE CONSTRUCTION UNDISB. ACCT. BAL.	UNAPPLIED FUNDS
AP	09/01/19	08/30	2300.34	1031.25	573.04	299426.96	696.05	2433.88	.00	.00	.00
CW	09/01/19	08/30	199.66	.00	199.66	299227.30	.00	2433.88	.00	.00	.00
E40	09/01/19	09/05	-37.50	PMI INSURANCE		299227.30	-37.50	2396.38	.00	.00	.00
CW	09/01/19	09/23	254.66	.00	254.66	298972.64	.00	2396.38	.00	.00	.00
AP	10/01/19	09/23	2300.34	1027.72	576.57	298396.07	696.05	3092.43	.00	.00	.00
E40	10/01/19	10/07	-37.50	PMI INSURANCE		298396.07	-37.50	3054.93	.00	.00	.00
E20	10/01/19	10/16	-1568.00	HAZARD INS		298396.07	-1568.00	1486.93	.00	.00	.00
AP	11/01/19	11/05	2300.34	1025.74	578.55	297817.52	696.05	2182.98	.00	.00	.00
CTA	11/01/19	11/05	254.66	.00	254.66	297562.86	.00	2182.98	.00	.00	.00
E40	11/01/19	11/05	-37.50	PMI INSURANCE		297562.86	-37.50	2145.48	.00	.00	.00
E91	11/01/19	11/12	-1655.22	CITY TAX		297562.86	-1655.22	490.26	.00	.00	.00
AP	12/01/19	12/05	2300.34	1022.87	581.42	296981.44	696.05	1186.31	.00	.00	.00
CTA	12/01/19	12/05	254.66	.00	254.66	296726.78	.00	1186.31	.00	.00	.00
E40	12/01/19	12/05	-37.50	PMI INSURANCE		296726.78	-37.50	1148.81	.00	.00	.00
EI	12/01/19	12/31	0.30	.00	.00	296726.78	0.30	1149.11	.00	.00	.00

TRANSACTION CODES

AA - Administrative Adjustment
CR - Cash Payment Applied to Account
E1/E1L/E1P - Interest on Escrow Paid
E10 - E29 - Hazard Insurance Premium Paid
E60 - E89 - Credit/Optional Premium Paid
FC - Foreclosure
FW - Foreclosure Without Cash
LCW - Late Charge Waiver
PFI/PFL - Payoff Posted
PT - Reapplication of Payment
RP - Regular Payment
R00 - R99 - Receipt to Escrow Balance
SR1 - SR9 - Reversal
SVC - Service Release Curtailment
WFB/WFF/WFL/WFR - Fee Write-Off
WRB/WRF/WRL/WRR - Balance Write-Off

AAD - Deferred Items Adjustment
CT/CTA/CW/CWP - Curtailment Posted
EIS - Interest on Escrow - Service Release
E30 - E39 - Credit/Optional Paid
E70 - E89 - Misc. Premium Paid
FE/FEA/FP - Fee Paid
FWA/FWP - Payment of Billed Fee
LDI - Interest on Loss Draft Funds
PP - Partial Payment
RC/RCA - REO Curtailment
RR - REO Reversal
SDI - Deferred Items Single Item Receipt
SRA/SRL/SWASWP - Single Item Receipt
SVP - Service Release Principal
WI - Write-Off Interest

AP/PA/RP - Regular Payment
CTR - Curtailment Reversal Posted
E00 - E09 & M00-M99 - Escrow Refund to Mortgagor
E40 - E59 - Mortgage Insurance Premium Paid
E90 thru E99 - Real Estate Taxes Paid
FR - Reversal of Fee Paid by Mortgagor
FWV - Fee Payment Reversed/Waived
MDI - Modified Deferred Items
PR/PRL/PRO/PRP/PRR - Payment Reversal
RCR - REO Curtailment Reversal
RSR - REO Single Receipt
SPO - Short Payoff
SRB - Buy-down Balance Adjustment
UI - Uncollected Item
WP - Write-Off Principal
CP - Capitalization of Interest
ED - Escrow Disbursement
FB - Fee Billed
FS - Service Release
GP - Government Subsidy Payment
PA - Payment
RO - REO Payment
RT - Payment Reversal
SR/SR0 - Cash/Non-Cash Application
SV/SVT - Service Release
UIE - Uncollected Late Charges
WRD - Write-Off Deferred Items

Customer Inquiries

Please contact Fifth Third Bank's Customer Service Department at 1-800-972-3030, Monday through Friday, 7 a.m. to 8 p.m. ET.

Error Resolution Procedures

If you believe there is an error on your statement, please write us at the address below. Include your name and loan number, along with the error you are inquiring about and explain as clearly as you can why you believe there is an error. Fifth Third Bank, 5050 Kingsley Drive MD 1MOCFP, Cincinnati OH 45263.

Important Bankruptcy Information: If you or your accounts are subject to pending bankruptcy proceedings, or if you received a bankruptcy discharge, this statement is for informational purposes only and is not an attempt to collect a debt.

LIDN 3728

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007198



MATTHEW M. RAMSEY
KATHRYN M. RAMSEY
26 LINK LANE
RICHMOND, RI 02892-1116

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DECEMBER 31, 2019
0300232378
12/01/19
01/01/20

NOTICE CONCERNING PRIVATE MORTGAGE INSURANCE

Account No. 0300232378 **Property Address:** 26 LINK LANE RICHMOND RI 02892

Private Mortgage Insurance: Your mortgage loan requires private mortgage insurance ("PMI"). PMI protects lenders and others against financial loss when borrowers default. Changes for the insurance are added to your loan payments. Under certain circumstances, federal law gives you the right to cancel PMI or requires that PMI automatically terminate. Cancellation or termination of PMI does not affect any obligation you have to maintain other types of insurance.

Borrower Requested Cancellation of PMI: You may have the right to request that PMI be cancelled on or after either of these dates: (1) the date the principal balance of your loan is first scheduled to reach 80% of the original value of the property or (2) the date the principal balance actually reaches 80% of the original value of the property. PMI will only be cancelled on these dates if (1) you submit a written request for cancellation; (2) you have a good payment history; (3) you are current on the payments required by your loan; and (4) we receive, if requested and at your expense, evidence that the value of the property has not declined below its original value and certification that there are no subordinate liens on the property. A "good payment history" means no payments 60 or more days past due within two years and no payments 30 or more days past due within one year of the later of (a) the cancellation date, or (b) the date you submit a request for cancellation. "Original value" means the lesser of the contract sales price of the property or the appraised value of the property at the time the loan was closed. If this loan refinanced an existing loan secured by the property, "original value" means the appraised value relied on by the lender to approve this loan.

Automatic Termination of PMI: If you are current on your loan payments, PMI will automatically terminate on the date the principal balance of your loan is first scheduled to reach 78% of the original value of the property. If you are not current on your loan payments as of that date, PMI will automatically terminate when you thereafter become current on your payments. In any event, PMI will not be required on your mortgage loan beyond the date that is the midpoint of the amortization period for the loan if you are current on your payments on that date.

For Further Information about PMI Cancellation: To determine if you can cancel the PMI on your loan, contact us at the telephone number or address printed beneath the recipient/lender's name at the top left of this statement.

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LIDN 5154

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