

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

8595  
8595



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  2020  Form 1098	Mortgage Interest Statement
1 Mortgage interest received from payer(s)/borrower(s)* \$12,988.37		Copy B For Payer/Borrower			
RECIPIENT'S/LENDER'S TIN 31-0676865	PAYER'S/BORROWER'S TIN xxx-xx-0932	2 Outstanding mortgage principal \$296,726.78	3. Mortgage origination date 07/22/2019	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.	
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 \$450.00		
		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.		
		8 Address or description of property securing mortgage (see instructions)			
9 Number of properties securing the mortgage 01	10 Other Real Estate Taxes Pd. \$6,535.59			11 Mortgage acquisition date	
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 / 20210114 / 16N1 / 8595

Fifth Third Bank  
5001 Kingsley Drive  
MD 1MOBAT  
Cincinnati, OH 45263  
Phone: (800) 972-3030



FIFTH THIRD BANK

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\*\*\*\*\*2378



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/PMOUD PAID	ESROW/PMOUD BALANCE AFTER TRANS. CONSTRUCTION INT. RATE	LATE CHARGE	OPTIONAL INSURANCE CONSTRUCTION UNDIS. ACCT. BAL	UNAPPLIED FUNDS
AP	01/01/20	01/03	2300.34	1020.00	584.29	296142.49	696.05	1845.16	.00	.00	.00
CTA	01/01/20	01/03	254.66	.00	254.66	295887.83	.00	1845.16	.00	.00	.00
E40	01/01/20	01/06	-37.50	PMI INSURANCE		295887.83	-37.50	1807.66	.00	.00	.00
AP	02/01/20	02/05	2300.34	1017.11	587.18	295300.65	696.05	2503.71	.00	.00	.00
CTA	02/01/20	02/05	254.66	.00	254.66	295045.99	.00	2503.71	.00	.00	.00
E40	02/01/20	02/05	-37.50	PMI INSURANCE		295045.99	-37.50	2466.21	.00	.00	.00
E91	02/01/20	02/10	-1655.22	CITY TAX		295045.99	-1655.22	810.99	.00	.00	.00
AP	03/01/20	03/05	2300.34	1014.22	590.07	294455.92	696.05	1507.04	.00	.00	.00
CTA	03/01/20	03/05	254.66	.00	254.66	294201.26	.00	1507.04	.00	.00	.00
E40	03/01/20	03/05	-37.50	PMI INSURANCE		294201.26	-37.50	1469.54	.00	.00	.00
AP	04/01/20	04/03	2300.34	1011.32	592.97	293608.29	696.05	2165.59	.00	.00	.00
CTA	04/01/20	04/03	254.66	.00	254.66	293353.63	.00	2165.59	.00	.00	.00
E40	04/01/20	04/06	-37.50	PMI INSURANCE		293353.63	-37.50	2128.09	.00	.00	.00
AP	05/01/20	05/05	2300.34	1008.40	595.89	292757.74	696.05	2824.14	.00	.00	.00
CTA	05/01/20	05/05	254.66	.00	254.66	292503.08	.00	2824.14	.00	.00	.00
E40	05/01/20	05/05	-37.50	PMI INSURANCE		292503.08	-37.50	2786.64	.00	.00	.00
E91	05/01/20	05/15	-1655.22	CITY TAX		292503.08	-1655.22	1131.42	.00	.00	.00
AP	06/01/20	06/05	2300.34	1005.48	598.81	291904.27	696.05	1827.47	.00	.00	.00
CTA	06/01/20	06/05	254.66	.00	254.66	291649.61	.00	1827.47	.00	.00	.00
E40	06/01/20	06/05	-37.50	PMI INSURANCE		291649.61	-37.50	1789.97	.00	.00	.00
AP	07/01/20	07/03	2300.34	1002.55	601.74	291047.87	696.05	2486.02	.00	.00	.00
CTA	07/01/20	07/03	254.66	.00	254.66	290793.21	.00	2486.02	.00	.00	.00
E40	07/01/20	07/06	-37.50	PMI INSURANCE		290793.21	-37.50	2448.52	.00	.00	.00
AP	08/01/20	08/05	2300.34	999.60	604.69	290188.52	696.05	3144.57	.00	.00	.00
CTA	08/01/20	08/05	254.66	.00	254.66	289933.86	.00	3144.57	.00	.00	.00
E40	08/01/20	08/05	-37.50	PMI INSURANCE		289933.86	-37.50	3107.07	.00	.00	.00
E91	08/01/20	08/20	-1612.59	CITY TAX		289933.86	-1612.59	1494.48	.00	.00	.00
AP	09/01/20	09/04	2361.19	996.65	607.64	289326.22	756.90	2251.38	.00	.00	.00

### TRANSACTION CODES

AA - Administrative Adjustment  
CR - Cash Payment Applied to Account  
E/EIL/EIP - Interest on Escrow Paid  
E10 - E29 - Hazard Insurance Premium Paid  
E60 - E69 - Credit/Optional Premium Paid  
FC - Foreclosure  
FW - Foreclosure Without Cash  
LCW - Late Charge Waiver  
PF/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/CWA/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  
RCR/CA - REO Curtailment  
RR - REO Reversal  
SDI - Deferred Items Single Item Receipt  
SRA/SRL/SWA/SWP - Single Item Receipt  
SVP - Service Release Principal  
WI - Write-Off Interest

AP/PARP - 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  
FS - Service Release  
GP - Government Subsidy Payment  
PA - Payment  
RO - REO Payment  
RT - Payment Reversal  
SR/SRO - 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 1MOCP, 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.



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### Mortgage History Statement

TR* CODE	DUE DATE	POST DATE	TRANSACTION AMOUNT	INTEREST PAID	PRINCIPAL PAID	PRINCIPAL BALANCE AFTER TRANSACTION	ESROW/MP/OUN PAID	ESROW/MP/OUN BALANCE AFTER TRANS CONSTRUCTION NT. RATE	LATE CHARGE	OPTIONAL INSURANCE CONSTRUCTION UNDISB. ACCT. BAL.	UNAPPLIED FUNDS
CTA	09/01/20	09/04	193.81	.00	193.81	289132.41	.00	2251.38	.00	.00	.00
E40	09/01/20	09/07	-37.50	PMI INSURANCE		289132.41	-37.50	2213.88	.00	.00	.00
AP	10/01/20	10/05	2361.19	993.89	610.40	288522.01	756.90	2970.78	.00	.00	.00
CTA	10/01/20	10/05	193.81	.00	193.81	288328.20	.00	2970.78	.00	.00	.00
E40	10/01/20	10/05	-37.50	PMI INSURANCE		288328.20	-37.50	2933.28	.00	.00	.00
E20	10/01/20	10/15	-1677.00	HAZARD INS		288328.20	-1677.00	1256.28	.00	.00	.00
AP	11/01/20	11/05	2361.19	991.13	613.16	287715.04	756.90	2013.18	.00	.00	.00
CTA	11/01/20	11/05	193.81	.00	193.81	287521.23	.00	2013.18	.00	.00	.00
E40	11/01/20	11/05	-37.50	PMI INSURANCE		287521.23	-37.50	1975.68	.00	.00	.00
E91	11/01/20	11/20	-1612.56	CITY TAX		287521.23	-1612.56	363.12	.00	.00	.00
AP	12/01/20	12/04	2361.19	988.35	615.94	286905.29	756.90	1120.02	.00	.00	.00
CTA	12/01/20	12/04	193.81	.00	193.81	286711.48	.00	1120.02	.00	.00	.00
E40	12/01/20	12/07	-37.50	PMI INSURANCE		286711.48	-37.50	1082.52	.00	.00	.00
EIP	12/01/20	12/30	0.88	.00	.00	286711.48	0.88	1083.40	.00	.00	.00
PF	12/01/20	12/30	287813.15	939.67	286711.48	.00	162.00	1245.40	.00	.00	.00
FP	12/01/20	12/30	49.00	RECORDING FEE		.00	.00	.00	.00	.00	.00

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LIDN 3728

Fifth Third Bank, National Association. Member FDIC. Equal Housing Lender. Fifth Third and Fifth Third Bank are registered service marks of Fifth Third Bancorp.

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5001 Kingsley Drive  
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Phone: (800) 972-3030



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### NOTICE CONCERNING PRIVATE MORTGAGE INSURANCE

Account No. \*\*\*\*\*2378

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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