

Mail Code OH4-7399  
PO BOX 182613  
Columbus, OH 43218



Thank you for your payment of  
\$3,368.05 on 01/16/2019.

Statement date 01/16/2019

|                           |                          |
|---------------------------|--------------------------|
| Payment due<br>02/01/2019 | Amount due<br>\$2,868.05 |
|---------------------------|--------------------------|



Your payment of \$3,368.05 is  
automatically scheduled to be paid on  
02/16/2019.

A late fee of \$98.67 may apply if received after  
02/16/2019.

15925 MSD T 01619 C - YRE TX  
JONATHAN NATHAN  
9315 CORONADO TER  
FAIRFAX VA 22031-3835

Mortgage information

|                            |  |
|----------------------------|--|
| Account number             | 1138658005                             |
| Property address           | 9315 Coronado Ter<br>Fairfax, VA 22031 |
| Original principal balance | \$285,750.00                           |
| Unpaid principal balance¹  | \$241,638.25                           |
| Maturity date              | 10/2031                                |
| Interest rate              | 3.00000%                               |
| Escrow balance             | \$2,538.49                             |

Past payments breakdown

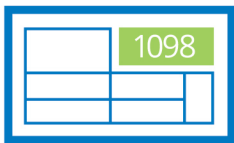
|           | Paid since<br>last statement | Paid<br>year-to-date |
|-----------|------------------------------|----------------------|
| Principal | \$1,864.58                   | \$1,864.58           |
| Interest  | \$608.76                     | \$608.76             |
| Escrow    | \$894.71                     | \$894.71             |
| Total     | \$3,368.05                   | \$3,368.05           |

Explanation of amount due

|                                |            |
|--------------------------------|------------|
| Principal                      | \$1,369.24 |
| Interest                       | \$604.10   |
| Escrow                         | \$894.71   |
| Total payment due on 2/01/2019 | \$2,868.05 |

Your 2018 Tax Statement

Mortgage  
Interest  
Statement



Your 2018 IRS Form 1098 (Mortgage  
Interest Statement) is enclosed.  
[www.chase.com/TaxStatement](http://www.chase.com/TaxStatement)

Go paperless, it's easy



Visit [www.chase.com/GoPaperless](http://www.chase.com/GoPaperless)  
to enroll.

Ways to pay

You can make your mortgage payment for free in many  
convenient ways:



Change automatic payments at [www.chase.com](http://www.chase.com) or back of  
statement coupon.



Make your payment at [www.chase.com](http://www.chase.com)



Pay by phone with our dedicated number at  
1-833-PAY-CHASE (1-833-729-2427).



Mail your payment with the coupon below.

Resources



[www.chase.com/MyMortgage](http://www.chase.com/MyMortgage) provides answers to common  
questions.



Call customer service 1-800-848-9136  
Includes 24/7 automated response

Agent hours:  
Monday - Friday 8 a.m. - midnight (ET)  
Saturday 8 a.m. - 8 p.m. (ET)



Si tiene alguna pregunta o necesita ayuda para traducirla,  
comuníquese con nosotros llamando al 1-800-800-5626 o visita  
[www.chase.com/NewStatement](http://www.chase.com/NewStatement)

Mail your additional payment with the coupon below

00011386580059 999000 00286805 00296672 00286805 00004



Check box and fill out the reverse side if you would  
like to make changes to your automatic payment ☐

JONATHAN NATHAN  
Account number 1138658005  
Automatic payment on 02/16/2019 \$3,368.05

CHASE  
PO BOX 78420  
PHOENIX AZ 85062-8420

To make additional principal, escrow, or fee payments, sign in to  
[www.chase.com](http://www.chase.com) or detach coupon and mail with your check.

|                       |    |  |  |  |  |  |  |  |  |
|-----------------------|----|--|--|--|--|--|--|--|--|
|                       | \$ |  |  |  |  |  |  |  |  |
| Late charges (\$0.00) | \$ |  |  |  |  |  |  |  |  |
| Fees due (\$0.00)     | \$ |  |  |  |  |  |  |  |  |
| Additional principal  | \$ |  |  |  |  |  |  |  |  |
| Additional escrow     | \$ |  |  |  |  |  |  |  |  |
| Total amount enclosed | \$ |  |  |  |  |  |  |  |  |

⑆500005026⑆ 0001138658005⑈



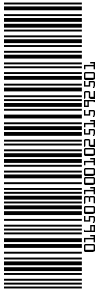
Transaction activity

| Transaction date | Description | Total received | Principal  | Interest | Escrow   | Fees | Unapplied funds |
|------------------|-------------|----------------|------------|----------|----------|------|-----------------|
| 01/16/2019       | PAYMENT     | \$2,868.05     | \$1,364.58 | \$608.76 | \$894.71 |      |                 |

Contact Information and Disclosures

For all of our ways to contact us, please visit [www.chase.com/Mortgage-Contact-Us](http://www.chase.com/Mortgage-Contact-Us)

|  |  |  |   |
|--|--|--|---|
| <b>Customer Service Inquiries</b><br>Chase<br>Mail Code LA4-6475<br>700 Kansas Lane<br>Monroe, LA 71203  | <b>Request for Mortgage Assistance</b><br>Chase<br>P.O. Box 469030<br>Glendale, CO 80246<br><a href="http://www.chase.com/MortgageAssistance">www.chase.com/MortgageAssistance</a> | <b>Overnight Payment to Pay Off Loan</b><br>Chase<br>Attn: Dept. PP-7456<br>3415 Vision Drive<br>Columbus, OH 43219-6009<br>1-877-505-2894<br><a href="http://www.chase.com/payoff">www.chase.com/payoff</a> | <b>Insurance Policies &amp; Bills</b><br>Chase<br>P.O. Box 47020<br>Atlanta, GA 30362-7020<br>Telephone: 1-877-530-8951<br>Fax: 1-678-475-8799<br><a href="http://www.MyCoverageInfo.com">www.MyCoverageInfo.com</a><br>(use PIN CMM8620 when prompted) |
| <b>Exclusive Address for Notices of Error, Information Requests, and Qualified Written Requests</b><br>Chase<br>P.O. Box 183166<br>Columbus, OH 43218-3166 | <b>Overnight Payment</b><br>Chase<br>6716 Grade Lane<br>Building 9, Suite 910<br>Attn: P.O. Box 9001871<br>Louisville, KY 40213-1407   | <b>Insurance Claim Correspondence</b><br>Chase<br>Attn: Insurance Claims<br>P.O. Box 47607<br>Atlanta, GA 30362<br>Telephone: 1-866-742-1461<br>Fax: 1-678-475-8899  | <b>Property Tax Questions</b><br>Chase<br>P.O. Box 9218<br>Coppell, TX 75019-9236<br>Telephone: 1-877-314-6353  |



You have the right to dispute the accuracy of the credit information reported by writing to us at the Customer Service Inquiries address listed above. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

If you do not make your mortgage payment on time or request services from Chase, you may be charged fees. Those fees may include those shown in your loan documents, provided by law, or related to the services provided. The fee structure may change without notice except where prohibited by law. Chase commonly imposes an Insufficient Funds Fee of \$25.00. Other fees may be charged for services provided. Fees may not be applicable to certain products and may be limited by law.

1Loan Payoff Information

The Unpaid Principal Balance on your statement is not a payoff quote. Payoff quotes are available by logging into your account on [www.chase.com](http://www.chase.com). You can also request a quote anytime through our 24-hour automated phone service by calling 1-877-505-2894.

Important Bankruptcy Information

If you or your account is 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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Homeowner Assistance

You can call the U.S. Department of Housing and Urban Development at 1-800-569-4287, or the U.S. Department of the Treasury-sponsored HOPE Hotline number at 1-888-995-HOPE (1-888-995-4673) to get free assistance, or visit [www.HopeNow.com](http://www.HopeNow.com). You can also find a nonprofit HUD-approved counselor who can provide the information and assistance you may need to avoid foreclosure by using the search tool at [www.hud.gov/offices/hsg/sfh/hcc/fo/](http://www.hud.gov/offices/hsg/sfh/hcc/fo/). These HUD-approved housing counseling agencies found on [www.HUD.gov](http://www.HUD.gov) can also help you with your household budgeting at no charge.

Crediting of Payments

Payments will be credited as of the day we receive them if the payment is received by 5:00 p.m. in the time zone in which the mailing address on your payment coupon is located and if (a) the payment is received Monday through Saturday except for legal holidays, (b) the payment is received at the address shown on your payment coupon, (c) your payment is made with a check or money order drawn on a U.S. bank in U.S. dollars, (d) the attached payment coupon is enclosed with your payment, and (e) your payment is sent in the enclosed return envelope. Credit for payments made in any other manner may be delayed for up to five (5) days. Please allow five to seven (5-7) days for payments to reach the payment address. Please do not send cash through the mail. Please include your account number and name on the front of your check or money order. Do not staple, tape or paper clip your payment to your payment coupon. If you want to change how we applied your payment to your mortgage loan, we must receive your request within 60 days of the payment date.

**AUTHORIZATION TO CONVERT YOUR CHECK TO AN ELECTRONIC TRANSFER DEBIT:** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check. Your bank account may be debited as soon as the same day we receive your payments. You may not receive your check back from your institution.

Automatic payment change form

1

Please debit my:

☐ Checking Account

☐ Savings Account

\$2,868.05

Amount Due<sup>1</sup>

1138658005

Mortgage Account Number

2

Financial Institution

Account Holder Name

\$

Routing Number

Account Number

Additional Principal per Month (optional)

3

Day of the month we should withdraw your payment (1<sup>st</sup> - 16<sup>th</sup> only):

We'll withdraw your payment on the due date if you leave this blank or choose a date that is not permitted.

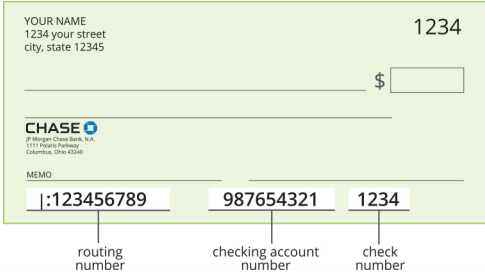
4

Signature of Financial Institution Account Holder

Date

Enroll for free automatic payments by checking the box on the front and mailing in this form in the envelope provided. Learn more at [www.chase.com/waystopay](http://www.chase.com/waystopay)

Locate your account and routing number on your check.



<sup>1</sup>By signing above you authorize us, any successor servicer, sub-servicer, or assignee to electronically withdraw monthly payments plus any additional principal you authorize from your personal bank account on the date specified, or on the next business day if that date falls on a non-banking day. Requests for changes or cancellations must be made 3 business days before the payment date. You authorize us to change the amount of your payment as needed if there is an increase or decrease in the payment amounts due to changes in the interest rate or escrow, or for any other reason. Automatic payments may be cancelled if automatic payments are returned or if you, a co-borrower, or anyone listed on the title of the property that secures the loan files for bankruptcy. If this should occur, please contact us at the address or telephone number listed above for instructions for making payments on the loan. We may also change terms at any time and will provide any required notice in writing. I hereby acknowledge that I have read this agreement and agree to its terms and will keep a copy for my records.

Transaction activity continued

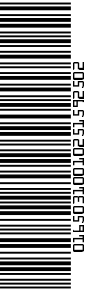
| Transaction date | Description               | Total received | Principal | Interest | Escrow | Fees | Unapplied funds |
|------------------|---------------------------|----------------|-----------|----------|--------|------|-----------------|
| 01/16/2019       | ADDITIONAL PRINCIPAL PYMT | \$500.00       | \$500.00  |          |        |      |                 |

Additional information

Unless you specify otherwise, we will apply funds received in excess of the payment due to additional periodic payments up to two months ahead. Any funds remaining after application of the periodic payments or any amount insufficient to make an additional payment will be applied to outstanding fees and advances, and then as a principal reduction. All principal reductions are applied after periodic payments are applied.

Your home is a long-term investment—our goal is a lifelong relationship with you. For any future home loan needs, let us share the latest benefits reserved only for Chase customers. Call us at 1-866-744-3521.





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Annual Tax and Interest Statement

|                             |                                       |
|-----------------------------|---------------------------------------|
| Loan Number                 | 1138658005                            |
| Statement Date              | 01/16/2019                            |
| Tax Year                    | 2018                                  |
| Property Address            | 9315 CORONADO TER<br>FAIRFAX VA 22031 |
| Principal Activity          |                                       |
| Beginning Balance           | \$264,277.75                          |
| Amount Paid                 | \$20,774.92                           |
| Ending Balance              | \$243,502.83                          |
| Escrow Activity             |                                       |
| Beginning Escrow Balance    | \$1,976.55                            |
| Deposits                    | \$9,443.42                            |
| Disbursements:              |                                       |
| Homeowners Insurance Paid   | \$1,301.98                            |
| Mortgage Insurance Paid     | \$0.00                                |
| Real Estate Taxes Paid      | \$8,474.21                            |
| Additional Assessments Paid | \$0.00                                |
| Escrow Refund               | \$0.00                                |
| Ending Escrow Balance       | \$1,643.78                            |

15925 MSD T 01619 C - 1098  
JONATHAN NATHAN  
9315 CORONADO TER  
FAIRFAX VA 22031-3835

Please Note:

Your interest may be overstated in Box 1 if all or a portion of your payments are subsidized by a state-funded program. Contact your tax advisor with questions.

Esta comunicaci3n contiene informaci3n importante acerca de la cuenta. Si tiene alguna pregunta o necesita ayuda para traducirla, comuniquese con nosotros llamando al 1-800-848-9136.

This statement shows the Real Estate Taxes Chase paid from your escrow account. Further Real Estate Tax questions? See [www.Chase.com/PrepayTaxesFAQ](http://www.Chase.com/PrepayTaxesFAQ)

☐ 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.<br><br>JPMORGAN CHASE BANK, N.A.<br>OH4-7399<br>PO BOX 182613<br>COLUMBUS OH 43218<br>PHONE: 1-800-848-9136 |  | *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. 1545-0901<br><br><b>2018</b><br><br>Form <b>1098</b>           |
| RECIPIENT'S/LENDER'S TIN<br><br>13-4994650   |  | PAYER'S/BORROWER'S TIN<br><br>***-**-0729   | 1 Mortgage interest received from payer(s)/borrower(s)*<br>\$ 7,655.16 |
| PAYER'S/BORROWER'S name<br><br>JONATHAN NATHAN   |  | 2 Outstanding mortgage principal as of 1/1/2018<br>\$ 264,277.75  | 3 Mortgage origination date<br>09/23/2016                              |
| Street address (including apt. no.)<br>9315 CORONADO TER   |  | 4 Refund of overpaid interest<br>\$ 0.00  | 5 Mortgage insurance premiums<br>\$ 0.00                               |
| City or town, state or province, country, and ZIP or foreign postal code<br><br>FAIRFAX VA 22031-3835  |  | 6 Points paid on purchase of principal residence<br>\$ 0.00   |  |
| 9 Number of properties securing the mortgage<br>1  |  | 10 Other  |  |
| Account number (see instructions)<br>1138658005  |  | 7 <input 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.<br><br>8 Address or description of property securing mortgage (see instructions)<br><br>9315 CORONADO TER<br>FAIRFAX VA 22031 |  |

Mortgage Interest Statement

Copy B For Payer/Borrower

The information in boxes 1 through 9 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.

Additional Amounts

Real Estate Taxes Paid \$8,474.21

Resources

Your 2018 Form 1098 is available to view, download, and print at [www.chase.com/TaxStatement](http://www.chase.com/TaxStatement)

PHONE: 1-800-848-9136  
1-800-582-0542 TTY



Frequently Asked Questions About Your IRS Form 1098 (Mortgage Interest Statement)

**What deductions can I claim on my income tax return?**  
We can't provide tax advice. We suggest you contact your tax/financial advisor or the IRS at 1-800-829-1040 or [www.irs.gov](http://www.irs.gov)

**I pay mortgage insurance premiums monthly. Why isn't that listed in Box 5 (Mortgage insurance premiums) on my Form 1098?**  
Box 5 (Mortgage insurance premiums) applies only to loans closed after December 31, 2006. See the Schedule A (Form 1040) instructions for more information.

**Why does my Form 1098 show more mortgage interest paid than last year?**  
The amount of interest you pay may change from year to year, usually because of a change in your interest rate or in the number of payments we received from you during the calendar year.

**Why doesn't my Social Security number appear on Form 1098?**  
The IRS requires us to report mortgage interest received from the "Payer of Record" on a loan. We report it in the name and Social Security number of the first person listed on the billing statement, who is also known as the primary borrower.

**Can reportable interest be claimed by more than one person on their income tax return?**  
We can't provide tax advice. We suggest you contact your tax/financial advisor or the IRS at 1-800-829-1040 or [www.irs.gov](http://www.irs.gov)

**Will I receive more than one Form 1098 for the same property in a year?**  
You should receive a Form 1098 from each company to which you paid reportable mortgage interest or points. You could receive more than one Form 1098 if you refinanced the property during the year and/or if servicing on the loan was transferred.

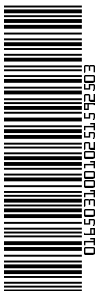
**Do you report the real estate taxes I paid during the year on Form 1098? And can I deduct them on my income tax return?**  
The IRS does not require us to report real estate taxes paid by you on Form 1098. We do, however, provide that information to you on the Annual Tax and Interest Statement for informational purposes only. To determine if the real estate taxes you paid are deductible, we suggest you contact your tax/financial advisor or the IRS at 1-800-829-1040 or [www.irs.gov](http://www.irs.gov)

**I paid points at closing, so why aren't they listed in the Points Paid on Purchase of Principal Residence box (Box 6) on my Form 1098?**  
Not all points are reportable, according to IRS regulations. We suggest you contact your tax/financial advisor or the IRS at 1-800-829-1040 or [www.irs.gov](http://www.irs.gov)

**Why didn't I receive my 1099 form at the same time I received my Form 1098?**  
If applicable, Chase will mail your 1099 form by January 31st. The form will be sent separately from your Form 1098.

**Why didn't I receive a Form 1099-C (Cancellation of Debt) this year when I received one last year?**  
The IRS only requires us to send you this form when we cancel \$600 or more of your principal balance debt in a calendar year.

**Why didn't I receive a Form 1099-MISC (Miscellaneous Income) when the letter that accompanied my check indicated that I may receive one this year?**  
Chase sends Form 1099\_MISC to customers and vendors for miscellaneous payments aggregating to \$600 or more made during the tax year. The federal government does not require Chase to send tax information if you received payments less than \$600.



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. 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 home equity, line of credit, or credit card loan. 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 2018 that accrued in full by January 15, 2019, this prepaid interest may be included in box 1. However, you cannot deduct the prepaid amount in 2018 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 mortgage principal on the mortgage as of January 1, 2018.

**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 2018 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 2018 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.** 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.

**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)