

Statement Date: 01/04/2023
Total Amount Due: \$1,637.87
Payment Due Date*: 02/01/2023

*A late fee of \$63.00 may be assessed if payment is received after normal business hours on 02/16/2023.

+ 0712417 000690556 04LCSA 0971073 104
DOMENICK G LAZZARA
 1509 W 890 S
 PROVO, UT 84601



Save time and pay online at
www.inspirehomeloansservicing.com

Customer Service/Pay-by-Phone: 1.855.876.9219*
**Calls are randomly monitored and recorded to ensure quality service.*
Hours: Monday - Friday: 8 a.m. to 10 p.m. ET
 Saturday: 8 a.m. to 3 p.m. ET

Account Information	
Loan Number:	0062941273
Property Address:	1509 WEST 890 SOUTH PROVO, UT 84601
Outstanding Principal Balance:	\$223,470.19
Interest Rate:	5.375%
Escrow Balance:	\$1,512.63
Maturity Date:	07/01/2052
Prepayment Penalty:	No

Explanation of Amount Due	
Principal:	\$258.98
Interest:	\$1,000.96
Escrow: (Taxes and Insurance)	\$377.93
Regular Monthly Payment:	\$1,637.87
New Fees and Charges (since last statement)	\$0.00
Past Due Amount (including unpaid fees/charges)	\$0.00
Unapplied Balance†:	\$0.00
Total Amount Due**	\$1,637.87

Past Payment Breakdown		
	Paid Last Month	Paid Year-to-Date
Principal:	\$257.82	\$257.82
Interest:	\$1,002.12	\$1,002.12
Escrow: (Taxes and Insurance)	\$377.93	\$377.93
Fees & Charges:	\$0.00	\$0.00
Unapplied Amount:	\$0.00	\$0.00
Total of Payments	\$1,637.87	\$1,637.87

Important Messages
 Learn more about the Homeowner Assistance Fund (HAF), a federal program helping homeowners impacted by COVID-19. Find out more information about the availability of HAF by visiting the National Council of State Housing Agencies website at <https://www.ncsha.org/homeowner-assistance-fund/>.
 **This amount does not represent a full payoff or reinstatement figure. Please contact customer service for information on full reinstatement or to request a complete payoff.
 †Partial Payment: If your loan has a past due balance, any partial payments that you make are not applied to your mortgage, but instead are held in a suspense account, and reflected in the Suspense/Other column of the Transaction Activity. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.
New eStatement Options! To switch to online **1098** and **escrow analysis** statements, sign in to our website and visit the Document Center.

Transaction Activity (12/03/2022 to 01/04/2023)							
Date	Description	Total	Principal	Interest	Escrow	Suspense/Other	Charges
01/03/2023	01/2023 Payment - Thank You	\$1,637.87	\$257.82	\$1,002.12	\$377.93		

x Additional loan activity can be found at www.inspirehomeloansservicing.com under the Transaction History tab.

Please return this portion with your payment.
 Loan Number: 0062941273

PAYMENT DUE DATE	CURRENT PAYMENT	PAST DUE AMOUNT
02/01/2023	\$1,637.87	\$0.00
TOTAL FEES AND CHARGES	UNAPPLIED BALANCE	TOTAL AMOUNT DUE
\$0.00	\$0.00	\$1,637.87

A late fee of \$63.00 may be assessed if payment is received after normal business hours on 02/16/2023.

Additional Principal \$ _____
Additional Escrow \$ _____
Late Charge \$ _____
Other \$ _____

Amount Enclosed: \$, .

See reverse side for additional important information.

DOMENICK G LAZZARA
 1509 W 890 S
 PROVO, UT 84601

INSPIRE HOME LOANS INC. C/O LOANCARE
 PO BOX 60509
 CITY OF INDUSTRY, CA 91716-0509

IMPORTANT INFORMATION

Additional Contact and Correspondence Information

Customer Service Inquiries

Inspire Home Loans Inc. c/o LoanCare
Attn: Customer Service
P.O. BOX 8068
Virginia Beach, VA 23450

Telephone: 1.855.876.9219
Fax: 855.629.2607
Outside the U.S.: 757.271.5100
Monday - Friday 8 a.m. – 10 p.m. ET
Saturday 8 a.m. – 3 p.m. ET

Collections

1.800.909.9525
Fax: 866.221.5275
Monday - Friday 8 a.m. – 10 p.m. ET
Saturday 8 a.m. – 3 p.m. ET

Overnight Address

Inspire Home Loans Inc. c/o LoanCare
Attn: Appropriate Department
3637 Sentara Way
Virginia Beach, VA 23452

Notices of Error/Information Requests

Inspire Home Loans Inc. c/o LoanCare
Attn: Office of the Customer
P.O. BOX 8068
Virginia Beach, VA 23450

Property Tax

Inspire Home Loans Inc. c/o LoanCare - 0031455
P.O. BOX 9241
Coppell, TX 75019-9278
Fax: 817.826.1265

Insurance Claims Correspondence

P.O. BOX 202014
Florence, SC 29502-2014
1.866.822.3434
Fax: 843.413.7128
Monday - Friday 8 a.m. – 8 p.m. ET
Saturday 8 a.m. – 3 p.m. ET

Insurance Center

P.O. BOX 202049
Florence, SC 29502-2049
1.866.822.0890
Fax: 843.413.7127
Monday - Friday 8 a.m. – 8 p.m. ET
Saturday 8 a.m. – 3 p.m. ET
Email - LC623@mycoverageinfo.com
Include loan number and property address in body of email
www.mycoverageinfo.com/LC623

Payment Information

Automatic Payments and Online Bill Pay

Sign-up today at www.inspirehomealoansservicing.com and choose any day up to the 16th for your payment to be withdrawn each month. With **Online Bill Pay**, you can schedule a payment on our website.

Pay by Phone

To make payment using our automated telephone service, call 1.855.876.9219.

By Mail

Please detach the payment coupon attached below and mail using the enclosed envelope.

Western Union Quick Collect or MoneyGram ExpressPayment

Allows you to send funds directly to our office, by wire. There is a fee associated with each service. Be sure to provide your loan number. For the nearest payment location and for further details call 1.800.325.6000 for Western Union or 1.800.926.9400 for MoneyGram. Complete the Quick Collect form using CODE CITY "LOANCARE" and CODE STATE "VA" or use "Receive Code 6353" on the ExpressPayment™ form. Transactions must be completed by 3 p.m. ET to ensure same day processing.

Customers Who Pay by Check: When you pay your bill by check, you authorize us to electronically process your check. If your check is processed electronically, your checking account may be debited the same day we receive the check and it will not be returned with your checking account statement. If someone other than you or a bill paying service pays your bill, you must notify them of this policy.

Electronic check conversion is simply a process where your paper check is converted to an electronic payment from your account. Your check is copied and stored and the original check is destroyed. In most cases, your payment will show as an ACH or electronic debit. For more information regarding this process, visit the Federal Reserve Internet site at <http://www.FederalReserve.gov>.

Payoff Information

To obtain an accurate payoff on your loan, we must receive a request in writing indicating your loan number, name, property address and the date of the anticipated payoff. This can be ordered by sending a written request by mail to our correspondence address: Attention: Payoff Department, or faxing your request to 1.904.366.2039, or by visiting our website at www.inspirehomealoansservicing.com.

Special Request Fees

Listed below are some of the fees charged for special services you might request. The actual fee charged to a particular customer may be different or there may be no fee. The fee schedule is subject to change. Please review each statement for any changes.

Automated Phone System Payment:	No Fee	Insufficient/Returned Check:	up to \$40.00
Online Payment:	No Fee	Extraordinary Services:	As Agreed
Autodraft:	No Fee	Payoff Statement Fee:	up to \$60.00

State Disclosures

Servicemembers Civil Relief Act

The Servicemembers Civil Relief Act (SCRA) may offer protection or relief to service members. If either you have been called to active duty or active service, or you are a spouse or dependent of such a service member, you may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act.

If you have not made us aware of your status, please contact us immediately. You may also call 1.800.342.9647 (toll free from the United States) or www.MilitaryOneSource.mil/legal to find out more information.

Important Information

Fair Debt Collection Practices Act: To the extent the Fair Debt Collection Practices Act (FDCPA) and/or state debt collection laws are applicable, please be advised that this communication is from a debt collector and any information obtained will be used for that purpose.

Fair Credit Reporting Act: 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.

Homeowner Counselor Information: If you would like counseling or assistance, you can contact the following: U.S. Department of Housing and Urban Development (HUD): For a list of homeownership counselors or counseling organizations in your area, go to <https://hudgov-answers.force.com/housingcounseling/s/> or call 800-569-4287.

Important Notes to Mortgagors involved in a Bankruptcy Proceeding: If you are a debtor involved in a bankruptcy proceeding, this statement has been sent to you merely for informational purposes and should be disregarded as an attempt to collect the debt (unless your mortgage is subject to an in rem order). The amount stated may not accurately reflect the debt owed.

If the automatic stay is in effect, we will not act to collect on the debt owed until the stay has been lifted or the case has been closed, dismissed, or discharged. If this statement has reached you after your case has been discharged, please be assured that we are not attempting, and will not attempt, to collect this debt as a personal obligation, except in those circumstances where we may have the right to do so under applicable bankruptcy law. Otherwise we will seek recovery of the debt from the property securing this debt.

Homeowners and Hazard Insurance Information

It is your responsibility to maintain proper and sufficient hazard insurance coverage. Hazard insurance includes fire and extended coverage, and where required, flood insurance. For your protection, you need to consult with your agent or insurance carrier to determine the replacement value of your property and available coverage. Renewable policies and invoices are due thirty days prior to the expiration of the existing policy.

Please be advised that mid-term replacement coverage with another insurance company at any time other than the renewal date may cost you money. Refund of unused premiums are generally penalized by the carrier. Replacement policies must be accompanied by a paid receipt for the first year's premium and the previous insurance carrier should refund any unused premiums on cancelled policies directly to you.

Please contact your carrier if you do not receive your homeowners (hazard and where required, flood) policy on all mortgage loans and a copy of the insurance billing (if your loan is escrowed/impounded for insurance).

Please notify your agent to either call our Insurance Center at 1.866.822.0890 to make sure that we are listed on the policy and that copies, which include your loan number and property address, are uploaded to www.inspirehomealoansservicing.com, faxed to our Insurance Center at 1.843.413.7127 or sent to the following address: Inspire Home Loans Inc., ISAOA/TIMA, C/O LoanCare, LLC, P. O. Box 202049, Florence, SC 29502-2049.

For questions regarding Insurance Claims Processing, please contact 1.866.822.3434 or fax information to 1.843.413.7128.



P.O. Box 8068 | Virginia Beach, VA 23450 | 1.855.876.9219

IMPORTANT TAX RETURN INFORMATION BELOW

ACCOUNT NUMBER: 0062941273

DOMENICK G LAZZARA
1509 W 890 S
PROVO, UT 84601

FOR INFORMATION CALL: 1.855.876.9219
CUSTOMER SERVICE HOURS: M-F 8AM-10PM ET
Sat 8AM-3PM ET

SEE REVERSE SIDE FOR ADDITIONAL INFORMATION

ANNUAL TAX AND INTEREST STATEMENT

DOMENICK G LAZZARA
1509 W 890 S
PROVO, UT 84601

Inspire Home Loans Inc. c/o LoanCare
P.O. BOX 8068
VIRGINIA BEACH, VA 23450

YEAR: 2022
ACCT #: 0062941273
SSN: ***-**-8342

TIN# 54-1322898

DISBURSEMENTS FROM ESCROW

PROPERTY TAX \$2,258.62
HAZARD INSURANCE \$0.00
MORTGAGE INSURANCE \$0.00
ESCROW REFUND \$1,494.55
ADDT'L ASSESSMENTS \$0.00

PRINCIPAL RECONCILIATION

\$225,000.00 BEG BAL
\$1,271.99 APPLIED PRIN
\$223,728.01 ENDING BAL

ESCROW RECONCILIATION

\$0.00 BEG BAL
\$4,887.87 DEPOSITS
\$3,753.17 DISBURSEMENTS
\$1,134.70 ENDING BAL

INTEREST RECONCILIATION

CURRENT TOTAL PYMT \$1,637.87
CURRENT ESCROW PYMT \$377.93

\$0.00 INTEREST PAID
\$5,160.23 *MORTGAGE INTEREST RECEIVED
FROM PAYER(S)/BORROWER(S)

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.

LoanCare
P.O. Box 8068
Virginia Beach, VA 23450
(800) 274-6600

* 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 **1098**
(Rev. January 2022)
For calendar year 2022

Mortgage Interest Statement

Account number (see instructions)
0062941273

Copy B For Payer/Borrower

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.

1 Mortgage interest received from payer(s)/borrower(s)
\$ 5,160.23

2 Outstanding mortgage principal \$ 225,000.00
3 Mortgage origination date 06/24/22

4 Refund of overpaid interest \$
5 Mortgage insurance premiums \$0.00

6 Points paid on purchase of principal residence \$ 8,675.53

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.

8 Address or description of property securing mortgage
1509 WEST 890 SOUTH
PROVO, UT 84601

9 Number of properties securing the mortgage
01

10 Other Real Estate Taxes Paid \$2,258.62

11 Mortgage acquisition date 07/01/22

RECIPIENT'S/LENDER'S TIN 54-1322898

PAYER'S/BORROWER'S TIN ***-**-8342

Form **1098** (Rev. 1-2022)

(keep for your records)

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 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.

Free File. Go to www.irs.gov/FreeFile to see if you qualify for no-cost online federal tax preparation, e-filing, and direct deposit or payment options.



DOMENICK G LAZZARA
1509 W 890 S
PROVO, UT 84601

TRANSACTION DESCRIPTION	PROCESS DATE	DUE DATE	TOTAL AMOUNT RECEIVED	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID	LATE CHARGES	OPTIONAL INSURANCE	OTHER
LOAN SETUP	07/22	08/22		(225,000.00)					
ADJUSTMENT	07/22	08/22			132.52				
PAYMENT	07/22	08/22	2,997.26			2,997.26			
PAYMENT	08/22	08/22	1,637.87	252.13	1,007.81	377.93			
PAYMENT	09/22	09/22	1,637.87	253.26	1,006.68	377.93			
PAYMENT	10/22	10/22	1,637.87	254.39	1,005.55	377.93			
PAYMENT	11/22	11/22	1,637.87	255.53	1,004.41	377.93			
COUNTY TAX DISB	11/22	11/22							2,258.62
PAYMENT	12/22	12/22	1,637.87	256.68	1,003.26	377.93			
ESCROW REFUND	12/22								1,494.55
INT ON ESC DEP	12/22	01/23	0.96			0.96			



