☐ VOID ☐ CORRECTED

PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no. PALL SPERA COMPANY REALTORS, LLC PO BOX 539 STOWE, VT 056720539 802-253-9771		OMB No. 1545-0116 **2021** Form **1099-NEC**	**Nonemployee Compensation**
PAYER'S TIN 03-0229189	RECIPIENT'S TIN 030-64-0942	1 Nonemployee compensation $ 105153.73	**Copy 2** **To be filed with recipient's state income tax return, when required**
RECIPIENT'S name, Street address (including apt. no.), City or town, state or province, country, and ZIP or foreign postal code DuMont, Nancy 1241 Taber Hill Rd. Stowe VT 05672		2 Payer made direct sales totaling $5,000 or more of consumer products to recipient for resale ☐ 3 4 Federal income tax withheld $	
Account number (see instructions)		5 State tax withheld $ $ | 6 State/Payer's state no.	7 State income $ $

Form **1099-NEC** www.irs.gov/Form1099NEC Department of the Treasury - Internal Revenue Service

NAVIENT

PO BOX 9500
WILKES-BARRE, PA 18773-9500

(844) 628-4829

NANCY J DUMONT
1241 TABER HILL RD
STOWE VT 05672-4440

Account Number: 9922100531-1

Important Tax Information

01/12/22

While we cannot offer tax advice, you may be able to deduct student loan interest that you paid in 2021 on your income tax return, and other amounts paid such as loan origination fees. If you have questions about filing your taxes, see either IRS Pub. 970, Tax Benefits for Education, or the Student Loan Interest Deduction Worksheet in your 1040 or 1040A instructions. You can call the IRS at 800-829-1040, visit irs.gov, or consult your tax advisor. For questions about your Navient account, visit us online at Navient.com or call us at 844-NAVI-TAX (844-628-4829). We are here to help you Monday – Thursday 8 a.m. to 9 p.m., and Friday 8 a.m. to 8 p.m., ET.

Instructions for Borrower
A person (including a financial institution, a governmental unit, and an educational institution) that receives interest payments of $600 or more during the year on one or more qualified student loans must furnish this statement to you.

You may be able to deduct student loan interest that you actually paid in 2021 on your income tax return. However, you may not be able to deduct the full amount of interest reported on this statement. Do not contact the recipient/lender for explanations of the requirements for (and how to figure) any allowable deduction for the interest paid. Instead, for more information, see Pub. 970, Tax Benefits for Education, and the Student Loan Interest Deduction Worksheet in your Form 1040 or 1040A instructions.

Borrower's identification number. For your protection, this form may show only the last four digits of your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN). However, the issuer has reported your complete identification number to the IRS.

Account number. May show an account or other unique number the lender assigned to distinguish your account.

Box 1. Shows the interest received by the lender during the year on one or more student loans made to you. For loans made on or after September 1, 2004, box 1 must include loan origination fees and capitalized interest received in 2021. If your loan was made before September 1, 2004, you may be able to deduct loan origination fees and capitalized interest not reported in box 1.

Box 2. If checked, indicates that loan origination fees and/or capitalized interest are **not** included in box 1 for loans made before September 1, 2004. See Pub. 970 for how to figure any deductible loan origination fees or capitalized interest.

Future developments. For the latest information about developments related to Form 1098-E and its instructions, such as legislation enacted after they were published, go to IRS.gov/Form1098E.

☐ CORRECTED (if checked)

RECIPIENT'S/LENDER'S name, address, city or town, state or province, country, ZIP or foreign postal code, and telephone number Navient Solutions, LLC P.O. Box 9500 Wilkes Barre, PA 18773-9500 888-272-5543			OMB No. 1545-1576 **2021** Form **1098-E**	**Student Loan Interest Statement**
RECIPIENT'S federal identification no. 46-4054283	BORROWER'S social security number ***-**-0942	**1** Student loan interest received by lender $ 478.86		**Copy B** **For Borrower**
BORROWER'S name, street address (including apt. no.), City or town, state or province, country, and ZIP or foreign postal code NANCY J DUMONT 1241 TABER HILL RD STOWE VT 05672-4440				This 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 student loan interest.
Account number (see instructions) 9922100531-1		**2** If checked, box 1 does **not** include loan origination fees and/or capitalized interest for loans made before September 1, 2004 X		

Form **1098-E** (keep for your records) www.irs.gov/form1098e Department of the Treasury – Internal Revenue Service

9922100531145542899

K135 SYSTEM S 0001

RECIPIENT'S/LENDER'S name, address and telephone number
Wells Fargo Bank N.A.
Return Mail Operations
PO Box 14411
Des Moines IA 50306-3411

01/05/22

We accept telecommunications relay service calls.
Phone #: 1-866-234-8271
Fax #: 1-866-278-1179

☐ CORRECTED (if checked)

* 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
2021
Form 1098

MORTGAGE INTEREST STATEMENT

Copy B For Payer/ Borrower

RECIPIENT'S/LENDER'S TIN
94-1347393

PAYER'S/BORROWER'S TIN
XXX-XX-8047

PAYER'S/BORROWER'S name, street address, city, state and ZIP code
0062099 01 AV 0.426 **AUTO T9 2 0453 05672-444041 -C01-P62161-I

EDWARD F FLANAGAN
1241 TABER HILL RD
STOWE, VT 05672-4440

1 Mortgage Interest received from payer(s)/borrower(s)*	$16,996.55
2 Outstanding mortgage principal (See instructions)	$154,599.76
3 Mortgage origination date	01/04/2008
4 Refund of overpaid interest	$0.00
5 Mortgage insurance premiums	$0.00
6 Points paid on purchase of principal residence	$0.00
7 The address of the property securing the mortgage will be entered in box 8 and may be the same as PAYER'S/BORROWER'S address.	See box 8 below.
8 Address or description of property securing mortgage	1241 TABER HILL ROAD STOWE, VT 05672
9 Number of properties securing the mortgage	
10 Real estate taxes	$3,111.62
11 Mortgage acquisition date	

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 did not report the refund of interest (box 4); or because you claimed a non-deductible item.

Account number
0207114729

NNNNNNNNN

0453-01-00-0062099-0001-0062754

Form 1098 **SEE BACK SIDE FOR IMPORTANT INFORMATION** (Keep for your records.) www.irs.gov/Form1098 Department of the Treasury - Internal Revenue Service

Please consult a Tax Advisor about the deductibility of any payments made by you or others.

Box 2. Shows the outstanding principal on the mortgage as of January 1, 2021. If the mortgage originated in 2021, shows the mortgage principal as of the date of origination. If the recipient/lender acquired the loan in 2021, shows the mortgage principal as of the date of acquisition.

---------- **2021 INTEREST DETAIL** ----------

TOTAL INTEREST APPLIED 2021	$16,405.05
PLUS LATE CHARGES PAID	$591.50
2021 MORTGAGE INTEREST RECEIVED FROM PAYER/BORROWER(S)	**$16,996.55**

If you have questions about your loan, you can use the number listed at the top of this statement.
By selecting one of the options listed, you can receive information regarding:

- Taxes paid year-to-date
- The amount & date of your last payment
- Interest paid year-to-date
- Other valuable information

We issue tax documents to the primary account owner.

Wells Fargo Home Mortgage, a division of Wells Fargo Bank, N.A., believes Customers come first. You can always count on us to provide the excellent service you've come to expect.

Annual Tax and Interest Statement

Reporting Date	12/31/2021
Loan ID	0000038445
Payer's/Borrower's TIN	XXX-XX-0942

Opportunities Credit Union
25 Winooski Falls Way, Suite 203
P.O. Box 67
Winooski, VT 05404

OMB No. 1545-1380

2021

Mortgage Interest Statement
Form 1098

Tax ID 03-0321712

Direct telephone no. of person to call with questions about this form: (802) 654-4540

Nancy J duMont
1241 Taber Hill Rd
Stowe VT 05672

Principal Balance Information	
Ending Principal Balance	$0.00
Principal Applied	$22,585.08
Negative Amortization	$0.00
Assistance Amount	$0.00

1098 Information	
1 Mortgage interest received from payer(s)/borrower(s) *	$940.30
2 Outstanding mortgage principal	$22,585.08
3 Mortgage origination date	12/06/2018
4 Refund of overpaid interest	$0.00
5 Mortgage insurance premiums	
6 Points paid on purchase of principal residence	$0.00
8 Address or description of property securing mortgage (see instructions) **	
9 Number of properties securing the mortgage	
10 Other - Real estate taxes paid	$0.00
11 Mortgage acquisition date	

Escrow Information	
Beginning Balance	$0.00
Deposits	$0.00
Property Taxes	$0.00
Insurance	$0.00
Other Disbursements	$0.00
Ending Balance	$0.00
Escrow Int /Div Paid	$0.00
Escrow Int /Div Withheld	$0.00
Int /Div On Loss Draft Paid	$0.00
Int /Div on Loss Draft Withheld	$0.00

****Property:** 1241 Taber Hill Rd, Stowe, VT 05672

***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.

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.

SUBSTITUTE 1098

☐ 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.	* 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 2021 Form 1098	Mortgage Interest Statement
Academy Mortgage Corporation PO Box 77404 Ewing, NJ 08628 866-856-1460	1 Mortgage interest received from payer(s)/borrower(s)* $ 535.94		Account number (see instructions) 0167469790
PAYER'S/BORROWER'S name, street address (including apt. no.) city or town, state or province, country, and ZIP or foreign postal code	2 Outstanding mortgage principal $ 245,000.00	3 Mortgage origination date 11/10/21	**Copy B For Payer/Borrower**
+ 0614990 000036462 09CNYA 0924318 GP NANCY J DUMONT 1241 TABER HILL ROAD STOWE VT 05672-4440	4 Refund of overpaid interest $ 0.00	5 Mortgage insurance premiums $ 0.00	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.
	6 Points paid on purchase of principal residence $ 0.00		
	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 1241 TABER HILL ROAD STOWE VT 05672		
	9 Number of properties securing the mortgage 01		
10 Other	11 Mortgage acquisition date 11/22/2021	RECIPIENT'S/LENDER'S TIN 21-0534340	PAYER'S/BORROWER'S TIN XXX-XX-0942

Form **1098** (keep for your records) www.irs.gov/Form1098 Department of the Treasury - Internal Revenue Service

		Disbursement Activity 2021:
Interest On Escrow	0.14	
Current Total Payment	2,085.18	
Current Escrow Payment	437.09	
Principal Activity 2021:		
Beginning Balance	245,000.00	
Payments Applied	1,112.15	
Remaining Balance	243,887.85	
Escrow Activity 2021:		
Beginning Escrow Balance	0.00	
Total Deposits	1,991.63	
Total Disbursements	0.00	
Closing Escrow Balance	1,991.63 **	

** Balance held for next years disbursements, not a Surplus.

D

"K00580"

2021 Net Interest payment *********** 535.94

Message: If your loan was also serviced by another company in 2021, you may receive a separate statement from them as well.

Please Note: For State Funded Program Participants
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.

See the back of this document for answers to frequently asked questions.

Property Address:
1241 TABER HILL ROAD
STOWE VT 05672

Academy Mortgage Corporation
PO Box 77404
Ewing, NJ 08628
866-856-1460

NANCY J DUMONT
1241 TABER HILL ROAD
STOWE VT 05672-4440

Loan Number: 0167469790

PROCESS DATE		TRANSACTION DESCRIPTION	DUE DATE	TOTAL AMOUNT	PRINCIPAL AMOUNT	INTEREST AMOUNT	ESCROW AMOUNT	OTHER
11/21	142	NEW LOAN SETUP	01/22	$0.00	-$245,000.00			$245,000.00
11/21	170	ADJUSTMENT TRANSACTION	01/22	$1,554.40			$1,554.40	
12/21	173	PAYMENT APPLIED - THANK YOU	01/22	$2,085.18	$1,112.15	$535.94	$437.09	
12/21	160	INTEREST ON ESCROW DEPOSIT	02/22	$0.14			$0.14	

ACADEMY MORTGAGE CORPORATION
339 WEST 13490 SOUTH
DRAPER, UT 84020
(801) 233-3700

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.

2021 Form 1098

Interest Statement

RECIPIENT'S/LENDER'S TIN: 87-0456373	PAYER'S/BORROWER'S TIN: XXX-XX-0942
PAYER'S/BORROWER'S name: NANCY DUMONT, 1241 TABER HILL RD, STOWE, VT 05672-4440	
9 Number of properties securing the mortgage	10 Other
Account number (see instructions): 6001433	11 Mortgage acquisition date: 11/18/2021

1 Mortgage interest received from payer(s)/ borrower(s)*: $ 370.02	4 Refund of overpaid interest: $
2 Outstanding mortgage principal: $ 245,000.00	5 Mortgage insurance premiums: $
3 Mortgage origination date: 11/10/2021	6 Points paid on purchase of principal residence: $
7 [X] 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	

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.

Form **1098** (keep for your records) www.irs.gov/Form1098 Department of the Treasury - Internal Revenue Service

Instructions for Payer/Borrower - Form 1098 (2021)

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 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.

Caution *If you prepaid interest in 2021 that accrued in full by January 15, 2022, this prepaid interest may be included in box 1. However, you cannot deduct the prepaid amount in 2021 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, 2021. If the mortgage originated in 2021, shows the mortgage principal as of the date of origination. If the recipient/lender acquired the loan in 2021, 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 2021 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 2021 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 2021, 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*.

FreeFile. 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.

☐ 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.

ACADEMY MORTGAGE CORPORATION
339 WEST 13490 SOUTH
DRAPER, UT 84020
(801) 233-3700

* **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

2021 Form 1098

Mortgage Interest Statement

RECIPIENT'S/LENDER'S TIN: 87-0456373	PAYER'S/BORROWER'S TIN: XXX-XX-0942
PAYER'S/BORROWER'S name: NANCY DUMONT, 1241 TABER HILL RD, STOWE, VT 05672-4440	
9 Number of properties securing the mortgage	10 Other
Account number (see instructions): 6001433	11 Mortgage acquisition date: 11/18/2021

1 Mortgage interest received from payer(s)/ borrower(s)*: $ 370.02	4 Refund of overpaid interest: $
2 Outstanding mortgage principal: $ 245,000.00	5 Mortgage insurance premiums: $
3 Mortgage origination date: 11/10/2021	6 Points paid on purchase of principal residence: $
7 [X] 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	

Copy B
For Payer/ Borrower

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Form **1098** (keep for your records) www.irs.gov/Form1098 Department of the Treasury - Internal Revenue Service