

How to read your 1098 document copy

1. This area shows your:
 - Monthly payment amount
 - Year-end balance of your mortgage loan
 - Amount of principal applied to your loan during the tax year
2. If your loan pays into an escrow account, the details of those payments are listed here in a combined total for the year.
3. If this box is checked, that means you received a corrected version of your tax form. Make sure you always reference the most recent version. Digital copies will be available on mymortgage.arvest.com.
4. This is the amount of interest you paid on your mortgage loan during the tax year. Please note: Arvest isn't allowed to report interest paid for any payment due after Jan. 15 of the following year. So, if you made a payment in February or later in the following year, that interest won't show on your tax form.
5. This is the beginning principal balance of your loan on Jan. 1 of the tax year. You can see the ending principal balance in the upper right-hand corner of this form.
6. This box is blank on your form, but if you pay into an escrow account, the total taxes paid will be calculated in your escrow totals in the upper right-hand corner of this form.
7. This is the type of loan you have.



801 John Barrow Road, STE 1
Little Rock, AR 72205

RETURN SERVICE REQUESTED

1234567
B. Parker
123 Main Street
Lowell, AR, 72745

ANNUAL TAX AND INTEREST STATEMENT 1098-2022

1 Principal Balance	
Current Payment	\$1,726.34
Ending Balance	\$50,702.45
Principal Applied	\$18,887.28
2 Escrow Reconciliation	
Beginning Balance	\$0.00
Ending Balance	\$0.00

☒ **3 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. ARVEST BANK 801 JOHN BARROW RD, SUITE 1 LITTLE ROCK, AR 72205 (844) 853-4373		*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 20 22	Mortgage Interest Statement 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)* \$1,828.80		2 Outstanding mortgage principal \$69,589.73	
RECIPIENT'S/LENDER'S TIN 00-000-000	PAYER'S/BORROWER'S TIN 00-00-0000	3 Mortgage origination date 04/15/2016	
PAYER'S/BORROWER'S name B. PARKER		4 Refund of overpaid interest \$0.00	
Street address (including apt. no.) 123 MAIN ST		6 Points paid on purchase of principal residence	
City or town, state or province, country, and ZIP or foreign postal code LOWELL, AR 72745-0001		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.	
9 Number of properties securing the mortgage 1		8 Address or description of property securing mortgage 456 EASY ST FAYETTEVILLE, AR	
10 Real Estate Taxes Paid mortgage *****0001		11 Mortgage acquisition date	

Form 1098 (Rev. 1-2022)

(Keep for your records)

www.irs.gov/Form1098

Department of the Treasury - Internal Revenue Service