Mortgage / property loan

ANNUAL LOAN INTEREST STATEMENT

Calendar year 2026 — use for tax records and lender year-end checks

Borrower(s) Aaron & Lisa Novak
Lender Keystone Home Loans
Loan reference KHL-20391-08
Property 14 Larch Avenue, Fairview

Opening principal balance, 1 January 2026	**182,400.00**

Monthly payments

Month	Payment made	Interest portion	Principal portion	Escrow / fees	Balance after payment
January	1,385.00	934.80	450.20	-	181,949.80
February	1,385.00	932.49	452.51	-	181,497.29
March	1,385.00	930.17	454.83	-	181,042.46
April	1,385.00	927.84	457.16	-	180,585.30
May	1,385.00	925.50	459.50	-	180,125.80
June	1,385.00	923.14	461.86	-	179,663.94
July	1,385.00	920.78	464.22	-	179,199.72
August	1,385.00	918.40	466.60	-	178,733.12
September	1,385.00	916.01	468.99	-	178,264.13
October	1,385.00	913.60	471.40	-	177,792.73
November	1,385.00	911.19	473.81	-	177,318.92
December	1,385.00	908.76	476.24	-	176,842.68
Year total	**16,620.00**	**11,062.68**	**5,557.32**	**-**	

Year-end summary

Interest paid in 2026	**11,062.68**
Principal repaid in 2026	**5,557.32**
Closing balance, 31 December 2026	**176,842.68**

Check against your lender

Compare the interest total with your lender's year-end interest statement before you claim any deduction. Use the lender's figure if the two differ.