

Report of Organizational Actions Affecting Basis of Securities

▶ See separate instructions.

Part I Reporting Issuer

1 Issuer's name BNY Mellon U.S. Mortgage Fund, Inc.		2 Issuer's employer identification number (EIN) 13-3281750	
3 Name of contact for additional information BNY Mellon Investment Adviser, Inc.	4 Telephone No. of contact 1-800-373-9387	5 Email address of contact custserv@bnymellon.com	
6 Number and street (or P.O. box if mail is not delivered to street address) of contact 240 Greenwich Street		7 City, town, or post office, state, and ZIP code of contact New York, NY 10286	
8 Date of action March 28, 2025		9 Classification and description Regulated Investment Company (Tax-Free Reorganization)	
10 CUSIP number See attached	11 Serial number(s)	12 Ticker symbol See attached	13 Account number(s)

Part II Organizational Action Attach additional statements if needed. See back of form for additional questions.

14 Describe the organizational action and, if applicable, the date of the action or the date against which shareholders' ownership is measured for the action ▶ On March 28, 2024, BNY Mellon Core Plus Fund acquired all of the assets and assumed all of the liabilities of the issuer solely in exchange for shares of beneficial interest. (Details below) The merger of BNY Mellon U.S. Mortgage Fund, Inc. into BNY Mellon Core Plus Fund qualifies as a tax-free reorganization under Section 368(a)(1)(C). The Target shareholders' total basis in the Acquiring shares received is the same as their total basis in the old Target shares. Per share, each new Acquiring share received in the reorganization will have a basis equal to 100% of the Target share surrendered.

The exchange is based on the number and value of shares outstanding at the close of business on March 28, 2025.

15 Describe the quantitative effect of the organizational action on the basis of the security in the hands of a U.S. taxpayer as an adjustment per share or as a percentage of old basis ▶ _____

A shareholder's aggregate basis in BNY Mellon Core Plus Fund they received in exchange for their share of BNY Mellon U.S. Mortgage Fund, Inc. will be the same as their aggregate basis in the shares of BNY Mellon U.S. Mortgage Fund, Inc. The number of BNY Mellon Core Plus Fund shares that were received for each share of BNY Mellon U.S. Mortgage Fund, Inc. given up in exchange is as follows:

1.393478261 BNY Mellon Core Plus Fund - Class A shares for one BNY Mellon U.S. Mortgage Fund, Inc. - Class A share

1.396739130 BNY Mellon Core Plus Fund - Class C shares for one BNY Mellon U.S. Mortgage Fund, Inc. - Class C share

1.395652174 BNY Mellon Core Plus Fund - Class I shares for one BNY Mellon U.S. Mortgage Fund, Inc. - Class I share

1.394565217 BNY Mellon Core Plus Fund - Class Y shares for one BNY Mellon U.S. Mortgage Fund, Inc. - Class Y share

1.394565217 BNY Mellon Core Plus Fund - Class A shares for one BNY Mellon U.S. Mortgage Fund, Inc. - Class Z share

16 Describe the calculation of the change in basis and the data that supports the calculation, such as the market values of securities and the valuation dates ▶ _____

There was no change in aggregate basis as a result of the above described organizational action.

Part II Organizational Action (continued)

17 List the applicable Internal Revenue Code section(s) and subsection(s) upon which the tax treatment is based ▶
IRC Sections 368, 354 and 358

18 Can any resulting loss be recognized? ▶
There was no gain or loss on the transaction. Accordingly, each investor's aggregate basis in the shares of BNY Mellon Core Plus Fund received in the exchange will be the same as the aggregate basis in their shares of BNY Mellon U.S. Mortgage Fund, Inc. exchanged.

19 Provide any other information necessary to implement the adjustment, such as the reportable tax year ▶
The above described organizational action is reportable in tax year 2025.

Sign Here Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge.

Signature ▶ _____ Date ▶ _____

Print your name ▶ A signed copy is maintained by the issuer Title ▶ _____

Paid Preparer Use Only	Print/Type preparer's name	Preparer's signature	Date	Check <input type="checkbox"/> if self-employed	PTIN
	Firm's name ▶	Firm's EIN ▶			
	Firm's address ▶	Phone no.			

BNY Mellon U.S. Mortgage Fund, Inc.
Form 8937 Attachment
March 28, 2025

EIN: 13-3281750

BNY Mellon U.S. Mortgage Fund, Inc.

<u>Share Class</u>	<u>Box 10, CUSIP</u>	<u>Box 12, Ticker Symbol</u>
Class A shares	05588P-30-1	GPGAX
Class C shares	05588P-40-0	GPNCX
Class I shares	05588P-50-9	GPNIX
Class Y shares	05588P-20-2	GPNYX
Class Z shares	05588P-10-3	DRGMX

BNY Mellon Core Plus Fund

<u>Share Class</u>	<u>Box 10, CUSIP</u>	<u>Box 12, Ticker Symbol</u>
Class A shares	05580W-86-6	DCPAX
Class C shares	05580W-85-8	DCPCX
Class I shares	05580W-84-1	DCPIX
Class Y shares	05580W-83-3	DCPYX