

VOID CORRECTED

Mortgage Assistance Payments

FILER'S name, street address, city, state, ZIP code, and telephone no.			OMB No. 1545-2221
			Form 1098-MA (Rev. April 2025)
			For calendar year _____

FILER'S TIN	HOMEOWNER'S TIN	1 Total State HFA and homeowner mortgage payments \$
HOMEOWNER'S name		2 State HFA mortgage assistance payments \$
Street address (including apt. no.) (optional)		3 Homeowner mortgage payments \$
City, state, and ZIP code (optional)		
Account number (optional)		

Copy A
For
Internal Revenue Service Center
For filing information, Privacy Act, and Paperwork Reduction Act Notice, see the **General Instructions for Certain Information Returns.**
www.irs.gov/Form1099

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CORRECTED (if checked)

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FILER'S TIN	HOMEOWNER'S TIN	
HOMEOWNER'S name		

Mortgage Assistance Payments

1 Total State HFA and homeowner mortgage payments	\$
2 State HFA mortgage assistance payments	\$
3 Homeowner mortgage payments	\$
Street address (including apt. no.) (optional)	
City, state, and ZIP code (optional)	
Account number (optional)	

**Copy B
For Homeowner**
This is important tax information and is being furnished to the IRS.

Instructions for Homeowner

Form 1098-MA. The information on this statement is submitted to the IRS by State Housing Finance Agencies (HFAs) to report (1) payments made by a State HFA under the Housing Finance Agency Innovation Fund for the Hardest Hit Housing Markets (HFA Hardest Hit Fund) (State HFA mortgage assistance payments), and (2) payments made by you (homeowner mortgage payments) under this program.

Homeowner's taxpayer identification number (TIN). For your protection, this form may show only the last four digits of your TIN (social security number (SSN) or individual taxpayer identification number (ITIN)). However, the filer has reported your complete TIN to the IRS.

Safe-harbor deduction computation. You may use a safe-harbor method to compute your deduction for mortgage interest, mortgage insurance premiums (MIP) (if deductible, see Schedule A (Form 1040 or 1040-SR)), and real property taxes on your main home if you meet two tests. First, you meet the rules to deduct all of the mortgage interest on your loan, all of your MIP, and all of the real property taxes on your main home. Second, you participated in an HFA Hardest Hit Fund program in which program payments could be used to pay mortgage interest. If you meet these tests, then you may deduct an amount equal to the sum of all payments you actually made during the year to your

mortgage servicer or the State HFA. However, the amount you may deduct cannot exceed the sum of the amounts shown on your Form 1098 in box 1 (Mortgage interest received from payer(s)/borrower(s)), any deductible MIP reported in box 5, and real estate taxes reported in box 10. However, you are not required to use this safe-harbor method to compute your deduction for mortgage interest and real property taxes on your main home.

Account number (optional). May show an account number the filer has assigned to distinguish your account.

Box 1. Shows the total amount of State HFA mortgage assistance payments and homeowner mortgage payments.

Box 2. Shows the amount of State HFA mortgage assistance payments.

Box 3. Shows the amount of homeowner mortgage payments you paid to the State HFA.

Future developments. For the latest information about developments related to Form 1098-MA and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form1098MA.

Free File Program. 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.