

Column	Field (*required field)	Example Values	Formatting Guidelines
A	Form Type	1098	
B	Tax Year	2024	
C	Lender TIN Type*	SSN	· Must be entered as "SSN" and "EIN"
D	Lender Taxpayer ID Number*	123-23-1234	· Digits and dashes only · Business TINs (EIN) must be in XX-XXXXXXX format · Individual TINs (SSN) must be in XXX-XX-XXXX format
E	Lender Name Type*	B	· Must be entered as "B" for Business Name or "I" for Individual
F	Lender Business or Entity Name Line 1*	John Finch Company	· Required if Name Type = "B" · Length: Max 40 characters · May only contain alphabet letters, numbers, blank space (), and the following special characters: hyphen (-), pound (#), parentheses (), ampersand (&), and apostrophe (') · May not contain leading, trailing, and adjacent spaces
G	Lender Business or Entity Name Line 2		· Length: Max 40 characters · May only contain alphabet letters, numbers, blank space (), and the following special characters: hyphen (-), pound (#), parentheses (), ampersand (&), apostrophe ('), slash (/), and percent (%) · May not contain leading, trailing, and adjacent spaces
H	Lender First Name	John	· Required if Name Type = "I" · Required if Last Name is filled out · Length: Max 20 characters · May only contain alphabet letters, blanks () and hyphens (-) · May not contain leading, trailing, and adjacent spaces
I	Lender Middle Name	James	· Length: Max 20 characters · May only contain alphabet letters, blanks () and hyphens (-) · May not contain leading, trailing, and adjacent spaces
J	Lender Last Name (Surname)	Finch	· Required if Name Type = "I" · Required if First Name is filled out · Length: Max 20 characters · May only contain alphabet letters, blanks () and hyphens (-) · May not contain leading, trailing, and adjacent spaces
K	Lender Suffix		· Length: Max 20 characters · May only contain alphabet letters, blanks () and hyphens (-) · May not contain leading, trailing, and adjacent spaces
L	Lender Country*	US	· Must be entered according to their designated country abbreviation · Link to country abbreviations: https://www.irs.gov/e-file-providers/foreign-country-code-listing-for-modernized-e-file
M	Lender Address Line 1*	1234 Midway Rd	· Length: Max 35 characters · May only be alpha-numeric characters and the following special characters: hyphen (-) slash (/) space () · May not contain leading, trailing, and adjacent spaces

N	Lender Address Line 2		<ul style="list-style-type: none"> Length: Max 35 characters May only be alpha-numeric characters and the following special characters: hyphen (-) slash (/) space () May not contain leading, trailing, and adjacent spaces
O	Lender City/Town*	Dallas	<ul style="list-style-type: none"> Length: Max 40 characters May only be alphabet characters and the following special characters: space () May not contain leading, trailing, and adjacent spaces
P	Lender State/Province/Territory*	Texas (TX)	<ul style="list-style-type: none"> [Domestic] Must be entered as their 2 letter abbreviation Link to 2 letter abbreviation: https://www.irs.gov/pub/irs-utl/zip_code_and_state_abbreviations.pdf [Foreign] Length: Max 17 characters Alpha-numeric characters (A-Z, 0-9) and spaces only May not contain leading, trailing, and adjacent spaces
Q	Lender ZIP/Postal Code*	12309	<ul style="list-style-type: none"> [Domestic] Length: Exactly 5, 9 or 12 characters Digits only [Foreign] Length: Max 9 characters Alpha-numeric characters only (A-Z, 0-9)
R	Lender Phone Type	D	<ul style="list-style-type: none"> Must be entered as "D" for Domestic or "I" for International
S	Lender Phone	2145555555	<ul style="list-style-type: none"> Domestic Phone must be in one of the following formats: 1231231234, 123-123-1234, (123) 123-1234 International Phone must be 15 digits or less and may only include the "+" symbol at the beginning
T	Borrower TIN Type	SSN	<ul style="list-style-type: none"> Required if TaxBorrower ID Number is entered. Must be entered as "SSN", "EIN", "ATIN", "ITIN", "QI-EIN", or "UND"
U	Borrower Taxpayer ID Number	123-23-1234	<ul style="list-style-type: none"> Business TINs (EIN, QI-EIN) must be in XX-XXXXXXX format Individual TINs (SSN, ITIN, ATIN) must be in XXX-XX-XXXX format Undeterminable TINs (UND) must be in XXXXXXXXXX format
V	Borrower Name Type*	B	<ul style="list-style-type: none"> Must be entered as "B" for Business Name or "I" for Individual
W	Borrower Business or Entity Name Line 1	ABC123	<ul style="list-style-type: none"> Required if Name Type = "B" Length: Max 40 characters May only contain alphabet letters, numbers, blank space (), and the following special characters: hyphen (-), pound (#), parentheses (), ampersand (&), and apostrophe (') May not contain leading, trailing, and adjacent spaces

X	Borrower Business or Entity Name Line 2		<ul style="list-style-type: none"> Length: Max 40 characters May only contain alphabet letters, numbers, blank space (), and the following special characters: hyphen (-), pound (#), parentheses (), ampersand (&), apostrophe ('), slash (/), and percent (%) May not contain leading, trailing, and adjacent spaces
Y	Borrower First Name	Sarah	<ul style="list-style-type: none"> Required if Name Type = "I" Required if Last Name is filled out Length: Max 20 characters May only contain alphabet letters, blanks () and hyphens (-) May not contain leading, trailing, and adjacent spaces
Z	Borrower Middle Name	Jasmin	<ul style="list-style-type: none"> Length: Max 20 characters May only contain alphabet letters, blanks () and hyphens (-) May not contain leading, trailing, and adjacent spaces
AA	Borrower Last Name (Surname)	Finch	<ul style="list-style-type: none"> Required if Name Type = "I" Required if First Name is filled out Length: Max 20 characters May only contain alphabet letters, blanks () and hyphens (-) May not contain leading, trailing, and adjacent spaces
AB	Borrower Suffix		<ul style="list-style-type: none"> Length: Max 20 characters May only contain alphabet letters, blanks () and hyphens (-) May not contain leading, trailing, and adjacent spaces
AC	Borrower Country*	US	<ul style="list-style-type: none"> Must be entered according to their designated country abbreviation Link to country abbreviations: https://www.irs.gov/e-file-providers/foreign-country-code-listing-for-modernized-e-file
AD	Borrower Address Line 1*	1234 Midway Rd	<ul style="list-style-type: none"> Length: Max 35 characters May only be alpha-numeric characters and the following special characters: hyphen (-) slash (/) space () May not contain leading, trailing, and adjacent spaces
AE	Borrower Address Line 2		<ul style="list-style-type: none"> Length: Max 35 characters May only be alpha-numeric characters and the following special characters: hyphen (-) slash (/) space () May not contain leading, trailing, and adjacent spaces
AF	Borrower City/Town*	Dallas	<ul style="list-style-type: none"> Length: Max 40 characters May only be alphabet characters and the following special characters: space () May not contain leading, trailing, and adjacent spaces

AG	Borrower State/Province/Territory*	TX	[Domestic] <ul style="list-style-type: none"> · Must be entered as their 2 letter abbreviation · Link to 2 letter abbreviation: https://www.irs.gov/pub/irs-utl/zip_code_and_state_abbreviations.pdf [Foreign] <ul style="list-style-type: none"> · Length: Max 17 characters · Alpha-numeric characters (A-Z, 0-9) and spaces only · May not contain leading, trailing, and adjacent spaces
AH	Borrower ZIP/Postal Code*	12309	[Domestic] <ul style="list-style-type: none"> · Length: Exactly 5, 9 or 12 characters · Digits only [Foreign] <ul style="list-style-type: none"> · Length: Max 9 characters · Alpha-numeric characters only (A-Z, 0-9)
AI	Office Code	1234	<ul style="list-style-type: none"> · Length: Exactly 4 digits
AJ	Form Account Number	ABC12345	<ul style="list-style-type: none"> · Length: Max 20 characters · May not be the same as the Payer or Recipient Taxpayer ID Number
AK	Box 1 - Mortgage interest received from payer(s)/borrower(s)	1000.00	<ul style="list-style-type: none"> · \$0 to \$999,999,999,999,999 · Cannot be negative · Digits only except 1 decimal is allowed · Must have no more than two digits after the decimal. Check for long numbers in money amount fields that may have been formatted in scientific notation. For example: 1.045E+5.
AL	Box 2 - Outstanding Mortgage Principal	2000	<ul style="list-style-type: none"> · \$0 to \$999,999,999,999,999 · Cannot be negative · Digits only except 1 decimal is allowed · Must have no more than two digits after the decimal. Check for long numbers in money amount fields that may have been formatted in scientific notation. For example: 1.045E+5.
AM	Box 3 - Mortgage Origination Date	03/30/2022	<ul style="list-style-type: none"> · Length: Max 8 characters · Digits only · Date field must be in MM/DD/YYYY format · Must fall within the tax year the form is being prepared for.
AN	Box 4 - Refund of Overpaid Interest	500.50	<ul style="list-style-type: none"> · \$0 to \$999,999,999,999,999 · Cannot be negative · Digits only except 1 decimal is allowed · Must have no more than two digits after the decimal. Check for long numbers in money amount fields that may have been formatted in scientific notation. For example: 1.045E+5.
AO	Box 5 - Mortgage Insurance Premiums		<ul style="list-style-type: none"> · \$0 to \$999,999,999,999,999 · Cannot be negative · Digits only except 1 decimal is allowed · Must have no more than two digits after the decimal. Check for long numbers in money amount fields that may have been formatted in scientific notation. For example: 1.045E+5.

AP	Box 6 - Points Paid on Purchase of Principal Residence		<ul style="list-style-type: none"> · \$0 to \$999,999,999,999,999 · Cannot be negative · Digits only except 1 decimal is allowed · Must have no more than two digits after the decimal. Check for long numbers in money amount fields that may have been formatted in scientific notation. For example: 1.045E+5.
AQ	Box 7 - Same Payer Address		<ul style="list-style-type: none"> · Length: Max 1 character · Must be entered as "Y" for Yes or "N" for No
AR	Box 8 - Address or Description of Property Securing Mortgage	Transferor Address section header, not to be filled out by user.	
AS	Country	US	<ul style="list-style-type: none"> · Must be entered according to their designated country abbreviation.
AT	Address Line 1	1234 Midway Rd	<ul style="list-style-type: none"> · Length: Max 35 characters · May only be alpha-numeric characters and the following special characters: hyphen (-) slash (/) single space () · Must be less than or equal to 35 characters. · May not contain leading, trailing, and adjacent spaces · If at least 1 domestic address field is filled out, it should include Country, Address Line 1, City/Town, State/Province/Territory, and ZIP/Postal code. Foreign addresses must include Country and Address Line 1.
AU	Address Line 2	Unit 123	<ul style="list-style-type: none"> · Length: Max 35 characters · May only be alpha-numeric characters and the following special characters: hyphen (-) slash (/) single space () · Must be less than or equal to 35 characters. · May not contain leading, trailing, and adjacent spaces · If at least 1 domestic address field is filled out, it should include Country, Address Line 1, City/Town, State/Province/Territory, and ZIP/Postal code. Foreign addresses must include Country and Address Line 1.
AV	City/Town	Midway	<ul style="list-style-type: none"> · Length: Max 40 characters · May only be alphabet characters and the following special characters: space () · Must be less than or equal to 40 characters. · May not contain leading, trailing, and adjacent spaces · If at least 1 domestic address field is filled out, it should include Country, Address Line 1, City/Town, State/Province/Territory, and ZIP/Postal code. Foreign addresses must include Country and Address Line 1.

AW	State/Province/Territory	VA	<ul style="list-style-type: none"> · Length: Max 2 characters · Must be entered as their 2 letter abbreviation. · Link to 2 letter abbreviation: https://www.irs.gov/pub/irs-utl/zip_code_and_state_abbreviations.pdf · May not contain leading, trailing, and adjacent spaces · If at least 1 domestic address field is filled out, it should include Country, Address Line 1, City/Town, State/Province/Territory, and ZIP/Postal code. Foreign addresses must include Country and Address Line 1. <p>[Foreign]</p> <ul style="list-style-type: none"> · Length: Max 17 characters · Must be less than or equal to 17 characters. · Alpha-numeric characters (A-Z, 0-9) and spaces only · May not contain leading, trailing, and adjacent spaces
AX	ZIP/Postal Code	12345	<p>[Domestic]</p> <ul style="list-style-type: none"> · Length: Exactly 5, 9 or 12 characters · Digits only · If at least 1 domestic address field is filled out, it should include Country, Address Line 1, City/Town, State/Province/Territory, and ZIP/Postal code. Foreign addresses must include Country and Address Line 1. <p>[Foreign]</p> <ul style="list-style-type: none"> · Length: Max 9 characters · Alpha-numeric characters only
AY	Provide a Legal Description		<ul style="list-style-type: none"> · Length: Max 861 characters · Address or Description of Property Securing Mortgage is required if Box 7 - Same Payer Address is unchecked. · Should only include alphanumeric values and certain special characters and may not include leading or trailing spaces, or more than 1 space in a row. · Allowed special characters include the following: ! " # \$ % & ' () * + , - . / : ; < > = ? @ { } ~ £ ¤ Á É Í Ñ Ó × Ú Ü á é í ñ ó ú ü
AZ	Box 9 - Number of Properties Securing the Mortgage	123	<ul style="list-style-type: none"> · Length: Max 10 characters · Must be integer(s)
BA	Box 10 - Other		<ul style="list-style-type: none"> · Length: Max 150 characters · Should only include alphanumeric values and certain special characters and may not include leading or trailing spaces, or more than 1 space in a row. · Allowed special characters include the following: ! " # \$ % & ' () * + , - . / : ; < > = ? @ { } ~ £ ¤ Á É Í Ñ Ó × Ú Ü á é í ñ ó ú ü

BB	Box 11 - Mortgage Acquisition Date	03/30/2023	<ul style="list-style-type: none">· Length: Max 8 characters· Digits only· Date field must be in MM/DD/YYYY format· Must fall within the tax year the form is being prepared for.
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