

## **Attention:**

This form is provided for informational purposes and should not be reproduced on personal computer printers by individual taxpayers for filing. The printed version of this form is designed as a "machine readable" form. As such, it must be printed using special paper, special inks, and within precise specifications.

Additional information about the printing of these specialized tax forms can be found in IRS Publications 1141, 1167, 1179, and other IRS resources.

The printed version of the form may be obtained by calling 1-800-TAX-FORM (1-800-829-3676). Be sure to order using the IRS form or publication number.

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VOID

CORRECTED

PAYER'S name, street address, city, state, ZIP code, and telephone no.		Payer's RTN (optional)	OMB No. 1545-0112	<b>2004</b> Form <b>1099-INT</b>	<b>Interest Income</b>
PAYER'S Federal identification number		RECIPIENT'S identification number	1 Interest income not included in box 3 \$		
RECIPIENT'S name		2 Early withdrawal penalty \$	3 Interest on U.S. Savings Bonds and Treas. obligations \$	<b>Copy A</b> <b>For Internal Revenue Service Center</b> <b>File with Form 1096.</b> For Privacy Act and Paperwork Reduction Act Notice, see the <b>2004 General Instructions for Forms 1099, 1098, 5498, and W-2G.</b>	
Street address (including apt. no.)		4 Federal income tax withheld \$	5 Investment expenses \$		
City, state, and ZIP code		6 Foreign tax paid \$	7 Foreign country or U.S. possession		
Account number (optional)	2nd TIN not. <input type="checkbox"/>				

Form **1099-INT**

Cat. No. 14410K

Department of the Treasury - Internal Revenue Service

**Do Not Cut or Separate Forms on This Page — Do Not Cut or Separate Forms on This Page**

CORRECTED (if checked)

PAYER'S name, street address, city, state, ZIP code, and telephone no.		Payer's RTN (optional)	OMB No. 1545-0112	<b>2004</b> Form <b>1099-INT</b>	<b>Interest Income</b>
PAYER'S Federal identification number		RECIPIENT'S identification number	<b>1</b> Interest income not included in box 3 \$		
RECIPIENT'S name		<b>2</b> Early withdrawal penalty \$	<b>3</b> Interest on U.S. Savings Bonds and Treas. obligations \$	<b>Copy B For Recipient</b> This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.	
Street address (including apt. no.)		<b>4</b> Federal income tax withheld \$	<b>5</b> Investment expenses \$		
City, state, and ZIP code		<b>6</b> Foreign tax paid \$	<b>7</b> Foreign country or U.S. possession		
Account number (optional)					

Form **1099-INT**

(keep for your records)

Department of the Treasury - Internal Revenue Service

## Instructions for Recipient

**Box 1.** Shows interest paid to you during the calendar year by the payer. This does not include interest shown in box 3.

If you receive a Form 1099-INT for interest paid on a tax-exempt obligation, see the instructions for your income tax return.

**Box 2.** Shows interest or principal forfeited because of early withdrawal of time savings. You may deduct this amount to figure your adjusted gross income on your income tax return. See the instructions for Form 1040 to see where to take the deduction.

**Box 3.** Shows interest on U.S. Savings Bonds, Treasury bills, Treasury bonds, and Treasury notes. This may or may not be all taxable. See **Pub. 550**, Investment Income and Expenses. This interest is exempt from state and local income taxes.

**This interest is not included in box 1.**

**Box 4.** Shows backup withholding. Generally, a payer must backup withhold at a 28% rate if you did not furnish your taxpayer identification number (TIN) or you did not furnish the correct TIN to the payer. See **Form W-9**, Request for Taxpayer Identification Number and Certification, for information on backup withholding. **Include this amount on your income tax return as tax withheld.**

**Box 5.** Any amount shown is your share of investment expenses of a single-class REMIC. If you file Form 1040, you may deduct these expenses on the "Other expenses" line of **Schedule A (Form 1040)** subject to the 2% limit. This amount is included in box 1.

**Box 6.** Shows foreign tax paid. You may be able to claim this tax as a deduction or a credit on your Form 1040. See your Form 1040 instructions.

**Nominees.** If this form includes amounts belonging to another person(s), you are considered a nominee recipient. Complete a Form 1099-INT for each of the other owners showing the income allocable to each. File Copy A of the form with the IRS. Furnish Copy B to each owner. List yourself as the "payer" and the other owner(s) as the "recipient." File Form(s) 1099-INT with **Form 1096**, Annual Summary and Transmittal of U.S. Information Returns, with the Internal Revenue Service Center for your area. On Form 1096 list yourself as the "filer." A husband or wife is not required to file a nominee return to show amounts owned by the other.

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PAYER'S name, street address, city, state, ZIP code, and telephone no.		Payer's RTN (optional)	OMB No. 1545-0112	<b>2004</b> Form <b>1099-INT</b>	<b>Interest Income</b>
PAYER'S Federal identification number		RECIPIENT'S identification number	<b>1</b> Interest income not included in box 3 \$		
RECIPIENT'S name		<b>2</b> Early withdrawal penalty \$	<b>3</b> Interest on U.S. Savings Bonds and Treas. obligations \$	<b>Copy C For Payer</b>  For Privacy Act and Paperwork Reduction Act Notice, see the <b>2004 General Instructions for Forms 1099, 1098, 5498, and W-2G.</b>	
Street address (including apt. no.)		<b>4</b> Federal income tax withheld \$	<b>5</b> Investment expenses \$		
City, state, and ZIP code		<b>6</b> Foreign tax paid \$	<b>7</b> Foreign country or U.S. possession		
Account number (optional)	2nd TIN not. <input type="checkbox"/>				

Form **1099-INT**

Department of the Treasury - Internal Revenue Service

## Instructions for Payers

General and specific form instructions are provided as separate products. The products you should use to complete Form 1099-INT are the **2004 General Instructions for Forms 1099, 1098, 5498, and W-2G**, and the separate specific instructions, **2004 Instructions for Forms 1099-INT and 1099-OID**. A chart in the general instructions gives a quick guide to which form must be filed to report a particular payment. To order these instructions and additional forms call 1-800-TAX-FORM (1-800-829-3676).

**Caution:** *Because paper forms are scanned during processing, you cannot file with the IRS Forms 1096, 1098, 1099, or 5498 that you download and print from the IRS website.*

**Due dates.** Furnish Copy B of this form to the recipient by January 31, 2005.

File Copy A of this form with the IRS by February 28, 2005. If you file electronically, the due date is March 31, 2005.

**Forms 1099-INT and 1098.** If you received mortgage interest in the course of your trade or business, you may have to report it to the payer of such mortgage interest and to the IRS on **Form 1098**, Mortgage Interest Statement. Do not report mortgage interest to the payer on Form 1099-INT. The purpose of Form 1098 is to report a mortgage interest **deduction**. The purpose of Form 1099-INT is to report interest **income**. See the Instructions for Forms 1099-INT and 1099-OID, and the **Instructions for Form 1098**.

**Foreign recipient.** If the recipient is a nonresident alien, you may have to withhold Federal income tax and file **Form 1042-S**, Foreign Person's U.S. Source Income Subject to Withholding. See the **Instructions for Form 1042-S** and **Pub. 515**, Withholding of Tax on Nonresident Aliens and Foreign Entities.

