Mortgage Insurance Premiums
Deduction Worksheet - Line 8d

Schedule A

(Keep for your records)

2020

Name(s) as shown on return

Tax ID Number

Before you begin: See the instructions for line 8d to see if you must use this worksheet to figure your deduction.

1. Enter the total premiums you paid in 2020 for qualified mortgage insurance for a contract issued after December 31, 2006 . . . . **1.** _____

2. Enter the amount from Form 1040 or 1040-SR, line 11 . . . . **2.** _____

3. Enter $100,000 ($50,000 if married filing separately) . . . . **3.** _____

4. Is the amount on line 2 more than the amount on line 3?

   ☐ **No.** Your deduction isn't limited. Enter the amount from line 1 of this worksheet on Schedule A, line 8d. **Don't** complete the rest of this worksheet.

   ☐ **Yes.** Subtract line 3 from line 2. If the result isn't a multiple of $1,000 ($500 if married filing separately), increase it to the next multiple of $1,000 ($500 if married filing separately). For example, increase $425 to $1,000, increase $2,025 to $3,000; or if married filing separately, increase $425 to $500, increase $2,025 to $2,500, etc. . . . . **4.** _____

5. Divide line 4 by $10,000 ($5,000 if married filing separately). Enter the result as a decimal. If the result is 1.0 or more, enter 1.0 . . . . **5.** _____

6. Multiply line 1 by line 5 . . . . **6.** _____

7. **Mortgage insurance premiums deduction.** Subtract line 6 from line 1. Enter the result here and on Schedule A, line 8d . . . . **7.** _____

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