

# Form 1099-A (2025) — Acquisition or Abandonment of Secured Property

## CSV Data Formatting Guide

Revised: 2026-05-27

| Col | Field (*required field)         | Example Value      | Formatting Guidelines                                                                                                                                                                                                   |
|-----|---------------------------------|--------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| A   | Lender TIN Type*                | EIN                | SSN or EIN<br>Allowed values: SSN, EIN                                                                                                                                                                                  |
| B   | Lender Taxpayer ID Number*      | 123231234          | Enter the 9-digit TIN without dashes.<br>TIN must be exactly 9 digits in length.<br>TIN cannot be 123456789<br>TIN cannot consist of the same digit repeated.                                                           |
| C   | Lender Business Name Line 1     | John Finch Company | One of either Lender Business Name or Lender Person Name is required.<br>Must contain only letters, numbers, #, -, (, ), &, or apostrophe, with no leading/trailing/adjacent spaces.<br>Must be 75 characters or fewer. |
| D   | Lender Business Name Line 2     |                    | Must contain only letters, numbers, #, -, (, ), &, or apostrophe, with no leading/trailing/adjacent spaces.<br>Must be 75 characters or fewer.                                                                          |
| E   | Lender First Name               | John               | One of either Lender Business Name or Lender Person Name is required.<br>Must be 20 characters or fewer.<br>Must contain only letters, numbers, hyphens, or apostrophes.                                                |
| F   | Lender Middle Name              | William            | Must be 20 characters or fewer.<br>Must contain only letters, numbers, hyphens, or apostrophes.                                                                                                                         |
| G   | Lender Last Name                | Finch              | Must be 20 characters or fewer.<br>Must contain only letters, numbers, hyphens, or apostrophes.                                                                                                                         |
| H   | Lender Suffix                   | III                | Must be 20 characters or fewer.<br>Must contain only letters, numbers, hyphens, or apostrophes.                                                                                                                         |
| I   | Lender Country*                 | US                 | Must be a valid 2-character IRS country code (e.g., US, CA)                                                                                                                                                             |
| J   | Lender Address Line 1*          | 123 Business Rd    | Must be 35 characters or fewer.                                                                                                                                                                                         |
| K   | Lender Address Line 2           | Suite 21           | Must be 35 characters or fewer.                                                                                                                                                                                         |
| L   | Lender City/Town                | New York           | City must contain only letters, spaces, hyphens, apostrophes, or periods.<br>Must be 40 characters or fewer.                                                                                                            |
| M   | Lender State/Province/Territory | NY                 | Domestic: must be a valid US state/territory code (e.g., NY, TX).<br>Foreign: Must be 17 characters or fewer.                                                                                                           |
| N   | Lender ZIP/Postal Code          | 10055              | Domestic: zip, zip+4, or zip+7.<br>Foreign: Alpha-numeric characters only                                                                                                                                               |
| O   | Lender Phone*                   | 2145555555         | Phone must be 10-20 digits.                                                                                                                                                                                             |
| P   | Office Code                     | 1234               | This is an optional field. For users with multiple locations, this field may be used to identify the location of the office submitting the information returns.<br>Office Code must be exactly 4 digits.                |

| Col | Field (*required field)                                          | Example Value          | Formatting Guidelines                                                                                                                                                                                                           |
|-----|------------------------------------------------------------------|------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Q   | Borrower TIN Type*                                               | SSN                    | SSN, EIN, ATIN, ITIN, QI-EIN, or UND<br>Allowed values: SSN, EIN, ATIN, ITIN, QI-EIN, UND                                                                                                                                       |
| R   | Borrower Taxpayer ID Number*                                     | 123231234              | Enter the 9-digit TIN without dashes.<br>TIN must be exactly 9 digits in length.<br>TIN cannot be 123456789<br>TIN cannot consist of the same digit repeated.<br>The composite Borrower TIN + Account Number must be unique     |
| S   | Borrower Account Number                                          | AA1234                 | The account number is required if you have multiple accounts for a borrower for whom you are filing more than one Form 1099-A.<br>Must be 20 characters or fewer.<br>The composite Borrower TIN + Account Number must be unique |
| T   | Borrower Business Name Line 1                                    | Hello Mother Goose Inc | One of either Borrower Business Name or Borrower Person Name is required.<br>Must contain only letters, numbers, #, -, (, ), &, or apostrophe, with no leading/trailing/adjacent spaces.<br>Must be 75 characters or fewer.     |
| U   | Borrower Business Name Line 2                                    |                        | Must contain only letters, numbers, #, -, (, ), &, or apostrophe, with no leading/trailing/adjacent spaces.<br>Must be 75 characters or fewer.                                                                                  |
| V   | Borrower First Name                                              | John                   | One of either Borrower Business Name or Borrower Person Name is required.<br>Must be 20 characters or fewer.<br>Must contain only letters, numbers, hyphens, or apostrophes.                                                    |
| W   | Borrower Middle Name                                             | William                | Must be 20 characters or fewer.<br>Must contain only letters, numbers, hyphens, or apostrophes.                                                                                                                                 |
| X   | Borrower Last Name                                               | Finch                  | Must be 20 characters or fewer.<br>Must contain only letters, numbers, hyphens, or apostrophes.                                                                                                                                 |
| Y   | Borrower Suffix                                                  | III                    | Must be 20 characters or fewer.<br>Must contain only letters, numbers, hyphens, or apostrophes.                                                                                                                                 |
| Z   | Borrower Country*                                                | US                     | Must be a valid 2-character IRS country code (e.g., US, CA)                                                                                                                                                                     |
| AA  | Borrower Address Line 1*                                         | 123 Business Rd        | Must be 35 characters or fewer.                                                                                                                                                                                                 |
| AB  | Borrower Address Line 2                                          | Suite 21               | Must be 35 characters or fewer.                                                                                                                                                                                                 |
| AC  | Borrower City/Town                                               | New York               | City must contain only letters, spaces, hyphens, apostrophes, or periods.<br>Must be 40 characters or fewer.                                                                                                                    |
| AD  | Borrower State/Province/Territory                                | NY                     | Domestic: must be a valid US state/territory code (e.g., NY, TX).<br>Foreign: Must be 17 characters or fewer.                                                                                                                   |
| AE  | Borrower ZIP/Postal Code                                         | 10055                  | Domestic: zip, zip+4, or zip+7.<br>Foreign: Alpha-numeric characters only                                                                                                                                                       |
| AF  | Box 1 - Date of lender's acquisition or knowledge of abandonment | MM/DD/YYYY             | Format: MM/dd/yyyy<br>Range: 01/01/1900 to 12/31/2100                                                                                                                                                                           |
| AG  | Box 2 - Balance of principal outstanding                         | \$2000.00              | Up to 2 decimal places. Range: 0 to 999,999,999                                                                                                                                                                                 |

| Col | Field (*required field)                                                          | Example Value         | Formatting Guidelines                                                                                                     |
|-----|----------------------------------------------------------------------------------|-----------------------|---------------------------------------------------------------------------------------------------------------------------|
| AH  | Box 4 - Fair market value of property                                            | \$10,000.00           | Up to 2 decimal places. Range: 0 to 999,999,999                                                                           |
| AI  | Box 5 - If checked, the borrower was personally liable for repayment of the debt | Y                     | Valid values: 1, X, Y, or TRUE                                                                                            |
| AJ  | Box 6 - Description of property                                                  | Property was damaged. | Must contain only printable characters with no leading, trailing, or adjacent spaces.<br>Must be 100 characters or fewer. |