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Recipient's TIN (1099-OID, 1099-DIV, 1099-INT); Borrower's (1098-E); Payer's/Borrower's TIN (1098) For your protection, this form may show only the last four digits of your TIN (SSN, ITIN, ATIN, or EIN)

However, the issuer has reported your complete TIN to the IRS.

Future Developments. For the latest information about developments related to any of the forms referenced below and their instructions, such as legislation enacted after they were published, go to www.irs.gov.

1099-INT OMB NO. 1545-0112 (Copy B)

Interest Income

Instructions for Recipient

The information provided may be different for covered and noncovered securities. For a description of covered securities, see the Instructions for Form 8949. For a taxable covered security acquired at a premium, unless you notified the payer in writing in accordance with Regulations section 1.6045-1(n)(5) that you did not want to amortize the premium under section 171, or for a tax-exempt covered security acquired at a premium, your payer must generally report either (1) a net amount of interest that reflects the offset of the amount of interest paid to you by the amount of premium amortization allocable to the payment(s), or (2) a gross amount of interest paid to you and the premium amortization allocable to the payment(s). If you did notify your payer that you did not want to amortize the premium on a taxable covered security, then your payer will only report the gross amount of interest paid to you. For a noncovered security acquired at a premium, your payer is only required to report the gross amount of interest paid to you. **FATCA filing requirement.** If the FATCA filing requirement box is checked, the payer is reporting on this Form 1099 to satisfy its chapter 4 account reporting requirement. You may also have a filing requirement. See the Instructions for Form 8938.

Account number. May show an account or other unique number the payer assigned to distinguish your account.

Next to **Box 1.** Shows taxable interest paid to you during the calendar year by the payer. This does not include interest shown next to box 3. May also show the total amount of the credits from clean renewable energy bonds, new clean renewable energy bonds, qualified energy conservation bonds, qualified zone academy bonds, qualified school construction bonds, and build America bonds that must be included in your interest income. These amounts were treated as paid to you during the calendar year to you and the premium amortization allocable to the payment(s). If you did notify your payer that you did not want to amortize the premium on a taxable covered security, then your payer will only report the gross amount of interest paid to you. For a noncovered security acquired at a premium, your payer is only required to report the gross amount of interest paid to you. **FATCA filing requirement.** If the FATCA filing requirement box is checked, the payer is reporting on this Form 1099 to satisfy its chapter 4 account reporting requirement. You may also have a filing requirement. See the Instructions for Form 8938.

Next to **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.

Next to **Box 3.** Shows interest on U.S. Savings Bonds, Treasury bills, Treasury bonds, and Treasury notes. This may or may not be taxable.

See Pub. 550. This interest is exempt from state and local income taxes. This interest is not included next to box 1. See the instructions above for a taxable covered security acquired at a premium.

Next to **Box 4.** Shows Federal income tax backup. Generally, a payer must backup withholding if you did not furnish your TIN or you did not furnish the correct TIN to the payer. See Form W-9. Include this amount on your income tax return as tax withheld.

Next to **Box 5.** Shows your share of investment expenses of a single-class REMIC. This amount is included next to box 1. **Note:** This amount is not deductible.

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

Next to **Box 7.** Shows the country or U.S. possession to which the foreign tax was paid.

Next to **Box 8.** Shows tax-exempt interest paid to you during the calendar year by the payer. See how to report this amount in the Instructions for Form 1040. This amount may be subject to backup withholding. See next to box 4 above. See the instructions above for a tax-exempt covered security acquired at a premium.

Next to **Box 9.** Shows tax-exempt interest subject to the alternative minimum tax. This amount is included next to box 8. See the Instructions for Form 6251. See the instructions above for a tax-exempt covered security acquired at a premium.

Next to **Box 10.** Shows market discount. For a taxable or tax-exempt covered security, if you made an election under section 1272(b) to include market discount in income as it accrues and you notified your payer of the election in writing in accordance with Regulations section 1.6045-1(n)(5) that you did not want to amortize bond premium under section 171, or if an amount is reported next to this box, see the Instructions for Schedule B (Form 1040) to determine the net amount of interest includible in income on Form 1040 or 1040-SR with respect to the U.S. Treasury obligation. If an amount is not reported next to this box for a U.S. Treasury obligation that is a covered security acquired at a premium and the payer is reporting premium amortization, the payer has reported a net amount of interest next to box 1. If the amount next to box 11 is greater than the amount of interest paid on the covered security, see Regulations section 1.171-2(a)(4).

Next to **Box 11.** Shows bond premium on tax exempt bond. For a U.S. Treasury obligation that is a covered security, shows the amount of premium amortization allocable to the interest payment(s), unless you notified the payer in writing in accordance with Regulations section 1.6045-1(n)(5) that you did not want to amortize bond premium under section 171. If an amount is reported next to this box, see the Instructions for Schedule B (Form 1040) to determine the net amount of interest includible in income on Form 1040 or 1040-SR with respect to the U.S. Treasury obligation. If an amount is not reported next to this box for a U.S. Treasury obligation that is a covered security acquired at a premium and the payer is reporting premium amortization, the payer has reported a net amount of interest next to box 1. If the amount next to box 11 is greater than the amount of interest paid on the covered security, see Regulations section 1.171-2(a)(4).

Next to **Box 12.** Shows bond premium on tax exempt bond. For a U.S. Treasury obligation that is a covered security, shows the amount of premium amortization allocable to the interest payment(s), unless you notified the payer in writing in accordance with Regulations section 1.6045-1(n)(5) that you did not want to amortize bond premium under section 171. If an amount is reported next to this box, see the Instructions for Schedule B (Form 1040) to determine the net amount of interest includible in income on Form 1040 or 1040-SR with respect to the U.S. Treasury obligation. If an amount is not reported next to this box for a U.S. Treasury obligation that is a covered security acquired at a premium and the payer is reporting premium amortization, the payer has reported a net amount of interest next to box 1. If the amount next to box 11 is greater than the amount of interest paid on the covered security, see Regulations section 1.171-2(a)(4).

Next to **Box 13.** Shows bond premium or a tax-exempt bond. For a tax-exempt covered security, shows the amount of premium amortization allocable to the interest payment(s). If an amount is reported next to this box, see Pub. 550 to determine the net amount of tax-exempt interest reportable on Form 1040 or 1040-SR. If an amount is not reported next to this box for a tax-exempt covered security acquired at a premium, the payer has reported a net amount of interest next to box 8 or next to box 9, whichever is applicable.

Next to **Box 14.** Shows CUSIP number(s) on which taxable interest was paid or tax credit was allowed, to you during the calendar year. If blank, no CUSIP number was issued for the bond(s).

Next to **Boxes 15-17.** If shown, indicates state, state identification no., and state tax withheld.

Nonresidents. If this form includes amounts belonging to another person(s), you are considered a nominee recipient. Complete 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 with the Internal Revenue Service Center for your area. On Form 1096 list yourself as the "filer." A spouse is not required to file a nominee return to show amounts owned by the other spouse.

1099-DIV OMB NO. 1545-0110 (Copy B)

Dividends and Distributions

Instructions for Recipients

FATCA filing requirement. If the FATCA filing requirement is indicated, the payer is reporting on this Form 1099 to satisfy its chapter 4 account reporting requirement under chapter 4 of the Internal Revenue Code. You may also have a filing requirement. See the Instructions for Form 8938.

Account number. May show an account or other unique number the payer assigned to distinguish your account.

Next to **Box 1a.** Shows total ordinary dividends that are taxable. Include this amount on the "Ordinary dividends" line of Form 1040 or 1040-SR. Also, report it on Schedule B (Form 1040), if required.

Next to **Box 1b.** Shows the portion of the amount next to box 1a that may be eligible for reduced capital gains rates. See the Instructions for Forms 1040 for how to determine this amount and where to report. The amount shown may be dividends a corporation paid directly to you as a participant (or beneficiary of a participant) in an employee stock ownership plan (ESOP). Report it as a dividend on your Form 1040 or 1040-SR but treat it as a plan distribution, not as investment income, for any other purpose.

Next to **Box 2a.** Shows total capital gain distributions from a regulated investment company (RIC) or real estate investment trust (REIT). See How To Report in the Instructions for Schedule D (Form 1040). But, if no amount is shown next to boxes 2b, 2c, 2d and 2f and your only capital gains and losses are capital gain distributions, you may be able to report the amounts shown next to box 2a on your Form 1040 or 1040-SR rather than Schedule D. See the Instructions for Form 1040.

Next to **Box 2b.** Shows the portion of the amount next to box 2a that is unrecaptured section 1250 gain from certain depreciable real property. See the Unrecaptured Section 1250 Gain Worksheet in the Instructions for Schedule D (Form 1040).

Next to **Box 2c.** Shows the portion of the amount next to box 2a that is section 1202 gain from certain small business stock that may be subject to an exclusion. See the Schedule (Form 1040) instructions.

Next to **Box 2d.** Shows the portion of the amount next to box 2a that is 28% rate gain from sales or exchanges of collectibles. If required, use this amount when completing the 28% Rate Gain Worksheet in the Instructions for Schedule D (Form 1040).

Next to **Box 2e.** Shows the portion of the amount next to box 1a that is section 897 gain attributable to disposition of U.S. real property interests (USRPI).

Next to **Box 2f.** Shows the portion of the amount next to box 2a that is section 897 gain attributable to disposition of USRPI.

Note: Boxes 2e and 2f apply only to foreign persons and entities whose income maintains its character when passed through or distributed to its direct or indirect foreign owners or beneficiaries. It is generally treated as effectively connected to a trade or business within the United States. See the instructions for your tax return.

Next to **Box 3.** Shows a return of capital. To the extent of your cost (or other basis) in the stock, the distribution reduces your basis and is not taxable. Any amount received in excess of your basis is taxable to you as capital gain. See Pub. 550.

Next to **Box 4.** Shows backup withholding. A payer must backup withholding on certain payments if you did not give your TIN to the payer. See Form W-9, for information on backup withholding. Include this amount on your income tax return as tax withheld.

Next to **Box 5.** Shows the portion of the amount next to box 1a that may be eligible for the 20% qualified business income deduction under Section 199A. See the Instructions for Form 6399-A (Form 9995).

Next to **Box 6.** Shows your share of expenses of a nonpublicly offered RIC, generally a nonpublicly offered mutual fund. This amount is included next to box 1a.

Next to **Box 7.** Shows the foreign tax that you may be able to claim as a deduction or a credit on Form 1040 or 1040-SR. See the instructions for Form 1040.

Next to **Box 8.** Should be left blank if a RIC reported the foreign tax shown next to box 7.

Next to **Boxes 9 and 10.** Shows cash and noncash liquidation distributions.

Next to **Box 11.** If the FATCA filing requirement box is shown, the payer is reporting on this Form 1099 to satisfy its account reporting requirement under chapter 4 of the Internal Revenue Code. You may also have a filing requirement. See the Instructions for Form 8938.

Next to **Box 12.** Shows exempt interest dividends from a mutual fund or other RIC paid to you during the calendar year. See the Instructions for Form 1040 for where to report. This amount may be subject to backup withholding. See box 4 above.

Next to **Box 13.** Shows exempt-interest dividends subject to the alternative minimum tax. This amount is included next to box 12. See the Instructions for Form 6251.

Next to **Boxes 14-16.** If shown, indicates state income tax withheld reporting boxes.

Nonresidents. If this form includes amounts belonging to another person, you are considered a nominee recipient. You must file Form 1099-DIV with a Form 1096 with the IRS for each of the other owners showing the amounts allocable to each. You must furnish a Form 1099-DIV to each spouse. A spouse is not required to file a nominee return to show amounts owned by the other spouse. See the current General Instructions for Certain Information Returns.

1099-OID NO. 1545-0117 (Copy B)

Original Issue Discount

Instructions for Recipient

Original issue discount (OID) is the excess of an obligation's stated redemption price at maturity over its issue price (acquisition price for a stripped bond or coupon). OID on a taxable obligation is taxable as interest over the life of the obligation. If you are the holder of a taxable OID, you generally must include an amount of OID in your gross income each year you hold the obligation. Obligations that may have OID include a bond, debenture, note, certificate, or other evidence of indebtedness having a term of more than 1 year. For example, the OID rules may apply to certificates of deposit (CDs), time deposits, bonus savings plans, and other deposit arrangements, especially if the payment of interest is deferred until maturity. In addition, the OID rules apply to Treasury inflation-protected securities. See Pub. 550 for more information.

If you are the record holder, you receive Form 1099-OID showing amounts belonging to another person, you are considered a nominee recipient. Complete a Form 1099-OID for each of the other owners showing the amounts 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 as the "recipient." File Form(s) 1099-OID with Form 1096 with the Internal Revenue Service Center for your area. On Form 1096, list yourself as the "filer." A spouse is not required to file a nominee return to show amounts owned by the other spouse. If you bought or sold an obligation during the year and you are not a nominee, you are not required to report the market discount for a tax-exempt obligation showing the OID or stated interest allocable to the seller/buyer of the obligation.

The information provided may be different for covered and noncovered securities. For a description of covered securities, see the Instructions for Form 8949. For a covered security acquired with acquisition premium, your payer generally must report either (1) a net amount of OID that reflects the offset of OID by the amount of acquisition premium amortization for the year, or (2) a gross amount for both the OID and the acquisition premium amortization for the year. For a noncovered security acquired with acquisition premium, your payer is only required to report the gross amount of OID.

FATCA filing requirement. If the FATCA filing requirement is indicated, the payer is reporting on this Form 1099 to satisfy its chapter 4 account reporting requirement. You may also have a filing requirement. See the Instructions for Form 8938.

Account number. May show an account or other unique number the payer assigned to distinguish your account.

Next to **Box 1.** Shows the OID on a taxable obligation for the part of the year you owned it. Report the amount next to box 1 as interest income on your income tax return. However, deduct the amount from the taxable amount of the interest or acquisition date, and other factors (for example, if you had acquisition or bond premium) on the obligation on a stripped bond or coupon), you may have to figure the correct amount of OID to report on your return. See Pub. 1212 for details on how to figure the correct OID. See the instructions above for a covered security acquired with acquisition premium.

Next to **Box 2.** Shows qualified stated interest on this obligation for the year, which is an amount separate from the OID. If you held the obligation the entire year, report this amount as interest income on your tax return. If you disposed of the obligation or acquired it during the year, see the Instructions for Form 1040 for how to report this amount. If there is an amount next to both boxes 2 and 8, the amount next to box 2 is interest on a U.S. Treasury obligation and is exempt from state and local income taxes. If there is an amount next to both boxes 2 and 11, the amount next to box 2 is tax-exempt interest and is not included in interest income on your tax return. In general, see how to report tax-exempt interest in the Instructions for Forms 1040 and 1040-SR.

Next to **Box 3.** Shows interest or principal forfeited if you withdrew the money before the maturity date of the obligation, such as from a CD. You may deduct this amount to figure your adjusted gross income on your income tax return. See the Instructions for Forms 1040 and 1040-SR to see where to take the deduction.

Next to **Box 4.** Shows backup withholding. Generally, a payer must backup withholding if you did not furnish your (TIN) or you did not furnish the correct TIN to the payer. See Form W-9 for information on backup withholding. Include this amount on your income tax return as tax withheld.

Next to **Box 5.** For a covered security acquired with OID, if you made an election under section 1272(b) to include market discount in income as it accrues and you notified your payer of the election in writing in accordance with Regulations section 1.6045-1(n)(5) that you did not want to amortize bond premium under section 171, or if an amount is reported next to this box for a tax-exempt obligation that is a covered security acquired on or after January 1, 2017 and issued with OID, shows the market discount that accrued on the obligation during the year while held by you. For a covered security acquired on or after January 1, 2015, market discount will be calculated on a constant yield basis unless you notified your payer in writing in accordance with Regulations section 1.6045-1(n)(5) that you did not want to make a constant yield election for market discount under section 1272(b). The payer may, but is not required to, report the market discount for a tax-exempt obligation that is a covered security acquired before January 1, 2017. Report the accrued market discount on your income tax return as directed in the Instructions for Forms 1040 and 1040-SR. Market discount on a tax-exempt security is includible in taxable income as interest income.

Next to **Box 6.** For a taxable covered security, this area shows the amount of acquisition premium amortization for the year that reduces the amount of OID that is included as interest on your income tax return. If an amount is reported next to this box, see the instructions for Schedule B (Form 1040) to determine the net amount of interest includible in income for a covered security acquired with acquisition premium, the payer has reported a net amount of OID that reflects the offset of OID that is included in income. If the payer has reported a net amount of OID next to box 1 or box 8, you must report the net amount of OID on Schedule B (Form 1040 or 1040-SR) and you must not make an adjustment to this amount for acquisition premium on Schedule B (Form 1040 or 1030-SR). If there is an amount next to both boxes 6 and 11, for a tax-exempt obligation that is a covered security

acquired on or after January 1, 2017, and is issued with OID, the amount next to box 6 shows the amount of acquisition premium amortization for the year that reduces the amount of tax-exempt OID for the year. The payer may, but is not required to, report the acquisition premium for a tax-exempt obligation that is a covered security acquired before January 1, 2017, and issued with OID. See the instructions above for a covered security acquired security acquired with acquisition premium.

Next to **Box 7.** Shows the identification number (CUSIP number) or description of the description of the obligation. The description may include the stock exchange, issuer, coupon rate, and year of maturity.

Next to **Box 8.** Shows OID on a U.S. Treasury obligation for the part of the year you owned it. Report this amount as interest income on your Federal income tax return, and see Jan. 1212 to figure any appropriate adjustments to this amount. This OID is exempt from state and local income taxes and is not included next to box 1. See the instructions above for a covered security acquired with acquisition premium. If the number next to this box is negative, it represents a deflation adjustment. See Pub. 550 for further information on accounting for this adjustment.

Next to **Box 9.** Any amount shown is your share of investment expenses of a single-class REMIC. This amount is included next to box 2. **Note:** This amount is not deductible.

Next to **Box 10.** For a taxable covered security, including a Treasury inflation-protected security, this area shows the amount of premium amortization allocable to the interest payment(s), unless you notified the payer in writing in accordance with Regulations section 1.6045-1(n)(5) that you did not want to amortize bond premium under section 171. If an amount is reported next to this box, see the Instructions for Schedule B (Form 1040 or 1040-SR). If an amount is not reported next to this box for a taxable covered security acquired at a premium and the payer is reporting premium amortization, the payer has reported a net amount of interest next to box 2. If the amount next to box 10 is greater than the amount of interest paid on the covered security, see Regulations section 1.171-2(a)(4). If there is an amount next to both boxes 10 and 11, for a tax-exempt obligation that is a covered security acquired on or after January 1, 2017, and issued with OID, the amount next to this box shows the amount of premium amortization for the year that reduces the amount of your tax-exempt interest for the year. The payer may, but is not required to, report the premium amortization for a tax-exempt obligation that is a covered security acquired before January 1, 2017, and issued with OID.

Next to **Box 11.** For a tax-exempt obligation that is a covered security acquired on or after January 1, 2017, 2017, this area shows the amount of tax-exempt OID on the part of the year you owned it. The payer may, but is not required to, report the OID for a tax-exempt obligation that is a covered security acquired before January 1, 2017. In general, report the amount of tax-exempt OID on Form 1040 or 1040-SR. See the instructions above for a covered security acquired with acquisition premium.

Next to **Boxes 12-14.** State income tax withheld reporting.

1098 OMB NO. 1545-1380 (Copy B)

Mortgage Interest Statement

Instructions for Payer/Borrower

A person (including a financial institution, a governmental unit, and a cooperative housing corporation) who is engaged in a trade or business and, in the course of such trade or business, received from you at least \$600 of mortgage interest (including certain points) on any one mortgage in the calendar year must furnish this statement to you.

If you received this statement as the payer of record on a mortgage on which there are other borrowers, furnish each of the other borrowers with information about the proper distribution of amounts reported on this form. Each borrower is entitled to deduct only the amount each borrower paid and the points paid by the seller that represent each borrower's share of the amount allowable as a deduction. Each borrower may have to include in income a share of any amount reported next to box 4.

If your mortgage payments were subsidized by a government agency, you may not be able to deduct the amount of the subsidy. See the instructions for Schedule A, C, or E (Form 1040) for how to report the mortgage interest. Also, for more information, see Pub. 936, and Pub. 555.

Account number. May show an account or other unique number the lender assigned to distinguish your account.

Next to **Box 1.** Shows the mortgage interest received by the recipient/lender during the year. This amount includes interest on any obligation secured by real property, including a mortgage, home equity loan, or line of credit. This amount does not include points, government subsidy payments, or seller payments on a "buy down" mortgage. Such amounts are deductible by you only in certain circumstances. **Caution:** If you prepaid interest in the calendar year for a mortgage, you must report this amount on Form 1099-INT. This amount may be included in box 1. However, you cannot deduct the prepaid amount in the calendar year paid even though it may be included next to box 1. If you held a mortgage credit certificate and can claim the mortgage interest credit, see Form 8336. If the interest was paid on a mortgage, home equity loan, or line of credit secured by a qualified residence, you can only deduct the interest paid on acquisition indebtedness, and you may be subject to a deduction limitation.

Next to **Box 2.** Shows the outstanding mortgage principal on the mortgage as of January 1 of the calendar year. If the mortgage originated in the calendar year, shows the mortgage principal as of the date of origination. If the recipient/lender acquired the loan in the calendar year, shows the mortgage principal as of the date of acquisition.

Next to **Box 3.** Shows the date of the mortgage origination.

Next to **Box 4.** Do not deduct this amount. It is a refund (or credit) for overpayment(s) of interest you made in a prior year or years. If you itemized deductions in the year(s) you paid the interest, you may have to include part or all of the amount next to box 4 on the "Other taxes" line of your calendar year Schedule 1 (Form 1040). An adjustment to your prior year's tax return(s) is necessary. For more information, see Pub. 936 and *Itemized Deduction Recoveries* in Form 525.

Next to **Box 5.** If an amount is reported next to this box, it may qualify to be treated as tax deductible mortgage interest. See the calendar year Schedule A (Form 1040) instructions and Pub. 936.

Next to **Box 6.** Not all points are reportable to you. Next to box 6 shows points you or the recipient paid for the purchase of your principal residence that are required to be reported to you. Generally, these points are fully deductible in the year paid, but you must subtract seller-paid points from the basis of your residence. Other points not reported next to box 6 may also be deductible. See Pub. 936 to figure the amount you can deduct.

Next to **Box 7.** If the address of the property securing the mortgage is the same as the payer's/borrower's, either the box has been checked, or box 8 has been completed.

Next to **Box 8.** Shows the address or description of the property securing the mortgage.

Next to **Box 9.** If more than one property secures the loan, shows the number of properties securing the mortgage. If only one property secures the loan, the area next to this box may be blank.

Next to **Box 10.** "Other." The interest recipient may use the area next to this box to give you other information, such as real estate taxes or insurance paid from escrow.

Next to **Box 11.** If the recipient/lender acquired the mortgage in the calendar year, shows the date of acquisition.

1098-E OMB NO. 1545-1576 (Copy B)

Student Loan Interest Statement

Instructions for Borrower

A person (including a financial institution, a governmental unit, and an educational institution) that receives interest payments of \$600 or more during the year on one or more qualified student loans must furnish this statement to you.

You may be able to deduct student loan interest that you actually paid in 2023 on your income tax return. However, you may not be able to deduct the full amount of interest reported on this statement. Do not contact the recipient/lender for explanations of the requirements and how to figure any allowable deduction for the interest paid. Instead, for more information, see Pub. 970, and the Student Loan Interest Deduction Worksheet in the Instructions for Form 1040.

Account number. May show an account or other unique number the lender assigned to distinguish your account.

Next to **Box 1.** Shows the interest received by the lender during the year on one or more student loans made to you. For loans made on or after September 1, 2004, next to box 1 must include loan origination fees and capitalized interest received in 2023. If your loan was made before September 1, 2004, you may be able to deduct loan origination fees and capitalized interest not reported next to box 1.

Box 2. Shows if loan origination fees and/or capitalized interest are not included next to box 1 for loans made before September 1, 2004. See Pub. 970 for how to figure any deductible loan origination fees or capitalized interest.