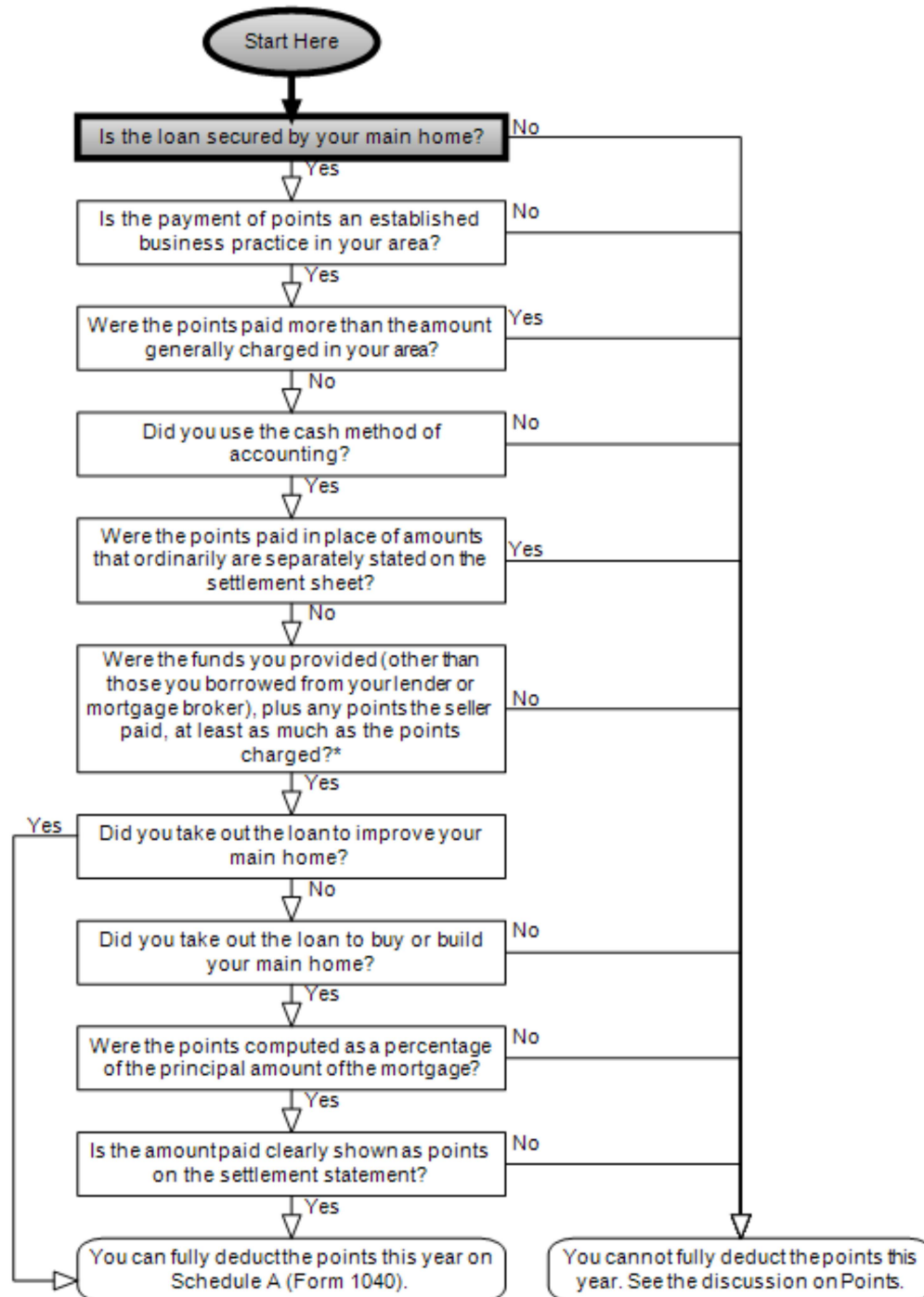


Are My Points Fully Deductible This Year? - 2010



* The funds you provided do not have to have been applied to the points. They can include a down payment, an escrow deposit, earnest money, and other funds you paid at or before closing for any purpose.

This flowchart is from I.R.S. Publications 17, 530, and 936.