



# Do I Have Cancellation of Debt Income on My Personal Residence?

[ITA Home](#)

This interview will help you determine if any of the debt canceled on your principal residence is required to be included as income on your federal tax return.

## Information You'll Need

- Filing Status.
- [Form 1099-C, Cancellation of Debt](#), received from your mortgage lender.

**Note:** This interview isn't designed to address the cancellation of debt that applies to a joint liability when debt was canceled in bankruptcy and only one individual filed for bankruptcy. Please refer to [Publication 4681, Canceled Debts, Foreclosures, Repossessions and Abandonments \(for Individuals\)](#).

The tool is designed for taxpayers who were U.S. citizens or resident aliens for the entire tax year for which they're inquiring. If married, the spouse must also have been a U.S. citizen or resident alien for the entire tax year. For information about nonresidents or dual-status aliens, please see [International Taxpayers](#).

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## Disclaimer

Conclusions are based on information provided by you in response to the questions you answered. Answers do not constitute written advice in response to a specific written request of the taxpayer within the meaning of section 6404(f) of the Internal Revenue Code.

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**Estimated Completion Time:** 10 minutes

**Please Note:** After 15 minutes of inactivity, you'll be forced to start over.

**Caution:** Using the "Back" button within the ITA tool could cause an application error.

**Begin**

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