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I can *Hammer out* any Problem!

John B. Goldhamer is an “*Authored Tax Law Expert*” with *Education and Experience in all Business Disciplines*, including J.D. Equivalent Legal Education, Finance, Marketing, MBA, Accounting, and Information Systems.

John’s *Free Position Papers* are *Educational, Entertaining, and Empowering* that provide definitions, procedures, website links for cross reference, and a Table of Contents for easy review.

VALIDATING, VERIFYING, AND DISPUTING IRS FORM 1099 INCOME

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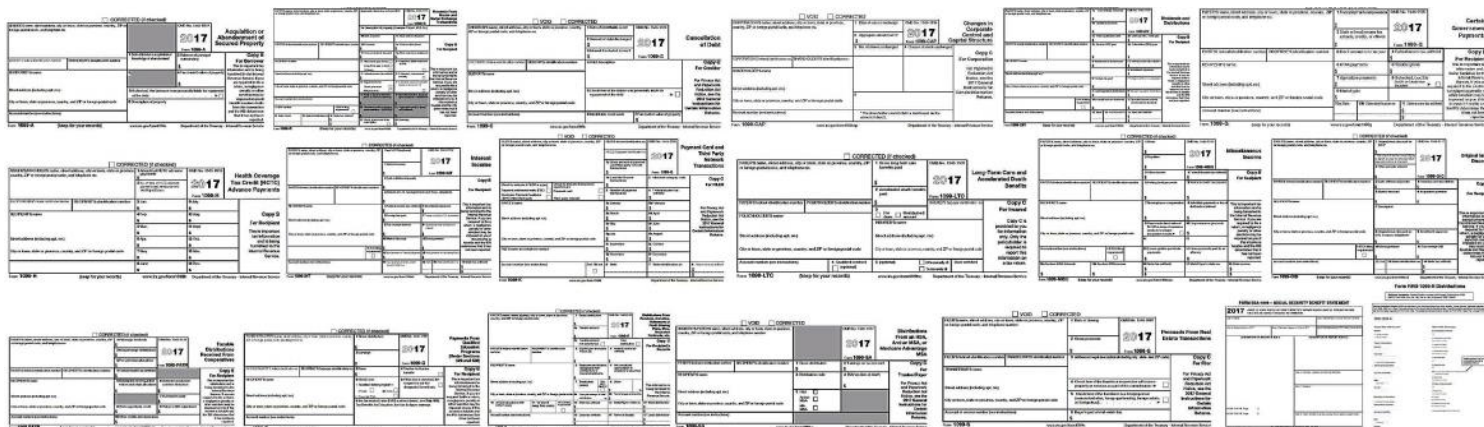
DEFINITIONS

IRS Form 1099 Is Used To Report Various Types of Income

Form 1099 is one of several IRS tax forms used in the U.S. to prepare and file an information return to report various types of income other than wages, salaries, and tips. The form is used to report to the IRS payments to independent contractors, rental property income, interest and dividend income, sales proceeds and miscellaneous income.

https://en.wikipedia.org/wiki/Form_1099

There are 19 Different Types of IRS Form 1099



Form	Description
1099-A	Acquisition or Abandonment of Secured Property
1099-B	Proceeds From Broker and Barter Exchange Transactions
1099-C	Cancellation of Debt
1099-CAP	Changes in Corporate Control and Capital Structure
1099-DIV	Dividends and Distributions
1099-G	Certain Government Payments
1099-H	Health Coverage Tax Credit (HCTC) Advance Payments
1099-INT	Interest Income
1099-K	Merchant Card & Third Party Network Payments (PayPal) IRS threshold to issue-sales over \$20,000/year
1099-LTC	Long-Term Care and Accelerated Death Benefits
1099-MISC	Miscellaneous Income
1099-OID	Original Issue Discount
1099-PATR	Taxable Distributions Received From Cooperatives
1099-Q	Payments From Qualified Education Programs (Under Sections 529 and 530)
1099-R	Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts
1099-S	Proceeds From Real Estate Transactions
1099-SA	Distributions From an HSA, Archer MSA, or Medicare Advantage MSA
RRB-1099	Railroad Retirement Board Statement
SSA-1099	Social Security Benefit Statement

By Federal law, the IRS requires that all Form 1099's and Form W-2's must be mailed to the taxpayers last known address by January 31 of the following year.

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DEFINITIONS

(Continued)

In this Position Paper “You” refers to the Creditor not the Debtor; matching the IRS1099-C Instructions

Debt Defined - A debt is any amount owed to you, including Stated Principal, Stated Interest, Fees, Penalties, Administrative Costs, and Fines. The amount of debt canceled may be all or part of the total amount owed. However as a lending transaction, you are required to report only the stated principal.

When To File - Generally, file Form 1099-C for the year in which an identifiable event occurs. See Exceptions, later. If you cancel a debt before an identifiable event occurs, you may choose to file Form 1099-C for the year of cancellation. No further reporting is required even if a later identifiable event occurs with respect to an amount previously reported. Also, you are not required to file an additional or corrected Form 1099-C if you receive payment on a prior year debt.

When Is a Debt Canceled

A debt is deemed canceled on the Date an Identifiable Event Occurs or, if earlier, the date of the actual discharge if you choose to file Form 1099-C for the year of cancellation. An **Identifiable Event Code** is one of the following:

- A. **Bankruptcy** - A *discharge in bankruptcy* under Title 11 of the U.S. Code. For information on certain discharges in bankruptcy not required to be reported, see Exceptions, later.
- B. **Other Judicial Debt Relief** - A cancellation or extinguishment making the debt unenforceable in a receivership, foreclosure, or similar *federal nonbankruptcy or state court proceeding*.
- C. **Statute of Limitations or Expiration of Deficiency Period** - A cancellation or extinguishment when the *statute of limitations for collecting the debt expires*, or when the statutory period for filing a claim or beginning a *deficiency judgment proceeding expires*. Expiration of the statute of limitations is an identifiable event only when a debtor's affirmative statute of limitations defense is upheld in a final judgment or decision of a court and the appeal period has expired.
- D. **Foreclosure Election** - A cancellation or extinguishment when the *creditor elects foreclosure remedies* that by law extinguish or bar the creditor's right to collect the debt. This event applies to a mortgage lender or holder who is barred by local law from pursuing debt collection after a “power of sale” in the mortgage or deed of trust is exercised.
- E. **Debt Relief from Probate or Similar Proceeding** - A cancellation or extinguishment making the *debt unenforceable under a probate* or similar proceeding.
- F. **By Agreement** - A discharge of indebtedness under an *agreement between the creditor and the debtor* to cancel the debt at less than full consideration (for example, short sale)
- G. **Decision Or Policy To Discontinue Collection** - A discharge of indebtedness because of a *decision or a defined policy of the creditor to discontinue collection activity and cancel the debt*. A creditor's defined policy can be in writing or an established business practice of the creditor. A creditor's established practice to stop collection activity and abandon a debt when a particular nonpayment period expires is a defined policy.
- H. Other actual discharge before identifiable event.

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DEFINITIONS

(Continued)

CORRECTED (if checked)

CREDITOR'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.		1 Date of identifiable event	OMB No. 1545-1424 2019 Form 1099-C	Cancellation of Debt
		2 Amount of debt discharged \$		
		3 Interest if included in box 2 \$		
CREDITOR'S TIN	DEBTOR'S TIN	4 Debt description		Copy B For Debtor This is important tax information and is being furnished to the IRS. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if taxable income results from this transaction and the IRS determines that it has not been reported.
DEBTOR'S name				
Street address (including apt. no.)		5 If checked, the debtor was personally liable for repayment of the debt <input type="checkbox"/>		
City or town, state or province, country, and ZIP or foreign postal code		6 Identifiable event code		
Account number (see instructions)		7 Fair market value of property \$		

Form 1099-C (keep for your records) www.irs.gov/Form1099C Department of the Treasury - Internal Revenue Service

IRS 2019 Instructions for Forms 1099-A and 1099-C

Acquisition or Abandonment of Secured Property and Cancellation of Debt

<https://www.irs.gov/pub/irs-pdf/i1099ac.pdf>

Specific Instructions for Form 1099-C

The creditor's phone number must be provided in the creditor's information box.

It should be a central number for all canceled debts at which a person may be reached who will ensure the debtor is connected with the correct department.

Do not file Form 1099-C when *fraudulent debt is canceled due to identity theft.*

Form 1099-C is to be used only for cancellations of debts for which the debtor actually incurred the underlying debt.

File Form 1099-C, Cancellation of Debt, for each debtor for whom you canceled a debt *owed to you* of \$600 or more if:

1. You are an entity described under Who Must File, later and
2. An identifiable event has occurred. It does not matter whether the actual cancellation is on or before the date of the identifiable event. See When Is a Debt Canceled, later.

Form 1099-C must be filed regardless of whether the debtor is required to report the debt as income.

The debtor may be an individual, corporation, partnership, trust, estate, association, or company.

Do not combine multiple cancellations of a debt to determine whether you meet the \$600 reporting requirement unless the separate cancellations are under a plan to evade the Form 1099-C requirements.

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DEFINITIONS

(Continued)

IRS 2019 Instructions for Forms 1099-A and 1099-C

Acquisition or Abandonment of Secured Property
and Cancellation of Debt

<https://www.irs.gov/pub/irs-pdf/i1099ac.pdf>

Who Must File Form 1099

Basically, Form 1099-C can only be issued by “*Creditors*,” which are any organization whose significant trade or business is the lending of money such as a finance company or credit card company, or a debt collector who purchased the debt.

File Form 1099-C if you are any of the following:

1. A financial institution described in section 581 or 591(a) (such as a domestic bank, trust company, building and loan association, or savings and loan association).
2. A credit union.
3. Any of the following, its successor, or subunit of one of the following.
 - a. Federal Deposit Insurance Corporation.
 - b. National Credit Union Administration.
 - c. Any other federal executive agency, including government corporations.
 - d. Any military department.
 - e. U.S. Postal Service.
 - f. Postal Rate Commission.
4. A corporation that is a subsidiary of a financial institution or credit union, but only if, because of your affiliation, you are subject to supervision and examination by a federal or state regulatory agency.
5. A federal government agency including:
 - a. A department,
 - b. An agency,
 - c. A court or court administrative office, or
 - d. An instrumentality in the judicial or legislative branch of the government.
6. Any organization whose significant trade or business is the lending of money, such as a finance company or credit card company (whether or not affiliated with a financial institution). The lending of money is a significant trade or business if money is lent on a regular and continuing basis. Regulations section 1.6050P-2(b) lists three safe harbors under which reporting may not be required for the current year.

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DEFINITIONS

(Continued)

IRS 2019 Instructions for Forms 1099-A and 1099-C

Acquisition or Abandonment of Secured Property
and Cancellation of Debt

<https://www.irs.gov/pub/irs-pdf/i1099ac.pdf>

Exceptions to Filing Form 1099-C

You are not required to *report* on Form 1099-C for the following:

1. **Certain bankruptcies.** You are not required to report a debt discharged in bankruptcy unless you know from information included in your books and records that the debt was incurred for business or investment purposes. If you are required to report a business or investment debt discharged in bankruptcy, report it for the later of:
 - a. The year in which the amount of discharged debt first can be determined, or
 - b. The year in which the debt is discharged in bankruptcy.A debt is incurred for business if it is incurred in connection with the conduct of any trade or business other than the trade or business of performing services as an employee. A debt is incurred for investment if it is incurred to purchase property held for investment (as defined in section 163(d)(5)).
2. **Interest.** You are not required to report interest. However, if you choose to report interest as part of the canceled debt in box 2, you must show the interest separately in box 3.
3. **Nonprincipal amounts.** Nonprincipal amounts include penalties, fines, fees, and administrative costs. For a lending transaction, you are not required to report any amount other than stated principal. A lending transaction occurs when a lender loans money to, or makes advances on behalf of, a borrower (including revolving credit and lines of credit). For a nonlending transaction, nonprincipal amounts are included in the debt. However, until further guidance is issued, no penalties will be imposed for failure to report these amounts in nonlending transactions
4. **Foreign debtors.** Until further guidance is issued, no penalty will apply if a financial institution does not file Form 1099-C for a debt canceled by its foreign branch or foreign office for a foreign debtor, provided all the following apply.
 - a. The financial institution is engaged in the active conduct of a banking or similar business outside the United States.
 - b. The branch or office is a permanent place of business that is regularly maintained, occupied, and used to carry on a banking or similar financial business.
 - c. The business is conducted by at least one employee of the branch or office who is regularly in attendance at the place of business during normal working hours.
 - d. The indebtedness is extended outside the United States by the branch or office in connection with that trade or business.
 - e. The financial institution does not know or have reason to know that the debtor is a U.S. person.

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DEFINITIONS

(Continued)

IRS 2019 Instructions for Forms 1099-A and 1099-C

Acquisition or Abandonment of Secured Property
and Cancellation of Debt

<https://www.irs.gov/pub/irs-pdf/i1099ac.pdf>

Exceptions to Filing Form 1099-C

(Continued)

You are not required to *report* on Form 1099-C for the following:

5. **Related parties.** Generally, a creditor is not required to file Form 1099-C for the deemed cancellation of a debt that occurs when the creditor acquires the debt of a related debtor, becomes related to the debtor, or transfers the debt to another creditor related to the debtor. However, if the transfer to a related party by the creditor was for the purpose of avoiding the Form 1099-C requirements, Form 1099-C is required. See section 108(e)(4).
6. **Release of a debtor.** You are not required to file Form 1099-C if you release one of the debtors on a debt as long as the remaining debtors are liable for the full unpaid amount. Form 1099-C for a guarantor or surety. A guarantor is not a debtor for purposes of filing Form 1099-C even if demand for payment is made to the guarantor.
7. **Guarantor or surety.** You are not required to file Form 1099-C for a guarantor or surety. A guarantor is not a debtor for purposes of filing Form 1099-C even if demand for payment is made to the guarantor.
8. **Seller financing.** Organizations whose principal trade or business is the sale of non-financial goods or non-financial services, and who extend credit to customers in connection with the purchase of those non-financial goods and non-financial services, are not considered to have a significant trade or business of lending money, with respect to the credit extended in connection with the purchase of those goods or services, for reporting discharge of indebtedness on Form 1099-C. See Regulations section 1.6050P-2(c). But the reporting applies if a separate financing subsidiary of the retailer extends the credit to the retailer's customers.
9. **Student loan indebtedness.** For *discharges occurring after December 31, 2017*, you are not required to file Form 1099-C for student loan indebtedness if the discharge of the debt is due to the *student's death or permanent and total disability*.

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Cancellation of Debt (COD) Income

[https://en.wikipedia.org/wiki/Cancellation_of_Debt_\(COD\)_Income#IRS_Form_1099-C_and_reporting_requirements](https://en.wikipedia.org/wiki/Cancellation_of_Debt_(COD)_Income#IRS_Form_1099-C_and_reporting_requirements)

Form 1099-C, Cancellation of Debt (COD) - Taxpayers in the United States may have tax consequences when debt is cancelled. This is commonly known as COD (Cancellation of Debt) Income.

According to the Internal Revenue Code, the *discharge of indebtedness must be included in a taxpayer's gross income.* There are exceptions to this rule, however, so a careful examination of one's COD income is important to determine any potential tax consequences.

Policy Reasons Behind COD Income

Accession to Wealth

The standard definition of income is found in a United States Supreme Court case entitled Commissioner v. Glenshaw Glass Co. The Court defined income as:

- 1) Accession to wealth;
- 2) That is clearly realized;
- 3) Over which the taxpayer has complete dominion.

Prior to this decision, the Court had already determined that the cancellation of debt was "a freeing of assets." Essentially, when debt is cancelled, money that would have been used to pay that debt is now free to be used on anything else the taxpayer wants. This is also known as "accession to wealth." Therefore, under Glenshaw Glass, it seems only natural to include COD income in gross income.

Symmetry

A loan by itself is neither gross income to the borrower, nor a tax deduction to the lender. This is because there is "symmetry" of assets and liabilities on both sides: the borrower's increased wealth when the loan is taken out is offset by an obligation to repay that same amount.

Likewise, the lender's loss of wealth by lending out that money is offset by the borrower's promise to pay back the entire amount. Ignoring interest, both sides will be in exactly the same position when the loan is repaid as they were in before the loan was even made.

When debt is cancelled, then that symmetry is destroyed. The **borrower is now in a better position than if the loan was fully repaid.** The taxpayer now has a greater ability to pay taxes and this is shown by including the amount of canceled debt in gross income.

DEFINITIONS

(Continued)

Types of Debt Collection

By Thomas Bright August 28, 2014



<https://www.clearpoint.org/blog/types-of-debt-collectors-and-how-to-interact-with-them>

Internal Debt Collectors - Are those who work for the same company that you owe. They are sometimes also called "first-party" collectors. Internal collection is a streamlined process for the company; as they don't have to sell the account or contract it out to a third party. In short, they can maintain more profitability.

Another issue with internal collections is that they are not regulated by the Fair Debt Collection Practices Act. This means that they have a little more wiggle room when they communicate.

Third-party Debt Collectors - Represents traditional debt collection as most of us think about the term. These collectors are working on behalf of your original creditor in order to get their money back. They typically take over your account once it has reached the charge-off stage. Usually, they work on a fee structure, based on getting you to repay the creditor. If they are unsuccessful, they don't get paid. They have not purchased the debt outright, but instead make about 50% of repayment.

This group is subject to the rules of the Fair Debt Collection Practices Act. While they are regulated, they are less friendly than an internal collectors, because they aren't really reflecting the original creditor's business, and don't have the same level of customer service or "brand integrity" to maintain.

Debt Buyers - When collection attempts have failed there is either a lawsuit for the debt or the debt is sold. The groups that buy these accounts are called "debt buyers" (no surprise there). Debt buying doesn't stop after one round. The accounts will pass hands repeatedly, bouncing from buyer to buyer. They also aren't typically sold as individual accounts. Instead, they are bundled into portfolios, and they are even sold in online auctions. We covered this in our post about the debt collection underworld, so check that out for more information.

One important thing to keep in mind is that because of the system, debt buyers might purchase accounts that are very old. On top of this, they might be given bad information along the way. If you aren't careful you might put yourself in financial danger. It's important that you understand the Statutes of Limitations in your state and how they apply to any old accounts that might be in your name. On top of this, you need to *make sure the information regarding the debt is accurate*, and that you aren't being hounded *for something that actually belongs to someone else*.

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DEFINITIONS

(Continued)

Code of Virginia, Title 8.3A incorporates the Uniform Commercial Code for Negotiable Instruments

Code of Virginia § 8.3A-118, titled, “Statute of limitations” states:

- (a) Except as provided in subsection (e), an action to enforce the obligation of a party to pay a note payable at a definite time must be commenced within six years after the due date or dates stated in the note or, if a due date is accelerated, within six years after the accelerated due date.
- (b) Except as provided in subsection (d) or (e), if demand for payment is made to the maker of a note payable on demand, an action to enforce the obligation of a party to pay the note must be commenced within six years after the demand. If no demand for payment is made to the maker, an action to enforce the note is barred if neither principal nor interest on the note has been paid for a continuous period of ten years.
- (c) Except as provided in subsection (d), an action to enforce the obligation of a party to an unaccepted draft to pay the draft must be commenced within three years after dishonor of the draft or ten years after the date of the draft, whichever period expires first.
- (d) An action to enforce the obligation of the acceptor of a certified check or the issuer of a teller's check, cashier's check, or traveler's check must be commenced within three years after demand for payment is made to the acceptor or issuer, as the case may be.
- (e) An action to enforce the obligation of a party to a certificate of deposit to pay the instrument must be commenced within six years after demand for payment is made to the maker, but if the instrument states a due date and the maker is not required to pay before that date, the six-year period begins when a demand for payment is in effect and the due date has passed.
- (f) An action to enforce the obligation of a party to pay an accepted draft, other than a certified check, must be commenced (i) within six years after the due date or dates stated in the draft or acceptance if the obligation of the acceptor is payable at a definite time, or (ii) within six years after the date of the acceptance if the obligation of the acceptor is payable on demand.
- (g) Unless governed by other law regarding claims for indemnity or contribution, an action (i) for conversion of an instrument, for money had and received, or like action based on conversion, (ii) for breach of warranty, or (iii) to enforce an obligation, duty, or right arising under this title and not governed by this section must be commenced within three years after the cause of action accrues.
- (h) Notwithstanding the provisions of § 8.01-246, this section shall apply to negotiable and non-negotiable notes and certificates of deposit.

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Question

Previously, I was *fraudulently issued an IRS Form 1099* for income from an alleged balance due from a fraudulent credit card, which was also issued to the IRS. This was a few years back and beyond usual re-filing time.

I am now facing another attempt to collect another fraudulent credit card for allegedly the balance due beyond the Virginia's Statute of Limitations. *I suspect the alleged creditor to file a False Form 1099* for over \$16K, leaving me with a substantial tax liability for false funds reported to IRS as income.

How do I get the IRS or other help with this? Previously, I spoke with an IRS agent by phone who said IRS is legally obligated to accept as truth a fraudulent 1099 filed by a bill collector if it claims alleged "income" for a taxpayer. How do I stop this?

Who else can I go to, since IRS no longer has real-time phone assistance?

Suggestions

First, some debt collectors will threaten in order to scare a debtor to pay.

Until a Form 1099 is issued and received in your mail or email, "*Just Do Nothing.*"

Second, some debt collectors might issue a 1099 to you but not the IRS *just to scare you into paying, even if the debt belongs to someone else.* If you receive a Form 1099 in the mail or email determine if the following boxes are accurate so that it is not a *Fake Form 1099*:

Verify Form 1099-C, Cancellation of Debt Boxes

Year - Does it list the current year and is it Copy B, "For Debtor?"

Creditor's Name and Address - Generally, it should be a financial institution or credit card company,

Debtor's Name and Address - Determine if it lists your accurate name and address, Debtor's TIN (Tax Identification Number), or Social Security Number - Verify it is your SS number. It might be someone else's or a made up number and a Fake Form 1099, Creditor's TIN (Tax Identification Number) or FEIN (Federal Employer Identification Number). Google the Creditor's TIN listed. If it does not match the Creditor's Name, then it might be a made up number and a Fake Form 1099.

1. Box 1, Date of Identifiable Event and Box 6, Identifiable Event Code should be accurate,
2. Box 2, Amount of Debt Discharged - Does the amount appear accurate, which might include: stated principal, stated interest, fees, penalties, administrative costs, and finer,
3. Box 3, Interest if Included in Box 2 - Is the percentage of interest compared to the Debt a reasonable amount, such as 5% to 25%.

As in most other states, Virginia law limits the amount of interest a creditor may charge to 8% *unless a contract specifies a greater amount.* Virginia law also exempts revolving credit accounts (which include credit cards), student loans, banks, credit unions, national banks, and mortgages so creditors may charge a higher interest rate.

4. Box 4, Debt Description - Determine if the description of the origin of the debt is accurate, such as student loan, mortgage, or credit card,
5. Box 5, If checked, the debtor was personally liable for repayment of the debt-Your debt?
6. Box 6, Identifiable Event Code - Is the code is accurate using *When Is a Debt Canceled*
7. Box 7, Fair Market Value of Property (FMV) - Should include the appraised value of the property if the property is sold in a short sale.

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Suggestions

(Continued)

Validate the Amount Due Is Within the Statute of Limitation for Your State

Third, validate that the amount due is within the Statute of Limitations. According to the Code of Virginia § 8.3A-118, titled, "Statute of Limitations" states:

"For a note payable action to be enforced, the obligation must be commenced within Six Years after the due date.

File 1040X, Amended U.S. Individual Income Tax Return, with a Statement and Fake Form 1099

Fourth, if the information in the document is not accurate and you think it is a Fake Form 1099 that might have been also sent to the IRS, by filing a 1040X, Amended U.S. Individual Income Tax Return, it gives you an opportunity to include a statement. In Column A. Original Amount, list the numbers you filed. Leave Column B. Net Change blank, and then in Column C. Correct Amount, post the same numbers as Column A.

In Part III, Explanation of Changes, tell us why you are filing 1040X:

I recently received the attached Fake Form 1040-C Cancellation of Debt, issued by _____, TIN _____ for a debt that is not mine, and I want the IRS to be aware of this fraud and not issue an assessment for additional tax based on this Fake Form 1040-C.

Please take corrective action against _____ so that they will not continue issuing Fake Form 1040-C's to other taxpayers.

Do not forget to attach a copy of the Fake Form 1040-C.

File 1040X, Amended U.S. Individual Income Tax Return for Real Form 1099

Fifth, if the information in the document is accurate and you think it is a Real Form 1099 that also was sent to the IRS, in order to avoid additional interest and penalties, file a 1040X, Amended U.S. Individual Income Tax Return just as above, but in Line 1. Adjusted Gross Income, Column B. Net change, post the amount of the Real Form 1099.

For revised or corrected Form 1099, follow the same filing 1040X, Amended U.S. Individual Income Tax Return, procedures as a Real Form 1099.

VALIDATING, VERIFYING, AND DISPUTING IRS FORM 1099 INCOME

By John B. Goldhamer, www.JohnGoldhamer.com

Suggestions (Continued)

1040X, Amended U.S. Individual Income Tax Return

<https://www.irs.gov/pub/irs-pdf/f1040x.pdf>

Form **1040X** Department of the Treasury - Internal Revenue Service
Amended U.S. Individual Income Tax Return OMB No. 1545-0074
(Rev. January 2019) **Go to www.irs.gov/Form1040X for instructions and the latest information.**

This return is for calendar year 2018 2017 2016 2015
Other year. Enter one: calendar year or fiscal year (month and year ended):
Your first name and initial Last name Your social security number
If a joint return, spouse's first name and initial Last name Spouse's social security number
Current home address (number and street). If you have a P.O. box, see instructions. Apt. no. Your phone number
City, town or post office, state, and ZIP code. If you have a foreign address, also complete spaces below. See instructions.
Foreign country name Foreign province/state/county Foreign postal code

Amended return filing status. You must check one box even if you are not changing your filing status. **Caution:** In general, you can't change your filing status from a joint return to separate returns after the due date.
 Single Married filing jointly Married filing separately Qualifying widow(er)
 Head of household (if the qualifying person is a child but not your dependent, see instructions.)
Use Part III on the back to explain any changes Full-year health care coverage (or, for 2018 amended returns only, exempt). See inst.

	A. Original amount reported or as previously adjusted (see instructions)	B. Net change—amount of increase or (decrease) shown in Part III	C. Correct amount
Income and Deductions			
1 Adjusted gross income. If a net operating loss (NOL) carryback is included, check here <input type="checkbox"/>	1		
2 Itemized deductions or standard deduction	2		
3 Subtract line 2 from line 1	3		
4a Exemptions (amended returns for years before 2018 only). If changing, complete Part I on page 2 and enter the amount from line 29	4a		
b Qualified business income deduction (2018 amended returns only)	4b		
5 Taxable income. Subtract line 4a or 4b from line 3. If the result is zero or less, enter -0-	5		
Tax Liability			
6 Tax. Enter method(s) used to figure tax (see instructions)	6		
7 Credits. If a general business credit carryback is included, check here <input type="checkbox"/>	7		
8 Subtract line 7 from line 6. If the result is zero or less, enter -0-	8		
9 Health care: individual responsibility (see instructions)	9		
10 Other taxes	10		
11 Total tax. Add lines 8, 9, and 10	11		
Payments			
12 Federal income tax withheld and excess social security and tier 1 RRTA tax withheld. (If changing, see instructions.)	12		
13 Estimated tax payments, including amount applied from prior year's return	13		
14 Earned income credit (EIC)	14		
15 Refundable credits from: <input type="checkbox"/> Schedule 8812 Form(s) <input type="checkbox"/> 2439 <input type="checkbox"/> 4136 <input type="checkbox"/> 8863 <input type="checkbox"/> 8865 <input type="checkbox"/> 8962 or <input type="checkbox"/> other (specify):	15		
16 Total amount paid with request for extension of time to file, tax paid with original return, and additional tax paid after return was filed	16		
17 Total payments. Add lines 12 through 15, column C, and line 16	17		
Refund or Amount You Owe			
18 Overpayment, if any, as shown on original return or as previously adjusted by the IRS	18		
19 Subtract line 18 from line 17. (If less than zero, see instructions.)	19		
20 Amount you owe. If line 11, column C, is more than line 19, enter the difference	20		
21 If line 11, column C, is less than line 19, enter the difference. This is the amount overpaid on this return	21		
22 Amount of line 21 you want refunded to you	22		
23 Amount of line 21 you want applied to your (enter year): estimated tax	23		

Complete and sign this form on page 2.
For Paperwork Reduction Act Notice, see instructions. Cat. No. 11369L Form 1040X (Rev. 1-2019) For forms and publications, visit www.irs.gov.

Form 1040X (Rev. 1-2019) Page 2

Part I Exemptions and Dependents
Complete this part only if any information relating to exemptions (to dependents if amending your 2018 return) has changed from what you reported on the return you are amending. This would include a change in the number of exemptions (of dependents if amending your 2018 return).
Caution: For 2018 amended returns only, leave lines 24, 28, and 29 blank. Fill in all other applicable lines. See the Form 1040 or, for amended returns for years before 2018, the Form 1040A instructions. See also the Form 1040X instructions.

	A. Original number of exemptions or amount reported or as previously adjusted	B. Net change	C. Correct number or amount
24 Yourself and spouse. Caution: If someone can claim you as a dependent, you can't claim an exemption for yourself. If amending your 2018 return, leave line blank	24		
25 Your dependent children who lived with you	25		
26 Your dependent children who didn't live with you due to divorce or separation	26		
27 Other dependents	27		
28 Total number of exemptions. Add lines 24 through 27. If amending your 2018 return, leave line blank	28		
29 Multiply the number of exemptions claimed on line 28 by the exemption amount shown in the instructions for line 29 for the year you are amending. Enter the result here and on line 4a on page 1 of this form. If amending your 2018 return, leave line blank	29		

30 List ALL dependents (children and others) claimed on this amended return. If more than 4 dependents, see inst. and here **Part II Presidential Election Campaign Fund**
Checking below won't increase your tax or reduce your refund.
 Check here if you didn't previously want \$3 to go to the fund, but now do.
 Check here if this is a joint return and your spouse did not previously want \$3 to go to the fund, but now does.

(a) First name	Last name	(b) Social security number	(c) Relationship to you	(d) <input type="checkbox"/> if qualifies for (see instructions):	Credit for other dependents (2018 amended returns only)
				Child tax credit	

Part III Explanation of Changes. In the space provided below, tell us why you are filing Form 1040X.
▶ Attach any supporting documents and new or changed forms and schedules.

Remember to keep a copy of this form for your records.
Under penalties of perjury, I declare that I have filed an original return and that I have examined this amended return, including accompanying schedules and statements, and to the best of my knowledge and belief, this amended return is true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information about which the preparer has any knowledge.

Sign Here
Your signature Date Your occupation
Spouse's signature. If a joint return, both must sign. Date Spouse's occupation

Paid Preparer Use Only
Preparer's signature Date Firm's name (or yours if self-employed)
Print/type preparer's name Firm's address and ZIP code
 Check if self-employed Phone number EIN

Form 1040X (Rev. 1-2019)

Virginia State Corporation Commission (SCC), Bureau of Financial Institutions

<http://www.scc.virginia.gov/bfi>

The Bureau of Financial Institutions (BFI) is a regulatory division of the Virginia State Corporation Commission (SCC.) This division is involved in consumer protection through administration of state laws regarding depository and non-depository financial institutions.

Depository financial institutions are comprised of Virginia-chartered banks and related holding companies, savings institutions and related holding companies, and credit unions. Non-depository institutions consist of trust companies, consumer finance companies, mortgage lenders and brokers, money transmitters, credit counseling agencies, motor vehicle title lenders, industrial loan associations, payday lenders, and check cashers. Each institution is required to obtain a certificate of authority or a license prior to engaging in business with the exception of check cashers. Check cashers are required to register with the Bureau.

The Bureau also investigates and responds to consumer complaints. In addition to written complaints, the staff responds to thousands of telephone inquiries. The Bureau also has an outreach program for the purpose of improving the financial literacy of Virginians.

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Suggestions

(Continued)

Virginia Office of the Attorney General (OAG), Consumer Protection

<https://www.oag.state.va.us/consumer-protection/index.php/file-a-complaint>

Virginia.gov | Agencies | Governor Search Virginia.Gov

Attorney General Mark R. Herring
Consumer Protection

3 Steps to File Your Complaint

1

Determine Where to File

We handle a variety of consumer complaints against businesses operating in Virginia, but not all complaints fall within our jurisdiction. Before filing a complaint with our office, check out our **Agency Search** ([opens in a new window](#)) feature to find the right agency to handle your complaint.

You also may click on the Common Complaint Topics listed below for more information and what agency can best assist you.

Complaint Topics

Banks and Other Financial Institutions	Legal Services Contracts
Business vs. Business	Lemon Law
Business Operating Outside of Virginia	Membership Campgrounds
Charities	Phone Services
Collection Agencies	Price Gouging
Credit Services Businesses	Private Disputes Between Individuals
Extended Service Contracts	Time-Share
Health Clubs	Towing
Insurance Companies	Travel Clubs
Landlord/Tenant	Utilities

For further assistance call our Consumer Protection Hotline at 1-800-552-9963 if calling from Virginia, or (804) 786-2042 if calling from the Richmond area or from outside Virginia. Our business hours are 8:30 a.m. to 5:00 p.m., Monday through Friday.

2

Speed Up The Complaint Process

1. Use our online complaint form. It is the quickest way to get your complaint filed and processed.
2. If you cannot file online, download and complete our printable complaint form to ensure prompt processing.
3. Type if possible or submit a legible hand-written copy.
4. Be sure to sign and date your printed complaint form, otherwise it will be returned to you for signature.
5. All written complaints are scanned. Please only staple once.
6. Assemble photocopies of all of your documents (**do not send originals**) and submit them all at the same time as your complaint form. Sending them separately slows down the complaint process.
7. Provide all the necessary complaint details, but **be concise**.
8. State the **specific** resolution you are seeking.

3

File Your Complaint

You may complete a complaint form online or download one of our complaint forms.

Online Complaint Form (*Preferred Method*)

Download Printable Complaint Form

Towing Complaint Form
Price Gouging Complaint Form

Completed complaint forms may be sent to:
Office of the Attorney General of Virginia
Consumer Protection Section
202 North Ninth street
Richmond, Virginia 23219
Fax: 804-225-4378

Motor Fuels Price Gouging Complaint Form

Completed motor fuels price gouging complaint forms may be sent to:
Virginia Dept. of Agriculture and Consumer Services
Office of Weights and Measures
PO Box 1163
Richmond, Virginia 23218

** Note that price gouging complaints related to the sales of motor fuels should be filed with the Virginia Department of Agriculture & Consumer Services, Office of Weights & Measures **

For further assistance call our Consumer Protection Hotline at 1-800-552-9963 if calling from Virginia, or (804) 786-2042 if calling from the Richmond area or from outside Virginia. Our business hours are 8:30 a.m. to 5:00 p.m., Monday through Friday.

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Suggestions

(Continued)

Virginia Dept. of Agriculture and Consumer Services, Division of Consumer Protection

<https://www.vdacs.virginia.gov/food-food-safety-and-consumer-protection.shtml>

The Virginia Department of Agriculture and Consumer Services (VDACS) administers a variety of Virginia laws and regulations that protect consumers and businesses.

The Division of Consumer Protection is comprised of the Offices of Charitable and Regulatory Programs, Pesticide Services, Plant Industry Services and Weights and Measures. In the Division of Animal and Food Industry Services, the Office of Dairy and Foods administers laws and regulations designed to ensure the safety, wholesomeness and proper labeling of foods in Virginia.

Summary

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Conclusion

In conclusion, I hope this position paper answered your questions about IRS Form 1099 and provided working suggestions.

Please let me know if you have any other questions.