



# Ask Your Underwriter

■ *Carolyn Broadwater, Florida State Counsel*

**Question:** Do I have to prepare and file a 1099 form in a short sale if the seller has filed bankruptcy?

**Answer:** Yes – you must prepare and file a 1099 form for all short sales. The seller may be entitled to different treatment, but the 1099 must be filed and the seller would need to seek any relief afterwards.



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