

Itemizing Deductions: A Note About Deducting Mortgage Insurance Premiums

A tax law change in 2020 enabled private mortgage insurance premiums to be deductible for tax year 2020—a change which was also retroactively extended to tax years 2018 and 2019.

For this reason, some taxpayers may benefit from filing an amendment to claim this deduction for those prior years.

See [IRS Publication 4012](#), Tab F, for more information on itemizing deductions.