Before you begin: See the instructions for line 13 on page A-8 to see if you must use this worksheet to figure your deduction.

1. Enter the total premiums you paid in 2010 for qualified mortgage insurance for a contract issued after December 31, 2006 .......................................................... 1. ____________

2. Enter the amount from Form 1040, line 38 .................................................. 2. ______________

3. Enter $100,000 ($50,000 if married filing separately) ........................................... 3. ______________

4. Is the amount on line 2 more than the amount on line 3?
   □ No. Your deduction is not limited. Enter the amount from line 1 above on Schedule A, line 13. Do not complete the rest of this worksheet.
   □ Yes. Subtract line 3 from line 2. If the result is not a multiple of $1,000 ($500 if married filing separately), increase it to the next multiple of $1,000 ($500 if married filing separately). For example, increase $425 to $1,000, increase $2,025 to $3,000; or if married filing separately, increase $425 to $500, increase $2,025 to $2,500, etc 4. ______________

5. Divide line 4 by $10,000 ($5,000 if married filing separately). Enter the result as a decimal. If the result is 1.0 or more, enter 1.0 5. ______________

6. Multiply line 1 by line 5 6. ______________

7. Mortgage insurance premiums deduction. Subtract line 6 from line 1. Enter the result here and on Schedule A, line 13 7. ______________