

FIRST INTERSTATE BK DENVER, NA
633 SEVENTEENTH STREET
DENVER, CO 80270

00001171L

E.I.N. 84-0005100

FOR INFORMATION CALL ACCOUNT
INFORMATION (303) 293-5171

THIS STATEMENT ISSUED IN LIEU OF A 1099 U.S. INFORMATION RETURN
AND/OR 1098 MORTGAGE INTEREST STATEMENT

ROCKY MOUNTAIN SECTION MAA 0000
% METRO STATE COLLEGE MATH DEPT
BOX 38
DENVER CO 80204

FOR CALENDAR YEAR

1986

TAXPAYER ID NUMBER

16-0743079

INTEREST REPORTED TO THE INTERNAL REVENUE SERVICE 31.11

1099-INT TYPE	ACCOUNT NUMBER	INTEREST (BOX 1)
SAVINGS	011-97714	31.11
FORM 1099-INT TOTAL INTEREST EARNINGS		31.11

Instructions for Recipient—Read Carefully

This Substitute 1099 and/or 1098 Document has been prepared for you by your Financial Institution. This form substitutes the Standard 1099-INT (OMB 1545-0112), 1099-DIV (OMB 1545-0110), 1099-OID (OMB 1545-0117), 1099-MISC (OMB 1545-0115), 1098 MORTGAGE INTEREST STATEMENT (OMB 1545-0901), 1099-A (OMB 1545-0877), AND FORM 1099-B (OMB 1545-0715).

THIS FORM CONTAINS LANGUAGE SUBSTANTIALLY SIMILAR TO THAT OF THE OFFICIAL FORMS LISTED ABOVE, AND IS IN COMPLIANCE WITH REV. PROC. 86-30, IRB 1986-28, SEC. 8, Pg. 9: 6-30-86. If your Federal identification number is shown on this form, and two or more recipients are shown or the form includes amounts belonging to another person, you are considered a nominee recipient. You must file a 1099 Form for each of the other owners showing the income allocable to each. File the proper 1099-A or FORM 1098, Annual Summary and Transmittal of U.S. Information Returns, at the IRS Service Center for your area. On Form 1098 and each respective 1099 Form you should be listed as the "Payer." On each respective 1099 Form the other owner(s) should be listed as "Recipient." A husband or wife is not required to file a nominee return to show payments for the other.

1099-INT OMB No. 1545-0112

The amount listed under Box 1, "Interest," is the amount paid to you during the calendar year by the payer, except interest included next to Box 3.

The amount listed next to Box 2, "Amount of Forfeiture," is interest or principal forfeited because of early withdrawal of time savings. You may deduct this on your Federal Income Tax Return, Form 1040, even if you do not itemize your deductions.

The amount listed next to Box 3, "Total U.S. Savings Bonds," is interest paid to you on U.S. Savings Bonds, Treasury bills, Treasury bonds and Treasury notes. This may or may not be taxable. See PUBLICATION 550, Investment Income and Expenses. This interest is exempt from state or local income tax.

1099-DIV OMB No. 1545-0110

The dividends listed next to Box 2 qualify for the dividend exclusion. You are allowed an exclusion of \$100.00 (\$200.00 in the case of a joint return) of the total received during the tax year as qualifying dividends.

Report the amount shown under Box 1, "GROSS," on the Dividends line of your Income Tax Return, or, if required, list your dividends on the separate schedule of your Tax Return. Then use the amount under Box 2 to arrive at the proper amount of exclusion for the year. See the instructions for your Income Tax Return for more information on how to report the income and take the exclusion.

If the amount shown in Box 1 is a distribution from an employee stock ownership plan (ESOP), it does not qualify for the dividend exclusion. Although you should report the ESOP distribution as a dividend on your Income Tax Return, treat it as a plan distribution, not as investment income, for any other purpose.

If you receive dividends from a regulated investment company (including money market funds), the company will tell you if any portion qualifies for exclusion.

Amount listed next to Box 6 as non-taxable distributions are usually a return on capital. Once you have received an amount equal to your cost, or other basis, these distributions are taxable to you as a capital gain even if the payer lists them as non-taxable. See PUBLICATION 550, Investment Income and Expenses.

1099-A OMB 1545-0877

Certain lenders who acquire an interest in property that was security for a loan, or who have reason to know that such property has been abandoned, must provide you with this statement. You may have reportable income because of such acquisition or abandonment. See Publication 544, Sales and Other Dispositions of Assets, for information about foreclosures and abandonments.

Property means real property, such as a personal residence, intangible property, or tangible personal property held for investment or used in a trade or business.

If you borrowed money on this property with someone else, each of you should receive this statement.

After the heading "Date Acquired by Lender or Abandoned" (Box 1) is the date of lender's acquisition or knowledge of abandonment. For a lender's acquisition of property that is security for a loan, the date shown is generally the earlier of the date title is transferred to the lender or the date possession and the burdens and benefits of ownership are transferred to the lenders. This may be the date of a foreclosure or execution sale or the date your right of redemption expires. For an abandonment, the date shown is the date on which the lender first knew or had reason to know that the property was abandoned.

After "Amount of Debt Outstanding" (Box 2) is the amount of the debt outstanding at that time the interest in the property was acquired or the lender knows or has reason to know the property was abandoned.

After "Amount of Debt Satisfied" (Box 3) is the amount of the loan satisfied by acquisition.

(Box 4) "Fair Market Value of Property" — If you were personally liable for repayment of the loan, this box shows the Fair Market Value of the property when acquired by the lender or when abandoned by you. If the property was sold in a foreclosure or execution sale, this amount is generally the proceeds of sale.

The document indicates whether or not you were personally liable for repayments of the loan and next to "Description" (Box 6) is the actual description of the property acquired by the lender or abandoned by you.

Backup Withholding

Persons not furnishing their taxpayer identification number to the payer become subject to backup withholding at a 20% rate on certain amounts shown on the form. This amount, if other than 0, will appear next to the wording "Federal Income Tax Withheld." See Form W-9, Payer's Request for Taxpayer Identification Number, for information on backup withholding and the furnishing of your taxpayer identifying number to the payer. Include this amount on your Income Tax Return as tax withheld.

1099-MISC OMB No. 1545-0115 (SUBSTITUTE PAYMENTS)

Amounts shown on this return are required to be reported to you and to the Internal Revenue Service. They may or may not be taxable to you. If you are an individual, report them on your tax return. (Other taxpayers, such as fiduciaries, report the amounts on corresponding lines of your tax return.)

The amount shown next to Box 8, "Substitute Payments," represents "other income" in lieu of dividends or tax-exempt interest received by your broker on your behalf after transfer of your securities for use in a short sale.

1099-OID OMB 1545-0117

Original issue discount (OID) means the difference between the stated redemption price at maturity and the issue price of a bond, debenture, note or other evidence of indebtedness or the acquisition price of a stripped bond or coupon. This also applies to certificates of deposit, time deposits, bonus savings plans, and other deposit arrangements having a term in excess of one year, provided the payment of interest is deferred until maturity.

Original issue discount is taxable over the life of the obligation. If you are the holder of one of these obligations, you must include the original issue discount in your gross income over the period you hold the obligation.

In reporting as a nominee, show the OID for the entire year, even if the actual owner did not own the obligation for the entire year. If you are not a nominee, and you did not hold the OID obligation for the entire year, you are not required to issue nor file Form 1099-OID showing the portion of OID or stated interest allocable to the purchaser of the obligation.

Other interest on this obligation for the year is shown under Box 2, which is an amount separate from the OID. If you held the obligation for the entire year, report this amount as interest income on your tax return. If you disposed of the obligation or acquired it from another holder during the year, see Publication 550, Investment Income and Expenses, for reporting instructions.

1099-B OMB No. 1545-0715

Broker and barter exchanges must report proceeds from all transactions to the Internal Revenue Service. This form is used to report these proceeds. You must reconcile all your Forms 1099-B in the applicable part of Schedule D on Form 1040.

Under "Sale Date" (Box 1A) is the actual trade or exchange date of the transaction. If there is an "S" shown immediately before the date, it means that the payer is using the actual settlement date and not the trade date. Under CUSIP (Box 1b) is the CUSIP number of items reported.

Under "DESC" (Box 5) is a brief description of the item or service for which the proceeds are being reported. For regulated futures contracts, the customer's account number may be shown.

The amount under "Stocks, Etc." (Box 2) shows the proceeds from transactions involving stocks, bonds, other debt obligations, commodities or forward contracts. Losses on forward contracts are shown in brackets. This amount does not include proceeds from regulated futures contracts. State and local transfer taxes cannot be subtracted from gross proceeds. You may deduct these taxes only as an itemized deduction on your tax return (Form 1040).

Next to "Bartering" (Box 3) is the fair market value of any trade credits or scrip credited to your account for exchanges of property or services as well as cash received. See the instructions for your 1986 tax return on how to report this amount for tax purposes.

Next to Box 6 "Profits Realized in 1986" shows the profit or loss realized on regulated futures or foreign currency contracts closed during 1986.

Next to Box 7 (Unrealized Profit, Open Contracts 12/31/85) shows any year-end adjustment to the profit or loss shown in Box 6. Next to Box 8 (Unrealized Profit, Open Contracts 12/31/86) shows the unrealized profit or loss on open contracts held in your account on 12/31/86. These are considered sold as of that date.

Next to Box 9 (Aggregate Profit or (Loss)) amount is used to figure the aggregate profit or loss pertaining to Boxes 6, 7 and 8 on regulated futures or foreign currency contracts for the year. Include this figure on your 1986 Form 6781.

1099-MISC OMB No. 1545-0115

The amounts shown on this document under 1099-Misc. are required

The total original issue discount on the obligation for the calendar year is shown under Box 1, "Total OID." If you bought the obligation at original issue and you held the obligation for the entire year or for part of the year it was outstanding, report the entire amount under "Interest" column on your income tax return. If you disposed of the obligation during the year or acquired it from another holder, or if the obligation is a stripped bond or stripped coupon, you must compute your share of the amount under "Total OID" (Box 1). See Publication 1212, List of Original Issue Discount Instruments, for help in making this computation. Also see instructions for your income tax return for information on how to report this amount.

Next to amount of forfeiture (Box 3) is the interest forfeited by you if you withdrew the money prior to the maturity date of the obligation. You may deduct this amount on your Federal income tax return, Form 1040, even if you do not itemize your deductions.

FORM 1098-MORTGAGE INTEREST STATEMENT OMB 1545-0901

The amount shown on this document next to Box 1, Mortgage Interest, is required to be reported to you and to IRS if the amount of interest on any one mortgage exceeds \$600.00 in the calendar year. (Not including points, other prepaid interest, HUD payments, or seller payments on a buy-down mortgage. Such amounts are deductible by you only in certain circumstances.)

If you can claim the mortgage interest credit, see Form 6398, Mortgage Interest Credit.

For information about interest deduction, see Publication 545, Interest Expense.

If you are the Payer of Record on a mortgage and there are other borrowers entitled to a deduction of this interest, please furnish each of the other borrowers information about the proper distribution of the amount shown. Each borrower is entitled to deduct only his or her share of the amount allowable as a mortgage interest deduction. If your mortgage payments were subsidized by a government agency you cannot deduct the amount paid for you.

to be reported to you and to the Internal Revenue Service. They may or may not be taxable to you. If you are an individual, report them on your tax return as explained below. (Other taxpayers such as fiduciaries, report the amounts on corresponding lines on your tax return.)

Next to "Rents" (Box 1) and "Royalties" (Box 2) are amounts that should be reported on Schedule E (Form 1040) or Schedule C if you provide services that are primarily for your customer's convenience as regular cleaning, changing linen, or maid service.

Next to "Prizes and Awards" (Box 3) is an amount that should be reported on Schedule C or F (Form 1040) if it is a trade or business income to you. If not, report amounts on the line for "Other Income" on Form 1040.

Next to "Fishing boat proceeds" (Box 5) is an amount that means the fishing boat operator considers you self-employed. Report this figure on your Schedule C (Form 1040). See Publication 595 for a further explanation.

Next to "Medical and Health Care Payments" (Box 6) is an amount to be reported on Schedule C (Form 1040).

Next to "Nonemployee Compensation" (Box 7) is an amount considered income from self-employment. Report this amount as part of your trade or business income on Schedule C or F (Form 1040). If you are not self-employed, amounts paid to you for services rendered are generally reported on Form 1040 on the line for "Wages, Salaries, Tips, etc."

If there are two amounts shown next to Box 7, one may be labeled "EPP." This represents excess golden parachute payments. You must pay a 20% excise tax on this amount. See your Form 1040 instructions under "Other Taxes." The unlabeled amount is your total compensation.

The amount shown on this form (except Box 4) may be subject to self-employment (Social Security) tax computed on Schedule SE (Form 1040). See Publication 533, Self-Employment Tax for more information on amounts considered self-employment income. Since no income or social security taxes will be withheld by the payer, you may be required to make estimated tax payments. See Form 1040 ES, Estimated Tax for Individuals for more information.