FREE TOOL | 2026 TAX YEAR

YEAR-END CHECKLIST: WHAT TO SEND YOUR CPA

For the 2026 tax year. Tick each item as it goes into your shared folder. Start with the core list, then add the list for each kind of investing you do.

EVERY INVESTOR

	ITEM	WHY IT IS NEEDED	WHERE IT USUALLY COMES FROM
☐	Bank and card statements, January to December	Every line in the books traces back to one	Your bank and card issuer
☐	Loan statements for the full year	They show what is owed on each loan at December 31	Your lender
☐	Reconciled books for the year	They show every account agrees with its statement	Your bookkeeper
☐	Closing statements for every purchase and sale	They show the price and closing costs of each deal	Escrow or the title company
☐	Loan documents: notes, terms and payoff letters	They show the terms of each loan and when it ended	Your lender
☐	Your prior year return	Your CPA works from it as a starting point	Your CPA or tax preparer

IF YOU FLIP

	ITEM	WHY IT IS NEEDED	WHERE IT USUALLY COMES FROM
☐	Rehab invoices, filed by property	Each cost belongs to one property	Your contractors and suppliers
☐	Cost so far on any flip unsold at December 31	That property has costs and no sale yet	Your books
☐	Draw and payoff records for each loan	They show what the lender paid out and what was repaid	Your lender
☐	Contractor payment totals, with W-9s	They are needed for 1099 reporting	Your books and your contractors

IF YOU WHOLESALE

	ITEM	WHY IT IS NEEDED	WHERE IT USUALLY COMES FROM
☐	Assignment agreements for each deal	They show the fee agreed on each deal	Your contracts
☐	Settlement statements for each deal	They show the fee and what title withheld	Escrow or the title company
☐	Deposits still out at December 31	Each is money held on a deal that has not closed	Your books
☐	Forfeited deposits, with their deals	Each belongs to a deal that ended	Your books and the cancellation
☐	Marketing spend for the year	It shows what finding the deals cost	Your marketing invoices

FLIPPER BOOKKEEPING

Your company's performance, one deal at a time. Flipper Bookkeeping keeps the books for real estate investors and sends you, every month, a profit and loss for each deal, budget against actual during the rehab, holding costs month by month and cash against profit.

IF YOU OWN RENTALS

	ITEM	WHY IT IS NEEDED	WHERE IT USUALLY COMES FROM
☐	Rent records per unit	They show what each unit brought in	Your rent records or property manager
☐	A statement per property	It shows income and costs for each property on its own	Your books
☐	Mortgage statements	Each payment splits into principal, interest and escrow	Your lender
☐	Security deposits held	They are tenant money, kept apart from rent	Your leases and your books
☐	Purchase closing statement for any property bought this year	It shows the price and closing costs	Escrow or the title company

DATES FOR THE 2026 TAX YEAR

FORM	WHO IT IS FOR	DUE
Form 1099-NEC	Each contractor you paid, filed with the IRS and sent to the contractor	Feb 1, 2027. January 31, 2027 is a Sunday.
Form 1065	A partnership with a calendar tax year	Mar 15, 2027

Sources: IRS Instructions for Forms 1099-MISC and 1099-NEC (2026) and IRS Instructions for Form 1065 (2025), read on irs.gov on Oct 23, 2026. Which returns your entities file, and when, is for your CPA to confirm.

AN EXAMPLE: DEMO FLIPS LLC (INVENTED DATA)

Demo Flips LLC is the sample company in our sample report. At the end of September 2026 it had 3 flips with costs on the books and no sale yet: Project 8 at 1500 Sample Pl, Folsom ($511,828 so far), Project 9 at 3030 Example Rd, Lodi ($442,814) and Project 10 at 620 Demo Cir, Galt ($276,478). Any still unsold on December 31 go on the list with their cost to date.

It paid 6 contractors in 2026. Demo Framing Crew, paid $40,800.05 so far, had no W-9 on file, so the W-9 goes on the list now, before January.

WHO DOES WHAT

Your bookkeeper prepares the books and the package. Your CPA or tax preparer prepares and files the return. Flipper Bookkeeping does not file returns or 1099s. We deliver 1099-ready reporting, and you or your CPA file the 1099s.

FLIPPER BOOKKEEPING