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# An Obscured Tidal Disruption Event Manifested as Energetic Mid-infrared Outburst in a Milky-Way-sized Star-forming Galaxy

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**Stellar tidal disruption events (TDEs) by supermassive black holes<sup>[1–3]</sup> are now discovered at a rate of about a dozen annually from optical time-domain surveys<sup>[4–6]</sup>. However, they are puzzlingly overrepresented in post-starburst galaxies<sup>[7–9]</sup> but almost absent in normal star-forming galaxies. We report an energetic mid-infrared nuclear outburst in a nearby Milky Way-sized star-forming galaxy SDSSJ0103+1401, which did not show any signatures of active galactic nucleus prior to the outburst. The infrared outburst can be perfectly fitted by a dust echo model of an optical-UV transient on time scale of half a year<sup>[10–12]</sup> with its total radiant energy in the infrared exceeding known supernova. Along with many other analogs<sup>[13]</sup>, we suggest that there exists a new population of dust obscured TDEs in star-forming galaxies, represented by SDSSJ0103+1401, missed by previous optical or soft X-ray surveys, but can be efficiently uncovered by their infrared echoes. The puzzle of post-starburst preference could be highly alleviated with the obscured population taken into consideration.**

SDSSJ010320.39+140152.5 (hereafter SDSSJ0103+1401) is known as a spiral galaxy at  $z = 0.04181$  with stellar mass similar to the Milky Way (see Methods). It showed an outstanding flare in the mid-infrared (MIR) band starting from 2017, and was selected into our sample of MIR outbursts in nearby galaxies (MIRONG)<sup>[13;14]</sup>, utilizing the multi-epoch photometry of the Wide-field Infrared Survey Explorer (WISE)<sup>[15]</sup> and its successor Near-Earth Object WISE Reactivation

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32 mission (NEOWISE)<sup>[16;17]</sup>. The MIR light curves at 3.4  $\mu\text{m}$  (W1) and 4.6  $\mu\text{m}$  (W2) suggest that the  
 33 galaxy was quiescent before a rising trend starting from 27 Dec 2016 (MJD = 57749, see Figure 1).  
 34 The luminosity rapidly increased to peak ( $L_{4.6\mu\text{m}} = \nu F_{\nu}(4.6\mu\text{m}) \approx (3.7 \pm 0.08) \times 10^{43} \text{ erg s}^{-1}$ ) and  
 35 stayed at the high state till 21 Dec 2018 (MJD = 58473), when it began to decline continuously.  
 36 Interestingly, the galaxy remains invariable in the optical band during the whole outburst. The  
 37 location of the outburst agrees nicely with the galaxy nucleus ( $< 0.''12$  or  $< 100 \text{ pc}$ , see Extended  
 38 Data Figure 1) within the position uncertainty of the image.

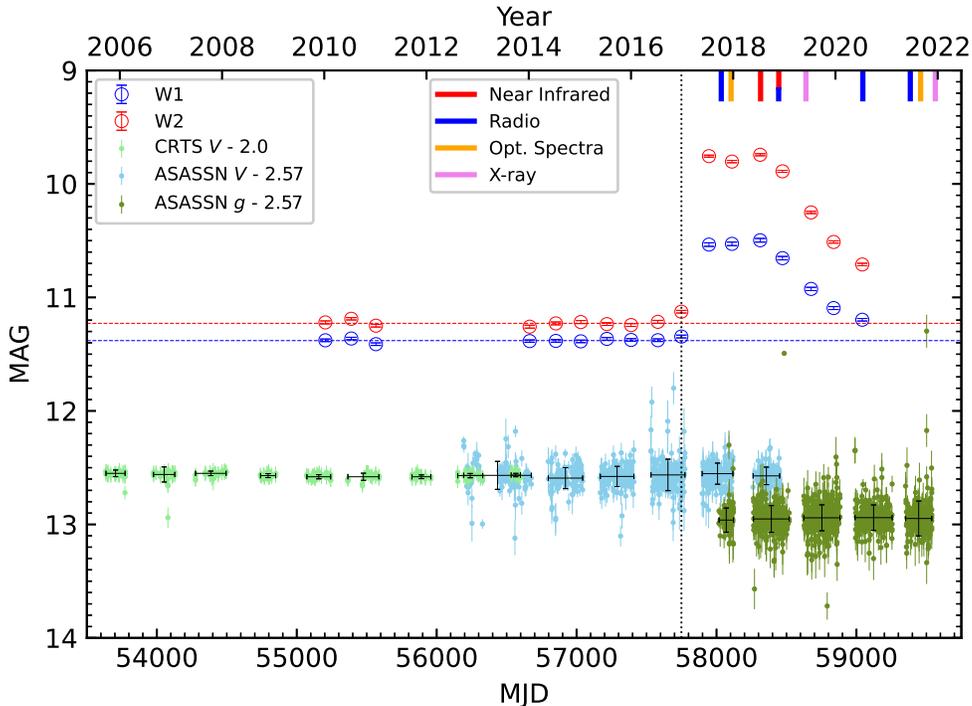


Figure 1: **Multi-wavelength light curves of SDSSJ0103+1401.** We have shown W1 (3.4  $\mu\text{m}$ ) and W2 (4.6  $\mu\text{m}$ ) light curves with blue and red circles and dashed lines mark their quiescent states. The optical photometry from CRTS ( $V$  band) and ASAS-SN survey ( $V$  and  $g$  bands) are plotted in green, cyan and dark green, respectively, which have been shifted vertically for clarity. Crosses overlaid on optical data points show the magnitude uncertainties at specific time intervals. The vertical dotted line indicates the time when the outburst was initially detected in MIR. Colorful stickers at the top right of the figure label the time when follow-up observations are triggered.

39 There is no evidence of active galactic nucleus (AGN) in SDSSJ0103+1401 before the out-  
 40 burst. First, it was neither detected by ROSAT all sky X-ray survey<sup>[18]</sup> nor reported as a radio  
 41 source indicative of AGN. The optical spectrum from Sloan Digital Sky Survey (SDSS) centered

42 on the galactic nucleus shows neither broad emission lines nor AGN-like narrow line ratios in the  
 43 Baldwin-Phillips-Terlevich (BPT) diagnostic diagram<sup>[19]</sup> (see Extended Data Figure 2). The sce-  
 44 nario of obscured AGN can be further excluded by its blue MIR color ( $W1-W2 = 0.18 \pm 0.03$ )<sup>[20;21]</sup>  
 45 and from broad-band spectral energy distribution (SED) fitting (see Extended Data Figure 3),  
 46 which does not demand an AGN component. The pre-existing optical emission lines and IR emis-  
 47 sion can be appropriately interpreted by star formation with a rate (SFR) of  $\sim 6 M_{\odot} \text{ yr}^{-1}$  (see  
 48 Methods).

49 Multi-wavelength follow-up observations were instantly triggered to explore the unprece-  
 50 dented MIR outburst in SDSSJ0103+1401. The optical spectrum positioned on the galactic nu-  
 51 cleus obtained on 16 Dec 2017 shows no significant change with respect to its SDSS spectrum.  
 52 The NIR images taken by Wide-field InfraRed Camera (WIRCam) at Canada-France-Hawaii Tele-  
 53 scope (CFHT) on 16 Jul and 22 Nov in 2018 have also yielded an obvious brightening in H and  
 54  $K_s(K)$  bands. Thanks to a much higher spatial resolution of NIR image, the outburst was con-  
 55 strained to within  $0.''038$  (i.e.  $< 32$  pc) to the galaxy center (see Extended Data Figure 1).

56 The outbursts in the galactic nuclei of quiescent galaxies can usually be attributed to su-  
 57 pernova (SNe) or tidal disruption events (TDEs). In either cases, the emitted UV radiation could  
 58 be absorbed by surrounding dust and reprocessed into infrared<sup>[11;12;22-24]</sup>. The red infrared color  
 59 ( $W1-W2 = 0.7$ ) of SDSSJ0103+1401 at peak indicates strong dust emission. To characterize  
 60 quantitatively the outburst, we assumed a black-body scenario and calculated its parameters (i.e.  
 61 dust temperature and size; see Methods) using host-galaxy-light subtracted infrared fluxes in W1  
 62 and W2. The dust temperature ranges from 700 to 1000 K. The peak black-body luminosity is  
 63  $(5.43 \pm 0.20) \times 10^{43} \text{ erg s}^{-1}$ . A more comprehensive fit to the SED from NIR to MIR yielded sim-  
 64 ilar results (see Extended Data Figure 4 and 5). The integrated observed energy radiated in the IR  
 65 as of 14 July, 2020 is  $E_{\text{tot}} = (4.0 \pm 0.1) \times 10^{51} \text{ erg}$ . If assuming a gray-body spectrum, the inferred  
 66 radiant energy is  $E_{\text{tot}} = (3 \sim 9) \times 10^{51} \text{ erg}$  depending on the grain size and species (e.g., graphite  
 67 or silicate). The infrared energy is unprecedented for SNe reported so far. Although the most ener-  
 68 getic super-luminous SNe have comparable total radiant energy, such as SN 2016aps ( $\sim 5 \times 10^{51}$   
 69 erg), only a small fraction of their energy is emitted in infrared. In addition, J0103+1401 does  
 70 not resemble SLSN host galaxies, which typically have masses of less than  $10^{9.5} M_{\odot}$ <sup>[25]</sup> and low  
 71 metallicities<sup>[26]</sup>. Considering these and the coincidence between the outburst's location and the  
 72 galaxy nucleus, we favor a TDE interpretation.

73 The TDE radiation could be absorbed by dust in the vicinity of supermassive black holes

74 (SMBHs) and reprocessed into IR band like an echo<sup>[10–12]</sup>. The so-called IR echo will be apparently  
 75 luminous in local dusty environments, i.e., encircled by AGN dusty tori<sup>[27–29]</sup>. Extremely, TDEs  
 76 could be fully enshrouded by dust and thus completely invisible in the soft X-ray to optical bands.  
 77 Those obscured candidate events have not been unveiled until very recently by their notable IR  
 78 echoes<sup>[30–33]</sup>. It is nevertheless necessary to note that they are all reported in AGNs, and thus the  
 79 probability of peculiar AGN variability can not be securely ruled out. The emergence of diverse  
 80 AGN outbursts<sup>[34–36]</sup> makes the nature of a specific event rather elusive even if TDE scenario is  
 81 possible.

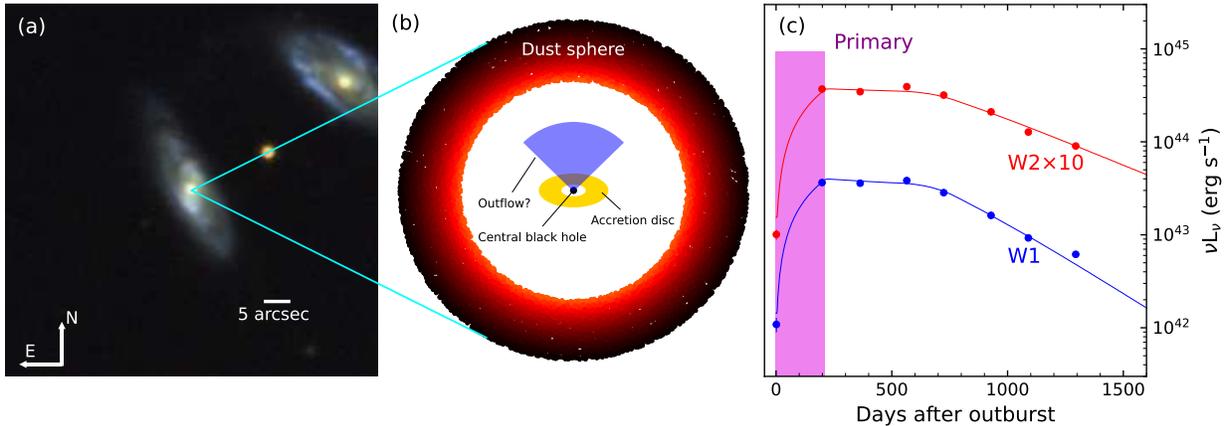


Figure 2: **Host galaxy, schematics and model fitting of the central outburst in SDSSJ0103+1401.** **a**, The color-composite image of SDSS *gri* bands with a size of  $1.34 \times 1.34$ . **b**, Schematic structure of the central primary outburst, which is encircled by a dust sphere. The yellow ring is a temporal disk formed by stellar debris after a star disrupted by SMBH. The blue sector represents the outflowing materials giving rise to transient radio emission due to interactions with surrounding gas and dust. **c**, The fitting to light curves in W1 (blue) and W2 (red) bands with dust echo model of TDE. Host-subtracted fluxes are showed as filled circles while solid lines show the best fitting light curves. The fluxes in W2 have been multiplied by 10 for clarity. The violet region denotes the duration and luminosity of the primary outburst.

82 We try to reproduce the MIR light curve with a straw dust-reprocessing model (see Methods  
 83 and Figure 2). For simplicity, we consider a thick spherically distributed dust shell, a central UV  
 84 flare with a constant luminosity illuminates the dust shell for a time of  $t_{\text{TDE}}$  before it is shutdown.  
 85 This simple model can fairly well reproduce simultaneously the observed light-curves in W1 and  
 86 W2. The best fitting model yields a flare with a peak luminosity of  $\sim 10^{45}$  erg s<sup>-1</sup> that occurred  
 87 around on MJD 57745 (22 Sept 2016) few days before the first detection in MIR and lasted for  
 88 about 200 days. The integrated energy of the outburst is  $(1 \sim 2) \times 10^{52}$  erg, which locates at

89 the high end of energy distribution of known optically selected TDEs<sup>[37]</sup>, and comparable to Arp  
 90 299-B AT1<sup>[30]</sup>, a dust-enshrouded TDE. The dust-echo model shows that the total radiant energy  
 91 of primary in UV/optical is a factor of a few larger than black-body energy reprocessed in NIR  
 92 and W1/W2, indicating that significant amount of energy is reprocessed at longer wavelength. The  
 93 James Webb Space Telescope (JWST)<sup>[38]</sup> working at a wide wavelength range from 0.6 to 29  $\mu\text{m}$   
 94 could provide a powerful way to explore the complete SED of analogs of SDSSJ0103+1401 in  
 95 infrared and the dust characteristics.

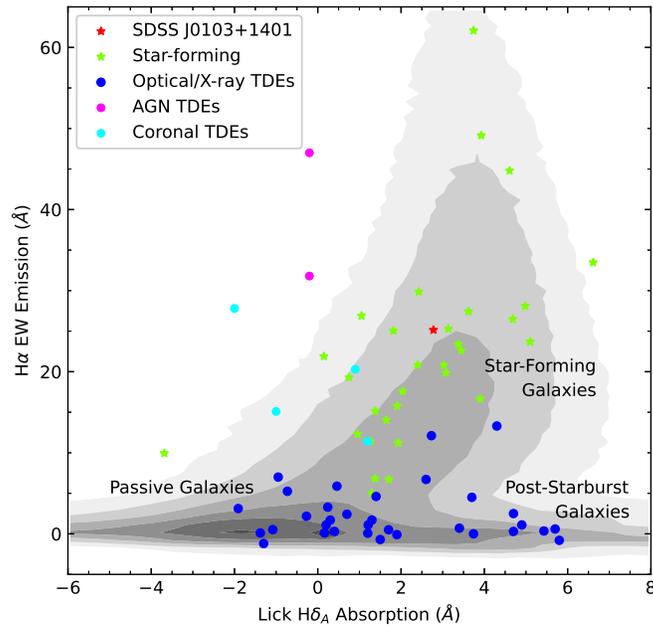


Figure 3: **Spectral indices tracing the recent star formation histories of known TDE hosts and SDSS galaxies<sup>[8;39]</sup>**. We plot  $H\alpha$  EW (sensitive to current star formation) vs. Lick  $H\delta_A$  absorption (sensitive to star formation over the past Gyr) for each galaxy. We have shown the hosts of known TDE candidates<sup>[9;40]</sup> selected in optical/X-ray band with filled circles. The hosts of TDEs in AGNs or selected by transient coronal-line emissions are highlighted in fuchsia and cyan. The five-pointed stars represent star-forming galaxies in MIRONG sample<sup>[13]</sup> with SDSSJ0103+1401 highlighted in red. The overall distribution of SDSS galaxies have been also overplotted with grey contours.

96 The known obscured TDE candidates are exclusively initially alerted by their IR echoes in  
 97 either NIR or MIR band because of their severely dimmed emission from X-ray to optical band.

98 Coincidentally, a remarkable resolved, expanding radio jet has been also uncovered in a nearby  
99 system Arp 299B-AT1<sup>[30]</sup>. Interestingly, our proposed JVLA observation on SDSSJ0103+1401 in  
100 2018 has also yielded out an unresolved (FWHM  $\approx 3.''5$ ) detection at 5.5 GHz. The flux does not  
101 show obvious fading as the latest JVLA observation gives a comparable flux at the same band in  
102 2021. Another two epochal observations by VLASS, with resolution of  $2.''5$  at S-band (3 GHz),  
103 have also confirmed the compact radio emission in 2017 and 2020, respectively. Given the upper  
104 limit SFR of  $6 M_{\odot} \text{ yr}^{-1}$  at the center of galaxy, the estimated radio flux upper limit according to the  
105 empirical relation<sup>[41]</sup>,  $\sim 1.6$  mJy at 1.4 GHz, is lower than that extrapolated from observed nuclear  
106 radio flux (within  $\sim 2$  kpc),  $\sim 2.5$  mJy. Additionally, the high detection rate of radio emission  
107 associated with nuclear MIR outburst<sup>[42]</sup> suggests the compact radio emission could be partially  
108 correlated with the MIR flare, which may be checked for variation by future radio observations .

109 SDSSJ0103+1401 belongs to the main sequence of star-forming galaxies, which differs  
110 greatly from the host types of TDEs found in optical or X-ray band (see Figure 3). The post-  
111 starburst preference of known TDE hosts is a long-standing puzzle. Scenarios which may lead to  
112 the rate enhancement, such as SMBH binaries<sup>[43;44]</sup>, central stellar overdensity<sup>[9;45]</sup> and velocity  
113 anisotropy<sup>[46]</sup> have been proposed . Those explanations can not address why TDEs are absent  
114 in galaxies with current intense star formation<sup>[47]</sup>. The continued findings of obscured TDEs in  
115 ultra luminous infrared galaxies (ULIRGs) indicate promisingly that the overlook by traditional  
116 surveys is at least partly due to dust attenuation. Actually, the TDE event rate of starburst ULIRGs  
117 is estimated to be even higher than post-starburst galaxies<sup>[31]</sup>. Aside from ULIRGs which are  
118 experiencing violent star formation indicated by their ultra-luminous IR emission, the normal star-  
119 forming galaxies lying at the main sequence can also contain large amount of dust in the galactic  
120 nucleus that will hide the central SMBHs and activities associated with them.

121 Our finding indicates strongly that the optical search of TDEs is perhaps seriously biased,  
122 which has missed a considerable number of events in dusty environments. This scenario is sup-  
123 ported by the very low dust covering factor ( $\lesssim 0.01$ ) of optical TDEs derived from their IR  
124 echoes<sup>[11;48]</sup>. In contrast, the TDEs embedded in more dusty environment can be more efficiently  
125 uncovered by their IR echoes. Our systematical IR search has indeed yielded a sample of MIR  
126 outbursts (see some examples in Extended Data Figure 9) in star-forming galaxies<sup>[13]</sup>, which  
127 bear many similarities with SDSSJ0103+1401. Their corresponding event rate is about  $3 \times 10^{-5}$   
128  $\text{gal}^{-1} \text{ yr}^{-1}$  following the same estimation of the whole sample<sup>[13]</sup>, that is comparable with the  
129 observed rate of optical and X-ray TDEs, indicating a significant contribution to the total event  
130 rate.

131 The dust covering factor at sub-pc scale of obscured TDEs in SDSSJ0103+1401 and analogs  
132 could be one to two orders of magnitude higher than normal optical TDEs. The huge difference  
133 implies that the pc-scale environment has undergone a drastic evolution from the stage of star-  
134 forming to post-starburst. The transfer may be triggered by intense feedback from star-formation  
135 coupled with possible nuclear activity, which are both regulated by gas supplies. Therefore, further  
136 efforts of TDE searching by IR echoes can not only help uncover obscured TDEs, but also enable  
137 our deeper understanding of the sub-pc environments of SMBHs in different types of galaxies,  
138 which are otherwise extremely challenging to probe.

## 139 **Methods**

140 **Mid-infrared Observation** The multi-epoch MIR photometry of SDSSJ0103+1401 are drawn  
141 from the Wide-field Infrared Survey Explorer (WISE)<sup>[15]</sup>. The original WISE survey has mapped  
142 the full sky in 4 bands(W1, W2, W3, W4) centered at wavelength of 3.4, 4.6, 12 and 22  $\mu\text{m}$  since  
143 Jan 2010 until its hydrogen cryostat was exhausted. The mission has been extended by an ad-  
144 ditional 4 months as the Near-Earth Object Wide-field Infrared Survey Explorer (NEOWISE)<sup>[16]</sup>  
145 Post-Cryogenic Mission using only W1 and W2 bands. Following a 33-month hibernation pe-  
146 riod, the WISE instrument recommenced survey operations in Dec 2013, and this post-hibernation  
147 mission is referred to as NEOWISE-Reactivation (NEOWISE-R)<sup>[17]</sup>. The combined WISE and  
148 NEOWISE surveys have so far completed approximately 17 visits in W1 and W2 bands with  $\sim$   
149 10-20 exposures per band per visit. The single exposures during a specific visit (typically within  
150 one day) can be stacked into one unWISE<sup>[49]</sup> coadd to improve the signal to noise ratio<sup>[50-52]</sup>.  
151 Since SDSSJ0103+1401 remains invariant before 2017 and thus we tried to adopt the coadded  
152 images at those epochs as the reference image of the quiescent state. Then we began to perform  
153 the photometry of the outburst stage on the difference images by subtracting the references using  
154 HOTPANTS<sup>[53]</sup>. The fluxes of the outburst were measured with a pointed spread function (PSF).  
155 Magnitudes of the galaxy in MIR are summarized in Table 1.

156 **Optical Observations** We collected some optical photometry data of SDSSJ0103+1401  
157 from various surveys, including ASAS-SN, CRTS. CRTS is a synoptic astronomical exploration  
158 that covers thirty three thousand square degrees of the sky in order to discover rare and interesting  
159 transient phenomenon. SDSSJ0103+1401 was observed more than 350 times by CRTS from 2005  
160 to 2016. The CRTS data are aperture-based, unfiltered photometry. ASAS-SN is an automated  
161 program to search for new SNe and other astronomical transients. It originally consisted of 2 sta-  
162 tions which worked in  $V$  band, by the end of 2017, three new stations were added for  $g$  band. The  
163 ASAS-SN photometric magnitudes are obtained using a two-pixel(16")-radius aperture, and we  
164 computed  $V$  and  $g$  band light curves going back to 3500 days ago from ASAS-SN Sky Patrol. All  
165 single exposures of CRTS and ASAS-SN are divided into 16 epochs (9 epochs for CRTS, 7 epochs  
166 for ASAS-SN), and median magnitudes are utilised at each epoch. A constant offset -0.57125  
167 is plus to ASAS-SN data to line its  $V$  band median magnitude up with CRTS  $V$  band median  
168 magnitude. All optical photometry data are summarized in Table 2.

169 **Near-Infrared Observations** The UKIRT Infrared Deep Sky Survey (UKIDSS) observed  
170 SDSSJ0103+1401 in August 2007 in Y, J, H, and K<sup>1</sup> bands. Two new observations in J, H and

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<sup>1</sup>J0103+1401 was observed in K band using UKIRT, and in Ks band using CFHT. K and Ks band have slight

171 Ks bands after the onset of the flare using Wide-field InfraRed Camera (WIRCam) at CFHT on  
172 16 Jul and 22 Nov in 2018 are used to construct infrared SED of the flare. Each observation we  
173 exposed twice per band with single exposure time 30, 15, and 11 s, for J, H and Ks bands, respec-  
174 tively. We use SCAMP<sup>[54]</sup> to re-calibrate WCS of each single exposure based on the catalogues  
175 derived by SExtractor<sup>[55]</sup>, and re-sample 2 single frames and combine them into a coadd image  
176 using SWarp<sup>[56]</sup> per band per observation. The flux of SDSSJ0103+1401 in NIR is carried out by  
177 PSF photometry using PythonPhot<sup>[57]</sup> after subtracting UKIDSS images from CFHT images using  
178 HOTPANTS<sup>[53]</sup>. Magnitudes of the flare in NIR are summarized in Table 3.

179 **Spectroscopic Observations** SDSSJ0103+1401 was first spectroscopically observed by SDSS  
180 on 24 Sept 2000, which shows only strong narrow emission lines. We have taken two new opti-  
181 cal spectra with Double Spectrograph (DBSP) mounted on Hale 5m (P200) telescope at Palomar  
182 observatory on 16 Dec 2017 immediately after the MIR outburst and on 2 Sept 2021 when the  
183 outburst faded down, respectively. The two DBSP observations were configured with slit widths of  
184 1."5 and 2."0, and exposure times of 900 and 1600 s respectively, based on the weather condition.  
185 The optical spectra of SDSSJ0103+1401 remained nearly invariant and displayed no conspicuous  
186 change over the past two decades (see Extended Data Figure 6). The apparently weaker starlight  
187 absorption lines of the first DBSP spectrum in the range 3740-4000 Å could not indicate the emer-  
188 gence of a non-starlight component of outburst since no additional component is required when  
189 modelling the DBSP continuum, and it should be due to the bad S/N (only 4.2 pixel<sup>-1</sup>) in this re-  
190 gion. We fitted the SDSS spectrum by *PPXF*, a software implementing the Penalized Pixel-Fitting  
191 method to extract the stellar kinematics or populations from absorption-line spectra of galaxies, us-  
192 ing a maximum penalized likelihood approach<sup>[58]</sup>. We then fitted the DBSP spectra with the same  
193 stellar populations as the SDSS spectrum. The fitting results show that no additional component is  
194 required (e.g., a reddened power-law continuum from AGN).

195 Multi-Gaussian fitting applied to the H $\alpha$  region of DBSP spectra yields no evident broad  
196 component, that is consistent with the SDSS spectrum. The narrow emission line ratios of all  
197 spectra put the galaxy in the star-forming region in the BPT diagram (see Extended Data Figure 2).  
198 In brief, the optical spectra, agreeing with the photometry, is also not aware of the MIR outburst  
199 and it does not show any signature of AGN before and after.

200 **X-ray Observations** J0103+1401 was observed by Swift/XRT on 5 Jun 2019 with a net  
201 exposure of 1.666 ks and 16 Dec 2021 with a net exposure of 4.031 ks. We reprocessed the event  
202 file with the task “xrtpipeline” and selected the event file which operated in Photon Counting mode.

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difference with their effective wavelength  $\sim 2.20$  and  $2.13 \mu\text{m}$  respectively. Here we ignored the small difference.

203 No significant detection ( $\lesssim 1\sigma$ ) is found in both epochs. We stacked their photon events together  
 204 and extracted only 5 photons from a circle with radius 36" (two times of resolution) region at the  
 205 source position. The background is extracted from a source-free annulus region with inner radius  
 206 of 40 pixel and outer radius of 60 pixel.  $3\sigma$  upper limit of the net count rate in 0.3-10 keV band is  
 207  $1.7 \times 10^{-3} \text{ s}^{-1}$  derived from the stacked image. If assuming a Galactic absorbed powerlaw with a  
 208 fixed photon index of  $\Gamma = 2$  ( $N_{\text{H}}^{\text{G}} = 3.55 \times 10^{20} \text{ cm}^{-2}$ <sup>[59]</sup>), the unabsorbed  $3\sigma$  upper limit flux at  
 209 0.3-10 keV band is then estimated to be  $6 \times 10^{-14} \text{ erg cm}^{-2} \text{ s}^{-1}$  using the tool of ‘‘PIMMS’’, that  
 210 is  $2.3 \times 10^{41} \text{ erg s}^{-1}$ .

211 **Radio Observations** SDSSJ0103+1401 was observed at C-band (central frequency of 5.5  
 212 GHz) with the VLA in its moderately compact C configuration on 21 Nov 2018 (program code,  
 213 18B-086) and 20 Jun 2021 (program code, 21A-146), respectively. The data were reduced fol-  
 214 lowing standard procedures with the CASA package. For both epoch observations, flux density  
 215 calibration was conducted using 3C48, whereas the nearby source J0112+2244 was used to deter-  
 216 mine the complex gain solutions which were interpolated to SDSSJ0103+1401. After removing  
 217 the RFI, the data were imaged using the CLEAN algorithm, with Briggs weighting and ROBUST  
 218 parameter of 0. The final cleaned map suggests a deconvolved source size of 2."0 $\times$ 1."4 for epoch I  
 219 and 2."2 $\times$ 1."4 for epoch II observation. SDSSJ0103+1401 is clearly detected as a compact source,  
 220 with an integrated flux density of  $1.34 \pm 0.05$  and  $1.25 \pm 0.03$  mJy, respectively, which were mea-  
 221 sured using the CASA task IMFIT. Besides that, the Very Large Array Sky Survey (VLASS) has  
 222 another two epochal observations at 3 GHz (S-band) on 8 Oct 2017 and 16 Jul 2020. They are  
 223 also unresolved at resolution of 2."5, giving an integrated flux of  $1.61 \pm 0.10$  and  $1.90 \pm 0.26$  mJy,  
 224 respectively.

225 Unfortunately, no reliable radio maps on this field exist before the outburst, which can be  
 226 used to check the variability and indicate whether the compact radio emission is associated with  
 227 the outburst. It is worth mentioning that SDSSJ0103+1401 was observed by NVSS<sup>[60]</sup> survey.  
 228 However, due to poor spatial resolution (45"), we cannot reliably deblend it from its companion  
 229 galaxy SDSSJ010318.13+140215.6 (see left panel of Figure 2), which can also be seen in VLASS  
 230 images with higher radio flux.

231 **SED of Host Galaxy** We modeled the multi-wavelength SED of SDSSJ0103+1401 with  
 232 Code Investigating GALaxy Emission (CIGALE<sup>[61]</sup>), which builds a galaxy SED modeling with  
 233 stellar, dust and AGN components. In our fitting, we used a delayed star formation history (SFH)  
 234 assuming a single starburst with an exponential decay. We employed single stellar population (SSP)  
 235 of Bruzual<sup>[62]</sup> and took into account the dust attenuation module based on modified Calzetti<sup>[63]</sup> law.

236 The default nebular emission model<sup>[64]</sup> was added in our fitting. For dust emission, we utilized  
 237 a model provided by Dale<sup>[65]</sup>. AGN emission was calculated by the AGN model of Fritz<sup>[66]</sup>.  
 238 Extended Data Figure 3 shows the SED fitting of photometry spanning 16 bands (FUV, NUV,  $u$ ,  $g$ ,  
 239  $r$ ,  $i$ ,  $z$ ,  $y$ , Y, J, H, K, W1, W2, W3, W4). All photometric fluxes have been corrected for Galactic  
 240 extinction<sup>[59;67]</sup>. Being well fitted by stellar and dust emission, the SED does not demand AGN  
 241 component at all, further corroborating an inactive SMBH with the obscured AGN scenario also  
 242 ruled out. Moreover, the best fitting shows the host galaxy of SDSSJ0103+1401 has a high SFR of  
 243  $\sim 6 M_{\odot} \text{ yr}^{-1}$  with total stellar mass of  $\sim 10^{10.5} M_{\odot}$ . We summarised Galactic extinction-corrected  
 244 fluxes and some important fitting parameters in Table 4.

245 **Black hole mass** The  $M_{\text{BH}}$  of inactive galaxies are generally estimated by empirical relations  
 246 between  $M_{\text{BH}}$  and their host galaxies, i.e., stellar velocity dispersion ( $\sigma_{\star}$ ) or bulge mass ( $M_{\text{bulge}}$ ),  
 247 albeit with large uncertainties (0.3-0.4 dex) for individual source<sup>[68]</sup>. We adopt the formulas given  
 248 by two widely-used literature<sup>[68;69]</sup>. Detailedly, the  $M_{\text{BH}}$  predicted by  $M_{\text{BH}}-\sigma_{\star}$  relation yields  
 249  $1.15 \times 10^7$  and  $2.95 \times 10^6 M_{\odot}$ , respectively, provided a  $\sigma_{\star}$  value of  $94.2 \text{ km s}^{-1}$  as measured from  
 250 its SDSS spectrum. On the other hand, the bulge-disk structural decomposition<sup>[70]</sup> gives a  $r$ -band  
 251 bulge-to-total flux ratio of 0.14, suggesting a  $M_{\text{bulge}}$  of  $4.7 \times 10^9 M_{\odot}$  and thus a  $M_{\text{BH}}$  of  $1.17 \times 10^7$   
 252 and  $1.38 \times 10^7 M_{\odot}$  if naively assuming a classical bulge.

253 **Location of the MIR outburst** The host of SDSSJ0103+1401 is a star-forming galaxy and  
 254 thus the probability of SNe origin is not negligible. However, SNe are usually off-centered and  
 255 more likely found in the spiral arms of galaxies<sup>[71]</sup>. Aiming at checking its physical location, we  
 256 have carefully measured the center of the outburst in W2 difference images (with amplitude vari-  
 257 ability larger than W1 band) by fitting a 2-dimension Gaussian function. The offset of the outburst  
 258 to the galaxy center is constrained to be  $\sim 0.12 \pm 0.08$  arc (see Extended Data Figure 1). As we  
 259 have detected obvious NIR variability between CFHT and UKIDSS observations, which possess  
 260 higher spatial resolutions than WISE images, we then tried to obtain more precise measurement of  
 261 the outburst location with aid of them. Before image subtraction, we first aligned the two images  
 262 with software Scamp<sup>[54]</sup> by registering the stars in the field, with the caveat that the proper motions  
 263 of stars (given by Gaia Data Release 2<sup>[72]</sup>) between the two observations are non-negligible and  
 264 need to be corrected. The result shows that the outburst is still exactly located at galaxy center with  
 265 an offset  $\sim 0.038 \pm 0.040$  arc, that is  $32 \pm 34$  pc. The location of the outburst is in disfavor with  
 266 SNe scenario but indicates a likely origin associated with the central SMBH.

267 **IR SED** With robust variability detected in MIR and NIR bands, we tried to fit the quasi-  
 268 simultaneous IR SED under dust emission scheme. Since only two epochs of NIR observations

269 are available, we chose to infer the MIR photometry at similar time with NIR epochs using linear  
 270 interpolation. The SED can be nicely fitted by pure blackbody model (see Extended Data Figure 5)  
 271 with reduced  $\chi^2 = 3.4$  and  $2.7$  for both epochs, respectively. Assuming an isotropic dust emission,  
 272 their luminosity are correspondingly  $L_{\text{IR}} = (5.36 \pm 0.43) \times 10^{43} \text{ erg s}^{-1}$  (first epoch) and  $(4.44 \pm$   
 273  $0.45) \times 10^{43} \text{ erg s}^{-1}$  (second epoch). Since blackbody model is acceptable to describe the IR  
 274 emission, we then derived the blackbody luminosity in other epochs and integrated them over  
 275 time. The total emitted energy as of Jul 2020 is  $E_{\text{tot}} = (4.0 \pm 0.1) \times 10^{51} \text{ erg}$ . As the real dust  
 276 emission might be not perfect blackbody, we have also tried to perform modeling by taking the dust  
 277 absorption efficiency into consideration<sup>[13]</sup> and the obtained dust luminosity is comparable with  
 278 blackbody model. The integrated energy of SDSSJ0103+1401 is even higher than superluminous  
 279 SNe (SLSNe<sup>[73–76]</sup>) and comparable with the extremely energetic source SN2016aps<sup>[77]</sup>, which has  
 280 radiated  $\gtrsim 5 \times 10^{51} \text{ erg}$ . If it is a SN producing the MIR outburst in SDSSJ0103+1401, it would  
 281 be one of the most energetic SNe to date. Moreover, none SNe show such strong emission in the  
 282 MIR to our knowledge. All of these characteristics suggest an unlikely SN scenario.

283 **Dust Echo Model** Assuming that the IR emission is originated from dust echo of an obscured  
 284 TDE, we tried to explore the properties of its primary UV-optical radiation by fitting the observed  
 285 MIR light curves with a parametric dust echo model<sup>[10;33]</sup>. The model assumes that the TDE  
 286 UV-optical radiation starts from time  $t_0$ , lasts for a duration  $t_{\text{TDE}}$ , and has a luminosity  $L_0$ . The  
 287 surrounding dust is distributed uniformly in a spherical layer between inner radius  $r_{\text{in}}$  and outer  
 288 radius  $r_{\text{out}}$ . The dust is a 1:1 mixture of graphite and silicate. All dust grains have the same  
 289 initial radius  $a_0$  with a number density  $n_d$  independent of radius. Under above assumptions, we  
 290 calculated the heating of dust by radiations, the dust sublimation, the IR re-radiation from dust,  
 291 and the observed multi-band light curves. The model has seven free parameters. Three are related  
 292 to the UV-optical radiation of the TDE:  $L_0$ ,  $t_0$ , and  $E_{\text{tot}}$  (calculated as  $L_0 t_{\text{TDE}}$ ) and the other four  
 293 are related to the dust:  $r_{\text{in}}$ ,  $r_{\text{out}}$ ,  $a_0$ , and  $n_d$ . We modeled the MIR light curves using a Markov  
 294 Chain Monte Carlo (MCMC) approach, assuming that all the parameters have log-uniform prior  
 295 probability distributions. The posterior probability density distributions obtained from the MCMC  
 296 approach are shown in Extended Data Figure 8. Note that we do not show the distribution of  $r_{\text{in}}$ ,  
 297 because it is not well bounded and only an upper limit can be obtained. We also list the confidence  
 298 interval of the parameters with 99.7% probability in Table 5. The model yielding the minimum  
 299 chi-square is shown in Figure 2. The dust echo model matches the observed IR light curves with  
 300 only  $< 10\%$  discrepancy for most data points, and the discrepancy may be caused by the simplicity  
 301 of our model assumption (e.g. geometry of the dust distribution and types of the dust grain).

302 **Data availability** The observational data from WISE and NEOWISE surveys are available through  
303 NASA/IPAC Infrared Science Archive (IRSA). The unWISE coadds data can be downloaded  
304 from (<https://portal.nersc.gov/project/cosmo/temp/ameisner/neo6/>). The optical photometry from  
305 ASASSN and CRTS are available from their corresponding websites (<https://asas-sn.osu.edu/> and  
306 <http://nessi.cacr.caltech.edu/DataRelease/>). UKIDSS NIR data and VLASS radio data are in-  
307 cluded in WFCAM Science Archive and NRAO Science Data Archive, respectively. The authors  
308 can provide other data that support the findings of this study upon request.

309 **Code availability** All codes that support the plots within this article are available from the authors  
310 upon reasonable request.

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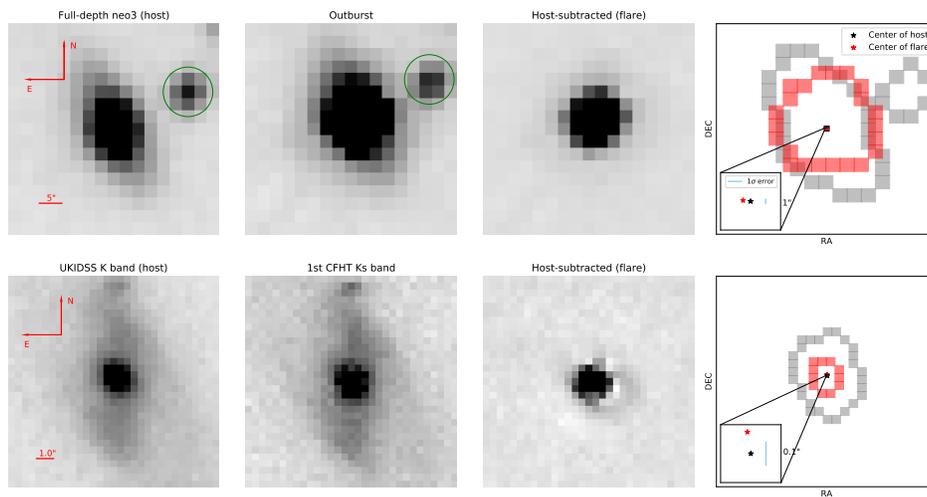
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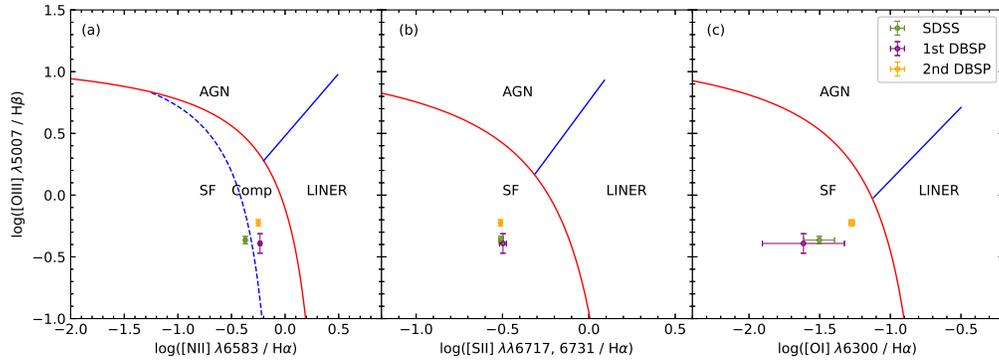
480 **Author contributions** N.J. designed the project. H.L. reduced and analyzed multi-wavelength light curves,  
481 CFHT images and SED fitting. X.S. and F.Z. reduced and analyzed radio data. Y.W. reduced and analyzed  
482 the optical spectra. L.D. reduced the Swift X-ray data. R.C. checked the WISE photometry. L.S. fitted  
483 the light curves with dust echo model. N.J. and H.L. jointly drafted the manuscript. T.W. provided critical  
484 feedback and revised the manuscript significantly. All authors discussed and gave comments on the contents  
485 of the paper.

486 **Competing Interests** The authors declare that they have no competing financial interests.

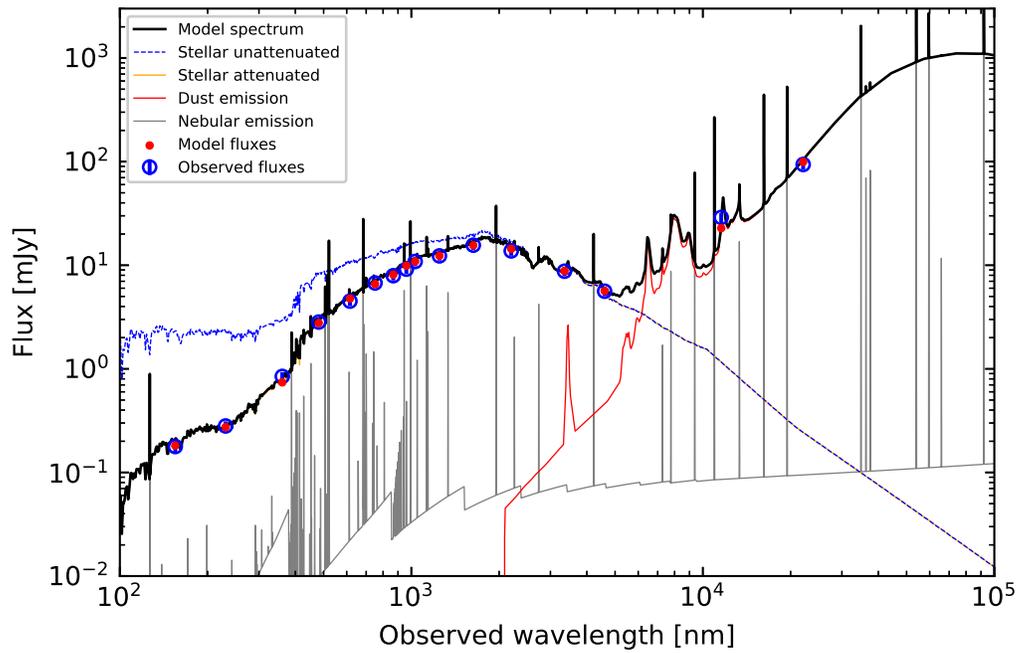
487 **Correspondence and request for materials** Please contact N.J. at (jnac@ustc.edu.cn).



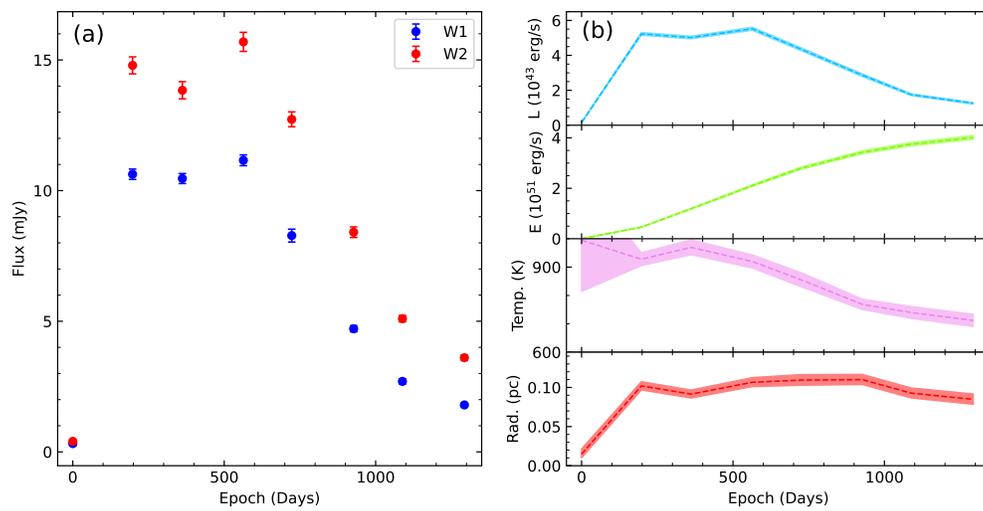
Extended Data Figure 1: **Localisation of the flare from MIR(upper row) and NIR(lower row).** From left to right the columns show the quiescent/outburst state of SDSSJ0103+1401, the host-subtracted flare, and the difference of location between host and flare. The source enclosed by a green circle is a foreground star.



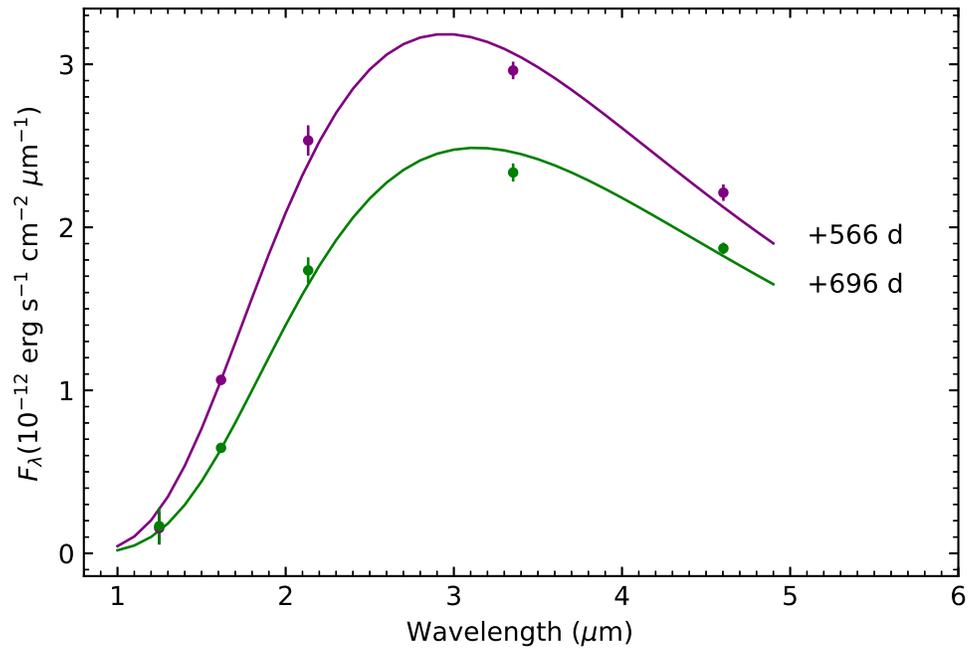
Extended Data Figure 2: **BPT diagrams of SDSSJ0103+1401.** **a**, The  $[\text{O III}]/\text{H}\beta$  versus  $[\text{N II}]/\text{H}\alpha$  diagnostic diagram. The Ke01<sup>[78]</sup> extreme starburst line and the Ka03<sup>[79]</sup> classification line are shown as the red solid and blue dashed lines, respectively. **b**, The  $[\text{O III}]/\text{H}\beta$  versus  $[\text{S II}]/\text{H}\alpha$  diagnostic diagram. **c**, The  $[\text{O III}]/\text{H}\beta$  versus  $[\text{O I}]/\text{H}\alpha$  diagnostic diagram<sup>[80]</sup>. The emission line ratios reveal SDSSJ0103+1401 is a star-forming galaxy without active galactic nucleus (AGN).



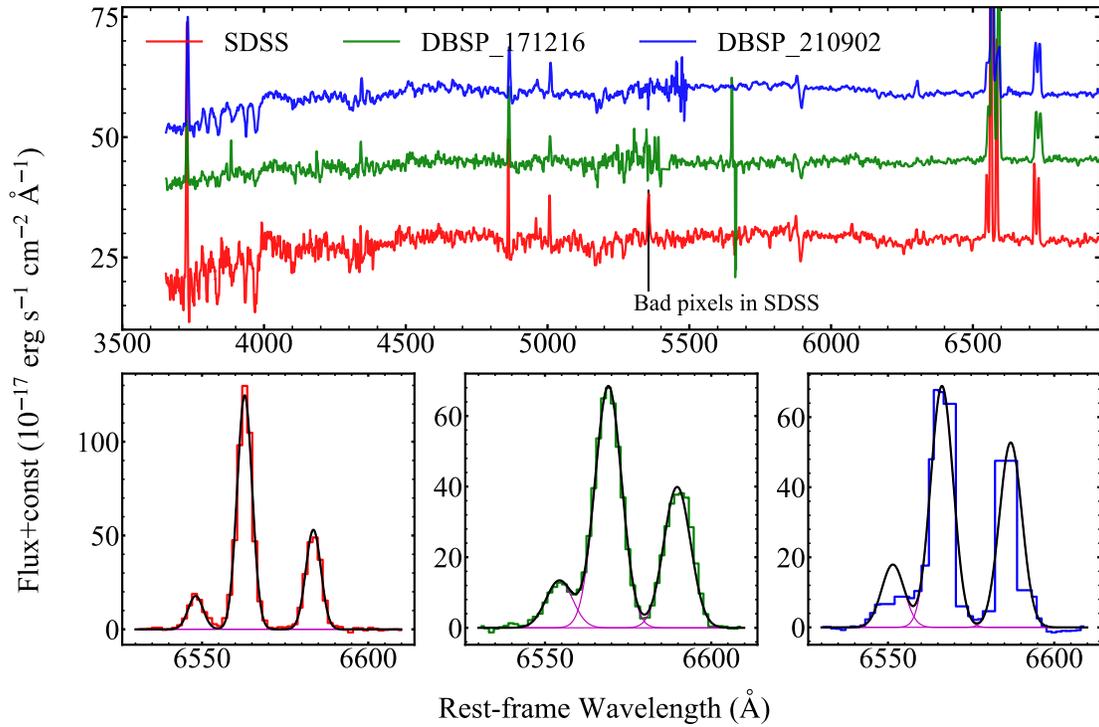
Extended Data Figure 3: **Broad spectral energy distribution (SED) of the host galaxy.** The SED(in flux density per unit frequency), in observer's rest frame, is fitted well using CIGALE with reduced  $\chi^2 = 0.51$ . The best fitting shows no AGN component at all.



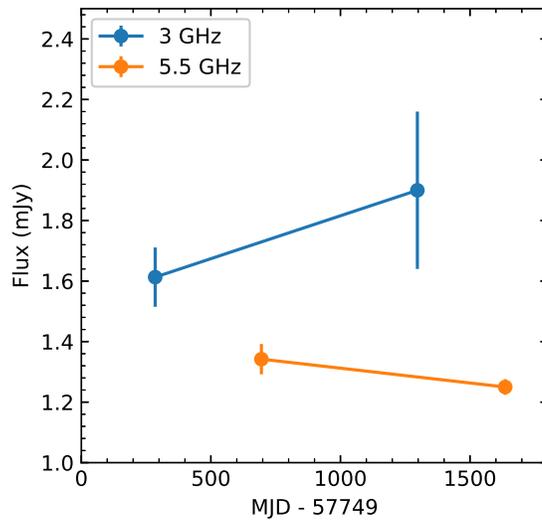
Extended Data Figure 4: **Total radiant energy in infrared of the host-subtracted flare.** **a**, Flux of the flare after it was first detected in middle infrared. **b**, The lower two panels represent parameters (temperature and size) under the assumption of a blackbody scheme. The upper two panels give the luminosity and cumulative radiant energy in IR.



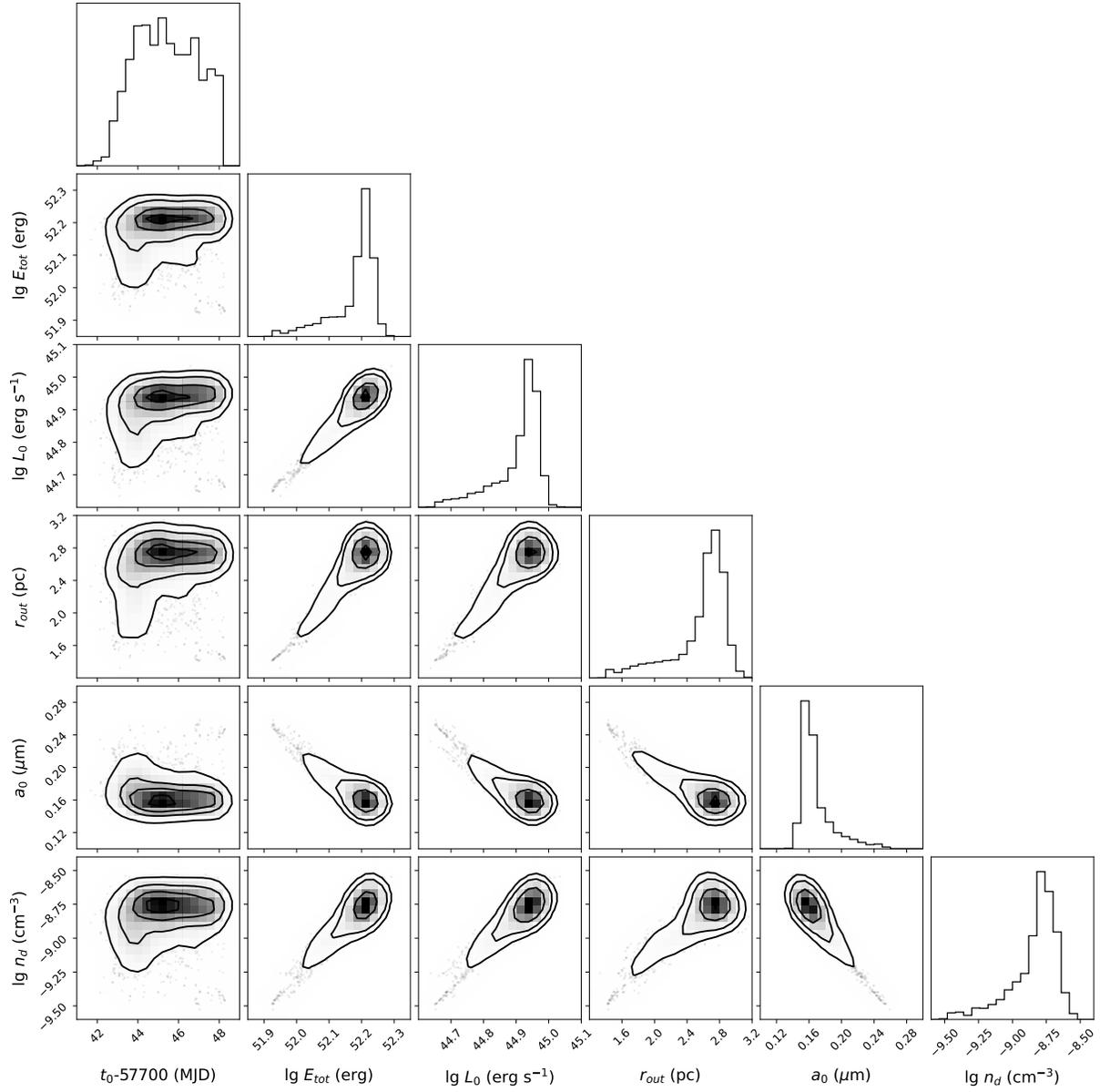
Extended Data Figure 5: **Infrared SED of host-subtracted flare.** The circle dots are observed (or linear-interpolation) fluxes in J, H, Ks and W1, W2 bands, respectively. The lines labelled with phases (days after the first detection in MIR) are the best blackbody fitting curves with  $\chi^2/\text{dof}=3.4$  (purple) and 2.7 (green).



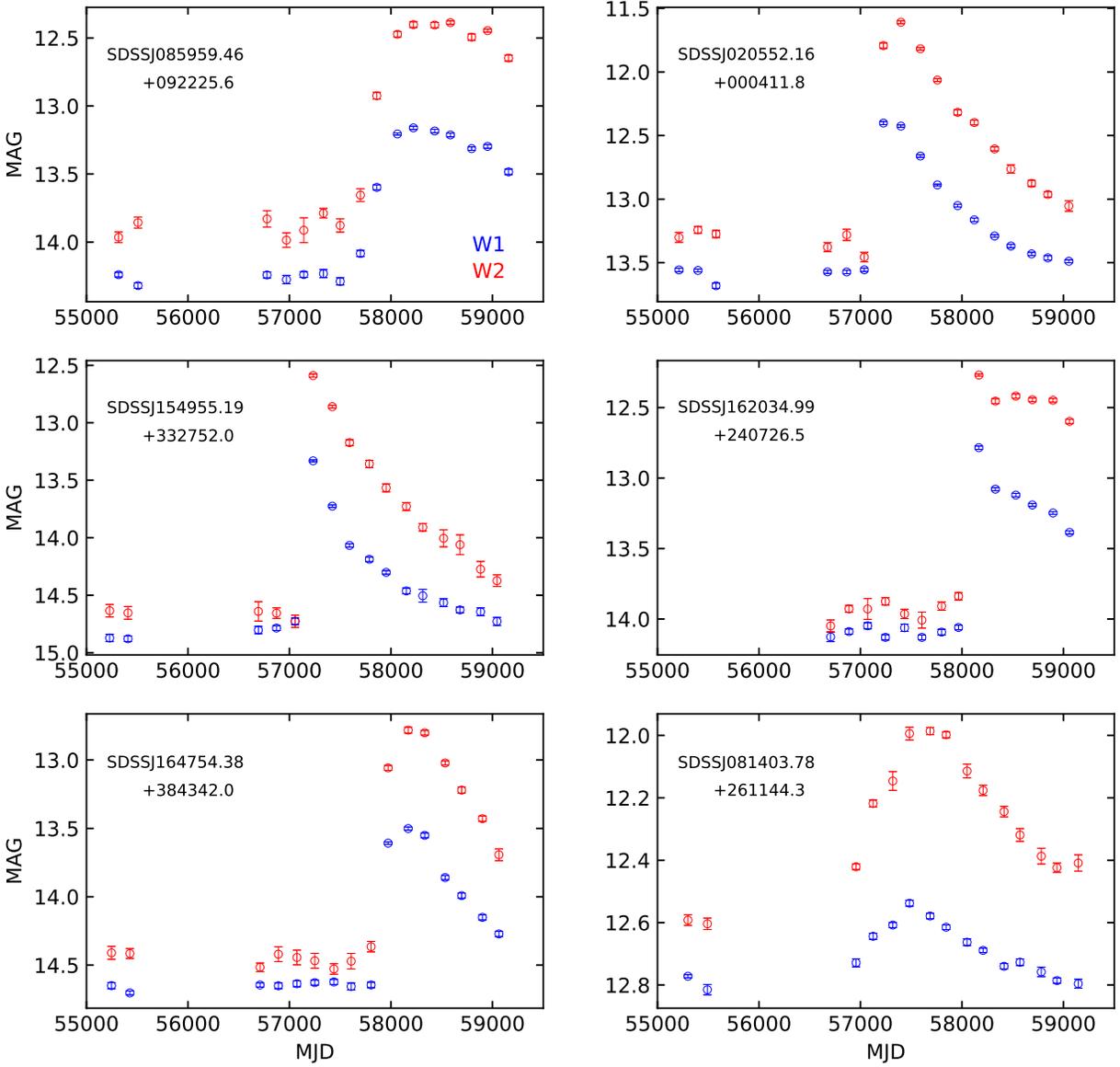
Extended Data Figure 6: **SDSS, DBSP spectra and  $H\alpha$  emission lines of SDSSJ0103+1401.** DBSP spectra have been offset for clarity. The lower panels show the zoom-in region of continuum-subtracted  $H\alpha$  emission line, with the black curves representing the best-fit model of multiple narrow components (purple curves). Note that there is a fake line feature in SDSS spectrum (marked by black line on the top panel) due to the bright sky and its residuals based on the SDSS bitmasks.



Extended Data Figure 7: **Radio flux of SDSSJ0103+1401 at 3 GHz and 5.5 GHz.**



Extended Data Figure 8: **The probability density distribution of the model parameters obtained using MCMC method.**



Extended Data Figure 9: **MIR light-curves of some analogs of SDSSJ0103+1401 in MIRONG sample<sup>[13]</sup>.**

Extended Data Table 1: WISE MIR Photometry

Date	MJD	W1	W2	W3	W4
2010 Jan 8	55204.2	11.378(0.011)	11.220(0.013)	...	...
2010 Jul 12	55389.6	11.362(0.011)	11.188(0.010)	7.6(0.019)	4.88(0.029)
2011 Jan 4	55565.7	11.412(0.011)	11.249(0.012)	...	...
2014 Jan 7	56664.6	11.385(0.010)	11.258(0.013)	...	...
2014 Jul 13	56851.7	11.383(0.012)	11.229(0.013)	...	...
2015 Jan 8	57030.1	11.387(0.011)	11.217(0.013)	...	...
2015 Jul 13	57216.5	11.365(0.012)	11.235(0.012)	...	...
2016 Jan 2	57389.5	11.375(0.011)	11.243(0.012)	...	...
2016 Jul 11	57580.6	11.377(0.011)	11.215(0.013)	...	...
2016 Dec 26	57748.7	11.345(0.012)	11.126(0.011)	...	...
2017 Jul 12	57946.0	10.534(0.016)	9.755(0.009)	...	...
2017 Dec 23	58110.4	10.528(0.015)	9.803(0.010)	...	...
2018 Jul 13	58312.0	10.496(0.016)	9.743(0.009)	...	...
2018 Dec 19	58471.6	10.654(0.015)	9.889(0.009)	...	...
2019 Jul 12	58676.0	10.925(0.014)	10.251(0.010)	...	...
2019 Dec 20	58837.5	11.094(0.013)	10.512(0.010)	...	...
2020 Jul 10	59040.6	11.197(0.011)	10.710(0.011)	...	...

Note: We use Vega magnitude. The values in the parentheses are the magnitude errors.

Extended Data Table 2: Optical Photometry

Survey	Photometry	Mjd	Year	$V$	$g$
CRTS	Aperture	53636-53773	2005	14.55(0.03)	...
		53976-54128	2006	14.56(0.07)	...
		54276-54495	2007	14.55(0.02)	...
		54741-54849	2008	14.57(0.02)	...
		55072-55242	2009	14.58(0.02)	...
		55365-55587	2010	14.58(0.03)	...
		55823-55958	2011	14.58(0.02)	...
		56150-56329	2012	14.57(0.02)	...
		56532-56598	2013	14.57(0.01)	...
ASAS-SN	Aperture	56193-56676	2013	15.14(0.12)	...
		56797-57043	2014	15.16(0.09)	...
		57169-57409	2015	15.15(0.09)	...
		57531-57774	2016	15.14(0.14)	...
		57897-58121	2017	15.12(0.09)	15.53(0.11)
		58261-58519	2018	15.14(0.08)	15.52(0.12)
		58624-58882	2019	...	15.51(0.11)
58990-59255	2020	...	15.51(0.11)		
59351-59538	2021	...	15.52(0.15)		

Note: Optical data of SDSSJ0103+1401. The median magnitudes in both  $V$  and  $g$  bands vary less than 0.03 mag indicating SDSSJ0103+1401 has no obvious variability in optical.

Extended Data Table 3: Flare NIR Photometry

Date	MJD	J	H	Ks
2018 Jul 16	58315	18.21(0.70)	15.13(0.03)	13.11(0.04)
2019 Nov 23	58445	18.13(0.74)	15.67(0.05)	13.52(0.05)

Note: The Vega magnitudes of the host subtracted flare in near infrared. The values in the parentheses are the magnitude errors

Extended Data Table 4: Observed properties of SDSSJ0103+1401 host galaxy

SDSS J010320.39+140152.5	
R.A. (SDSS) [J2000.0]	01:03:20.39
Decl. (SDSS) [J2000.0]	+14:01:52.5
Redshift (SDSS)	0.04181
GALEX FUV [ $\mu$ Jy]	$178 \pm 13$
GALEX NUV [ $\mu$ Jy]	$281 \pm 11$
SDSS <i>u</i> -band [mJy]	$0.84 \pm 0.01$
PS1 <i>g</i> -band [mJy]	$2.83 \pm 0.04$
PS1 <i>r</i> -band [mJy]	$4.50 \pm 0.14$
PS1 <i>i</i> -band [mJy]	$6.74 \pm 0.07$
PS1 <i>z</i> -band [mJy]	$7.92 \pm 0.15$
PS1 <i>y</i> -band [mJy]	$9.16 \pm 0.17$
UKIDSS Y band [mJy]	$10.87 \pm 0.20$
UKIDSS J band [mJy]	$12.31 \pm 0.13$
UKIDSS H band [mJy]	$15.62 \pm 0.19$
UKIDSS K band [mJy]	$13.74 \pm 0.32$
WISE W1-band [mJy]	$8.75 \pm 0.26$
WISE W2-band [mJy]	$5.61 \pm 0.20$
WISE W3-band [mJy]	$28.94 \pm 0.50$
WISE W4-band [mJy]	$93.85 \pm 2.50$
SED fitting parameters with CIGALE	
SFR [ $M_{\odot} \text{ yr}^{-1}$ ]	$6.3 \pm 0.7$
Stellar mass [ $\log(M/M_{\odot})$ ]	10.53
Reduced $\chi^2$	0.51

Extended Data Table 5: Fitting parameters of dust echo model

$t_0$ [MJD]	(57742.1, 57748.1)
$\log(E_{\text{tot}} [\text{erg}])$	(51.92, 52.28)
$\log(L_0 [\text{erg s}^{-1}])$	(44.65, 45.01)
$r_{\text{in}}$ [pc]	<0.24
$r_{\text{out}}$ [pc]	(1.4, 3.1)
$a_0$ [ $\mu\text{m}$ ]	(0.14, 0.25)
$\log(n_{\text{d}} [\text{cm}^{-3}])$	(-9.48, -8.55)

confidence interval with a 99.7% probability.