

Instructions for filing IRS Form 982 to exclude settled or forgiven debt from income:

DRNW, Inc. is not a legal or tax accounting firm. We offer the following examples and instruction based on past experience. Please feel free to consult a tax specialist.

If you have had a debt settled for less than the amount you owed that is more than \$600, the creditor may or may not, file a form with the IRS.

You would then receive a 1099-C which seems to indicate that you must pay additional tax.

You may or may not be responsible for more tax. In most cases, the amount on the 1099-C will not be included. To determine if the forgiven or settled amount will or won't be included, use the following:

- 1) I've included a copy of actual letter from IRS stating the necessary steps and forms needed to exclude settled or forgiven income after receiving a 1099-C.
- 2) Highlight area of IRS Form 982 pg.3 explaining the process with example.
- 3) Actual copy of a 1099-C received by one of our clients (name blocked of course). Client followed instructions and the settled amount was not included as taxable income.

First, determine if you were "insolvent" AT THE TIME OF THE SETTLEMENT, not at present:

Complete a "Net Worth" or "Assets vs. Liabilities" worksheet. It doesn't have to be fancy or typed (but needs to be as accurate and legible). I've included an *example*.

If your LIABILITIES (all your debts) are greater than your ASSETS, you are INSOLVENT.

If insolvent, complete IRS form 982 as per instructions and example:

- Check Part 1 box b
- Put the amount of settled or "forgiven" debt from the 1099-C on Part 1, line 2

You don't need to fill out anything else on form 982.

Attach or include Form 982 and the Assets vs. Liabilities worksheet with your tax return and mail.

If you have already filed your return, and get the 1099-C after you mailed your tax return, mail a copy of the return along with Form 982 and the Assets vs. Liabilities worksheet to the IRS (same address as where you sent return). A short cover letter of explanation would be very helpful.

If you have already filed your return (did it yourself) and paid the additional tax because you did not know about the Form 982 to exclude the 1099-C, you should file an amended return Form 1040X (I've included that form.)

If you used a tax preparer, you should contact him/her immediately to file an amended return. If they do not agree or understand with the Filing of Form 982, GET A SECOND OPINION from a qualified tax consultant.

Debt Relief NW, Inc.
202 SE 181st Ave., Ste. 102
Portland, OR 97233
503-492-4109
info@debtreliefnw.com



February 12, 2000

[Redacted]
202 SE 181st Ave, Suite 102
Gresham, OR 97233

Social Security Number [Redacted]
Contact the Office of W. Brown
FAX Number: (512) 460-4960

Dear [Redacted]

Thank you for your correspondence of January 12, 2000 concerning the 2000 tax account of [Redacted]

Claims of insolvency must be supported by a listing of assets and liabilities at the time the debt was cancelled. You may include a Form 982 or a simple cover letter claiming the insolvency and referencing the required listing. Provide these documents to the address above for our consideration.

I have forwarded your Forms 2848 and 8821 for processing and have entered you as an authorized representative in the case file should you wish to call on the status of the case.

Note: The law requires us to charge interest on unpaid amounts from the due date of the return until the date the balance is paid. Therefore, if you feel that you owe any additional tax, you may wish to submit a payment now to limit the accrual of additional interest.

If you have any questions about this letter, please contact us toll-free, 7:00am – 7:00pm, CST, at 800-829-3009.

Thank you for your cooperation.

Sincerely,

Tax Examiner # 066 [Redacted]

AUR Reconsideration Dept

If you write, please provide a telephone number and the most convenient time to reach you.

Telephone Number: (_____) _____ Preferred time: _____ AM/PM

[Large redacted area]



TIP Certain individuals may need to complete only a few lines on Form 982. For example, if you are completing this form because of a discharge of indebtedness on a personal loan (such as a car loan or credit card debt) or a loan for the purchase of your principal residence, follow the chart on page 2 to see which lines you need to complete. Also, see Pub. 4681, *Canceled Debts, Foreclosures, Repossessions, and Abandonments*, for additional information including many examples and sample forms.

Definitions

Title 11 Case

A *title 11 case* is a case under title 11 of the United States Code (relating to bankruptcy), but only if you are under the jurisdiction of the court in the case and the discharge of indebtedness is granted by the court or is under a plan approved by the court.

Discharge of Indebtedness

The term *discharge of indebtedness* conveys forgiveness of, or release from, an obligation to repay.

When To File

File Form 982 with your federal income tax return for a year a discharge of indebtedness is excluded from your income under section 108(a).

The election to reduce the basis of depreciable property under section 108(b)(5) and the election made on line 1d of Part I regarding the discharge of qualified real property business indebtedness must be made on a timely filed return (including extensions) and can be revoked only with the consent of the IRS.

If you timely filed your tax return without making either of these elections, you can still make either election by filing an amended return within 6 months of the due date of the return (excluding extensions). Write "Filed pursuant to section 301.9100-2" on the amended return and file it at the same place you filed the original return.

Specific Instructions

Part I

The American Recovery and Reinvestment Act of 2009 allows certain businesses to elect under section 108(i) to defer and include ratably over a 5-taxable-year period, beginning with the taxpayer's fourth or fifth taxable year following the taxable year of the reacquisition, any income from the discharge of business debt arising from the reacquisition of certain types of business debt repurchased in 2009 and 2010. For more details, including how to make this election, see section 108(i) and Rev. Proc. 2009-37, 2009-36 I.R.B. 309, available at www.irs.gov/irb/2009-36_IRB/ar07.html.



CAUTION If you made an election under section 108(i) to defer income from the discharge of business debt arising from the reacquisition of a debt instrument, you cannot exclude on lines 1a through 1d the income from the discharge of such indebtedness for the taxable year of the election or any subsequent taxable year.

Line 1b

The insolvency exclusion does not apply to any discharge that occurs in a title 11 case. It also does not apply to a discharge of qualified principal residence indebtedness (see the instructions for line 1e on page 4) unless you elect to have the insolvency exclusion apply instead of the exclusion for qualified principal residence indebtedness.

Check the box on line 1b if the discharge of indebtedness occurred while you were insolvent. You were insolvent to the extent that your liabilities exceeded the fair market value (FMV) of your assets immediately before the discharge. For details and a worksheet to help calculate insolvency, see Pub. 4681.

Example. You were released from your obligation to pay your credit card debt in the amount of \$5,000. The FMV of your total assets immediately before the discharge was \$7,000 and your liabilities were \$10,000. You were insolvent to the extent of \$3,000 (\$10,000 of total liabilities minus \$7,000 of total assets). Check the box on line 1b and include \$3,000 on line 2.

Line 1c

Check this box if the income you exclude is from the discharge of qualified farm indebtedness. The exclusion relating to qualified farm indebtedness does not apply to a discharge that occurs in a title 11 case or to the extent you were insolvent.

Qualified farm indebtedness is the amount of indebtedness incurred directly in connection with the trade or business of farming. In addition, 50% or more of your aggregate gross receipts for the 3 tax years preceding the tax year in which the discharge of such indebtedness occurs must be from the trade or business of farming. For more information, see sections 108(g) and 1017(b)(4).

The discharge must have been made by a qualified person. Generally, a *qualified person* is an individual, organization, etc., who is actively and regularly engaged in the business of lending money. This person cannot be related to you, be the person from whom you acquired the property, or be a person who receives a fee with respect to your investment in the property. A qualified person also includes any federal, state, or local government or agency or instrumentality thereof.

If you checked line 1c and did not make the election on line 5, the debt discharge amount will be applied to reduce the tax attributes in the order listed on lines 6 through 9. Any remaining amount will be applied to reduce the tax attributes in the order listed on lines 11a through 13.

You cannot exclude more than the total of your (a) tax attributes (determined under section 108(g)(3)(B)) and (b) basis of property used or held for use in a trade or business or for the production of income. Any excess is included in income.

Line 1d

If you check this box, the discharge of qualified real property business indebtedness is applied to reduce the basis of depreciable real property on line 4. The exclusion relating to qualified real property business indebtedness does not apply to a discharge that occurs in a title 11 case or to the extent you were insolvent.

Qualified real property business indebtedness is indebtedness (other than qualified farm indebtedness) that (a) is incurred or assumed in connection with real property used in a trade or business, (b) is secured by that real property, and (c) with respect to which you have made an election under this provision. This provision does not apply to a corporation (other than an S corporation).

Indebtedness incurred or assumed after 1992 is not qualified real property business indebtedness unless it is either (a) debt incurred to refinance qualified real property business indebtedness incurred or assumed before 1993 (but only to the extent the amount of such debt does not exceed the amount of debt being refinanced) or (b) qualified acquisition indebtedness.



P.O. BOX 15298
WILMINGTON DE 19850

Tax Year 2011 Form 1099-C Cancellation of Debt (Copy B)

This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if taxable income results from this transaction and the IRS determines that it has not been reported.

Debtor's Information

63863 TAS 1Z1 2012 - 0055 0031 80 (00.350)

 C/O DEBT RELIEF NW
 202 SE 181ST AVE STE 102
 PORTLAND, OR 97233

Creditor's Information

Federal ID Number:
 CHASE BANK USA, NA

Form 1099-C Questions

Phone Support: 866-578-2888



Debtor's ID Number: XXX-XX-

Original

Summary of Form 1099-C Cancellation of Debt

(OMB No. 1545-1424)

Box	Description	Amount	Box	Description	Amount
1.	Date Canceled	09/10/2011	5.	Was borrower personally liable for repayment of the debt?	Yes
2.	Amount of debt canceled	\$8,263.50	6.	Bankruptcy	No
3.	Interest if included in box 2	\$0.00	7.	Fair market value of property	\$0.00
4.	Debt Description	CREDIT CARD ACCOUNT			

Details of Form 1099-C Cancellation of Debt

(OMB No. 1545-1424)

Account Number Acct Description	Box #1 Date canceled	Box #2 Amt. of debt canceled	Box #3 Int. included in box 2	Other Boxes
	09/10/2011	\$8,263.50	\$0.00	#4 Debt description CREDIT CARD ACCOUNT #5 Was borrower personally liable for repayment of the debt? Yes #6 Bankruptcy No

Instructions for Debtor

If a Federal Government agency, certain agencies connected with the Federal Government, financial institution, credit union, or an organization having a significant trade or business of lending money (such as a finance or credit card company) cancels or forgives a debt you owe of \$600 or more, this form must be provided to you. Generally, if you are an individual, you must include all canceled amounts, even if less than \$600, on the "Other income" line of Form 1040. If you are a corporation, partnership, or other entity, report the canceled debt on your tax return. See the tax return instructions.

However, some canceled debts are not includible, or fully includible, in your income, such as certain student loans, certain debts reduced by the seller after purchase, qualified farm debt, qualified real property business debt, qualified principal residence debt, or debts canceled in bankruptcy. See Pub. 4681. Do not report a canceled debt as income if you did not deduct it but would have been able to do so on your tax return if you had paid it. Also, do not include canceled debts in your income to the extent you were insolvent immediately before the cancellation of the debt. If you exclude a canceled debt from your income, file Form 982.

Account number. May show an account or other unique number the creditor assigned to distinguish your account.

Box 1. Shows the date the debt was canceled.

Box 2. Shows the amount of debt canceled. **Note:** If you do not agree with this amount, contact your creditor.

Box 3. Shows interest if included in the canceled debt in box 2. See Pub. 4681 to see if you must include the interest in gross income.

Box 4. Shows a description of the debt. If box 7 is completed, box 4 shows a description of the property.

Box 5. Shows whether you were personally liable for repayment of the debt when the debt was created or, if modified, at the time of the last modification. See Pub. 4681 for reporting instructions.

Box 6. If the box is marked, the creditor has indicated the debt was canceled in a bankruptcy proceeding.

Box 7. If, in the same calendar year, a foreclosure or abandonment of property occurred in connection with the cancellation of the debt, the fair market value (FMV) of the property will be shown, or you will receive a separate Form 1099-A. Generally, the gross foreclosure bid price is considered to be the FMV. For an abandonment or voluntary conveyance in lieu of foreclosure, the FMV is generally the appraised value of the property. You may have income or loss because of the acquisition or abandonment. See Pub. 4681 for information about foreclosures and abandonments. If the property was your main home, see Pub. 523 to figure any taxable gain or ordinary income.

EXAMPLE ONLY

Net Worth as of date of settlement/forgiveness

Assets:	Value:	Liabilities:	Balance:
Home	\$120,000	Home	\$80,000
1996 Buick	\$500	1996 Buick	\$0
2001 Honda	\$1,000	2001 Honda	\$0
Furniture	\$2,500	Furniture	\$0
Appliances,TV,etc.	\$2,500	Appliances,TV,etc.	\$0
Jewelery, collectables	\$3,500	Jewelery, collectables	\$0
Savings account	\$1,000	Savings account	\$0
		Credit Cards:	Ending:
		Bank of America	7860 \$14,005
		Wells Fargo	6888 \$9,220
		Capital One	2350 \$2,300
		Sears	6741 \$7,438
		AT&T Universal	3114 \$11,036
		Chase	8035 \$15,654
		Citi	1010 \$8,378
		HSBC	2108 \$4,105
		Discover	1752 \$10,422
		Bank of America	8142 \$6,877
		Bank of America	3452 \$3,988
		Bank of America	4507 \$3,421
Total assets:	\$131,000	Total Liabilities:	\$176,844

Reduction of Tax Attributes Due to Discharge of Indebtedness (and Section 1082 Basis Adjustment)

OMB No. 1545-0046

Attachment Sequence No. **94**

▶ Attach this form to your income tax return.

Identifying number

Part I General Information (see instructions)

EXAMPLE

- 1 Amount excluded is due to (check applicable box(es)):
 - a Discharge of indebtedness in a title 11 case
 - b Discharge of indebtedness to the extent insolvent (not in a title 11 case)
 - c Discharge of qualified farm indebtedness
 - d Discharge of qualified real property business indebtedness
 - e Discharge of qualified principal residence indebtedness
- 2 Total amount of discharged indebtedness excluded from gross income 2 | 8267.50
- 3 Do you elect to treat all real property described in section 1221(a)(1), relating to property held for sale to customers in the ordinary course of a trade or business, as if it were depreciable property? Yes No

Part II Reduction of Tax Attributes. You must attach a description of any transactions resulting in the reduction in basis under section 1017. See Regulations section 1.1017-1 for basis reduction ordering rules, and, if applicable, required partnership consent statements. (For additional information, see the instructions for Part II.)

Enter amount excluded from gross income:

4	For a discharge of qualified real property business indebtedness applied to reduce the basis of depreciable real property	4	
5	That you elect under section 108(b)(5) to apply first to reduce the basis (under section 1017) of depreciable property	5	
6	Applied to reduce any net operating loss that occurred in the tax year of the discharge or carried over to the tax year of the discharge	6	
7	Applied to reduce any general business credit carryover to or from the tax year of the discharge	7	
8	Applied to reduce any minimum tax credit as of the beginning of the tax year immediately after the tax year of the discharge	8	
9	Applied to reduce any net capital loss for the tax year of the discharge, including any capital loss carryovers to the tax year of the discharge	9	
10a	Applied to reduce the basis of nondepreciable and depreciable property if not reduced on line 5. DO NOT use in the case of discharge of qualified farm indebtedness	10a	
b	Applied to reduce the basis of your principal residence. Enter amount here ONLY if line 1e is checked	10b	
11	For a discharge of qualified farm indebtedness applied to reduce the basis of:		
a	Depreciable property used or held for use in a trade or business or for the production of income if not reduced on line 5	11a	
b	Land used or held for use in a trade or business of farming	11b	
c	Other property used or held for use in a trade or business or for the production of income	11c	
12	Applied to reduce any passive activity loss and credit carryovers from the tax year of the discharge	12	
13	Applied to reduce any foreign tax credit carryover to or from the tax year of the discharge	13	

Part III Consent of Corporation to Adjustment of Basis of Its Property Under Section 1082(a)(2)

Under section 1081(b), the corporation named above has excluded \$ _____ from its gross income for the tax year beginning _____ and ending _____.

Under that section, the corporation consents to have the basis of its property adjusted in accordance with the regulations prescribed under section 1082(a)(2) in effect at the time of filing its income tax return for that year. The corporation is organized under the laws of _____.

(State of incorporation)

Note. You must attach a description of the transactions resulting in the nonrecognition of gain under section 1081.

Reduction of Tax Attributes Due to Discharge of Indebtedness (and Section 1082 Basis Adjustment)

Department of the Treasury
Internal Revenue Service

▶ Attach this form to your income tax return.

Attachment
Sequence No. **94**

Name shown on return

Identifying number

Part I General Information (see instructions)

- 1 Amount excluded is due to (check applicable box(es)):
 - a Discharge of indebtedness in a title 11 case
 - b Discharge of indebtedness to the extent insolvent (not in a title 11 case)
 - c Discharge of qualified farm indebtedness
 - d Discharge of qualified real property business indebtedness
 - e Discharge of qualified principal residence indebtedness
- 2 Total amount of discharged indebtedness excluded from gross income. 2
- 3 Do you elect to treat all real property described in section 1221(a)(1), relating to property held for sale to customers in the ordinary course of a trade or business, as if it were depreciable property? Yes No

Part II **Reduction of Tax Attributes.** You must attach a description of any transactions resulting in the reduction in basis under section 1017. See Regulations section 1.1017-1 for basis reduction ordering rules, and, if applicable, required partnership consent statements. (For additional information, see the instructions for Part II.)

Enter amount excluded from gross income:

4 For a discharge of qualified real property business indebtedness, applied to reduce the basis of depreciable real property	4	
5 That you elect under section 108(b)(5) to apply first to reduce the basis (under section 1017) of depreciable property	5	
6 Applied to reduce any net operating loss that occurred in the tax year of the discharge or carried over to the tax year of the discharge	6	
7 Applied to reduce any general business credit carryover to or from the tax year of the discharge	7	
8 Applied to reduce any minimum tax credit as of the beginning of the tax year immediately after the tax year of the discharge	8	
9 Applied to reduce any net capital loss for the tax year of the discharge including any capital loss carryovers to the tax year of the discharge	9	
10a Applied to reduce the basis of nondepreciable and depreciable property if not reduced on line 5. <i>DO NOT use in the case of discharge of qualified farm indebtedness.</i>	10a	
b Applied to reduce the basis of your principal residence. <i>Enter amount here ONLY if line 1e is checked</i>	10b	
11 For a discharge of qualified farm indebtedness, applied to reduce the basis of: <ul style="list-style-type: none"> a Depreciable property used or held for use in a trade or business, or for the production of income, if not reduced on line 5 b Land used or held for use in a trade or business of farming c Other property used or held for use in a trade or business, or for the production of income 	11a	
	11b	
	11c	
12 Applied to reduce any passive activity loss and credit carryovers from the tax year of the discharge	12	
13 Applied to reduce any foreign tax credit carryover to or from the tax year of the discharge	13	

Part III Consent of Corporation to Adjustment of Basis of Its Property Under Section 1082(a)(2)

Under section 1081(b), the corporation named above has excluded \$ _____ from its gross income for the tax year beginning _____, and ending _____.

Under that section, the corporation consents to have the basis of its property adjusted in accordance with the regulations prescribed under section 1082(a)(2) in effect at the time of filing its income tax return for that year. The corporation is organized under the laws of _____.

(State of incorporation)

Note. You must attach a description of the transactions resulting in the nonrecognition of gain under section 1081.

Amended U.S. Individual Income Tax Return

(Rev. December 2012)

► **Information about Form 1040X and its separate instructions is at www.irs.gov/form1040x.**

This return is for calendar year 2012 2011 2010 2009

Other year. Enter one: calendar year _____ or fiscal year (month and year ended): _____

Your first name and initial	Last name	Your social security number
If a joint return, spouse's first name and initial	Last name	Spouse's social security number
Home address (number and street). If you have a P.O. box, see instructions.		Apt. no.
Your phone number		
City, town or post office, state, and ZIP code. If you have a foreign address, also complete spaces below (see instructions).		
Foreign country name	Foreign province/state/county	Foreign postal code

Amended return filing status. You must check one box even if you are not changing your filing status.

Caution. In general, you cannot change your filing status from joint to separate returns after the due date.

- Single
- Married filing jointly
- Married filing separately
- Qualifying widow(er)
- Head of household (If the qualifying person is a child but not your dependent, see instructions.)

Use Part III on the back to explain any changes

	A. Original amount or as previously adjusted (see instructions)	B. Net change—amount of increase or (decrease)—explain in Part III	C. Correct amount
Income and Deductions			
1 Adjusted gross income. If net operating loss (NOL) carryback is included, check here ► <input type="checkbox"/>	1		
2 Itemized deductions or standard deduction	2		
3 Subtract line 2 from line 1	3		
4 Exemptions. If changing, complete Part I on page 2 and enter the amount from line 30	4		
5 Taxable income. Subtract line 4 from line 3	5		
Tax Liability			
6 Tax. Enter method used to figure tax:	6		
7 Credits. If general business credit carryback is included, check here ► <input type="checkbox"/>	7		
8 Subtract line 7 from line 6. If the result is zero or less, enter -0-	8		
9 Other taxes	9		
10 Total tax. Add lines 8 and 9	10		
Payments			
11 Federal income tax withheld and excess social security and tier 1 RRTA tax withheld (if changing, see instructions)	11		
12 Estimated tax payments, including amount applied from prior year's return	12		
13 Earned income credit (EIC)	13		
14 Refundable credits from Schedule(s) <input type="checkbox"/> 8812 or <input type="checkbox"/> M or Form(s) <input type="checkbox"/> 2439 <input type="checkbox"/> 4136 <input type="checkbox"/> 5405 <input type="checkbox"/> 8801 <input type="checkbox"/> 8812 (2009–2011) <input type="checkbox"/> 8839 <input type="checkbox"/> 8863 <input type="checkbox"/> 8885 or <input type="checkbox"/> other (specify): _____	14		
15 Total amount paid with request for extension of time to file, tax paid with original return, and additional tax paid after return was filed			15
16 Total payments. Add lines 11 through 15			16
Refund or Amount You Owe (Note. Allow 8–12 weeks to process Form 1040X.)			
17 Overpayment, if any, as shown on original return or as previously adjusted by the IRS.			17
18 Subtract line 17 from line 16 (If less than zero, see instructions)			18
19 Amount you owe. If line 10, column C, is more than line 18, enter the difference			19
20 If line 10, column C, is less than line 18, enter the difference. This is the amount overpaid on this return			20
21 Amount of line 20 you want refunded to you			21
22 Amount of line 20 you want applied to your (enter year): _____ estimated tax . 22			22

Complete and sign this form on Page 2.

Part I Exemptions

Complete this part **only** if you are:

- Increasing or decreasing the number of exemptions (personal and dependents) claimed on line 6d of the return you are amending, or
- Increasing or decreasing the exemption amount for housing individuals displaced by a Midwestern disaster in 2009.

See Form 1040 or Form 1040A instructions and Form 1040X instructions.

	A. Original number of exemptions or amount reported or as previously adjusted	B. Net change	C. Correct number or amount
23 Yourself and spouse. Caution. If someone can claim you as a dependent, you cannot claim an exemption for yourself	23		
24 Your dependent children who lived with you	24		
25 Your dependent children who did not live with you due to divorce or separation	25		
26 Other dependents	26		
27 Total number of exemptions. Add lines 23 through 26	27		
28 Multiply the number of exemptions claimed on line 27 by the exemption amount shown in the instructions for line 28 for the year you are amending	28		
29 If you are claiming an exemption amount for housing individuals displaced by a Midwestern disaster, enter the amount from Form 8914, line 6 for 2009	29		
30 Add lines 28 and 29. Enter the result here and on line 4 on page 1 of this form	30		
31 List ALL dependents (children and others) claimed on this amended return. If more than 4 dependents, see instructions.			

(a) First name	Last name	(b) Dependent's social security number	(c) Dependent's relationship to you	(d) Check box if qualifying child for child tax credit (see instructions)
				<input type="checkbox"/>
				<input type="checkbox"/>
				<input type="checkbox"/>
				<input type="checkbox"/>

Part II Presidential Election Campaign Fund

Checking below will not increase your tax or reduce your refund.

- Check here if you did not previously want \$3 to go to the fund, but now do.
- Check here if this is a joint return and your spouse did not previously want \$3 to go to the fund, but now does.

Part III Explanation of changes. In the space provided below, tell us why you are filing Form 1040X.

▶ Attach any supporting documents and new or changed forms and schedules.

Sign Here

Remember to keep a copy of this form for your records.

Under penalties of perjury, I declare that I have filed an original return and that I have examined this amended return, including accompanying schedules and statements, and to the best of my knowledge and belief, this amended return is true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information about which the preparer has any knowledge.

▶ Your signature _____ Date _____
 ▶ Spouse's signature. If a joint return, **both** must sign. _____ Date _____

Paid Preparer Use Only

▶ Preparer's signature _____ Date _____
 Firm's name (or yours if self-employed) _____

Print/type preparer's name _____
 Firm's address and ZIP code _____

Check if self-employed
 Phone number _____
EIN _____