

**Consent to disclose your information for the refund advance loan and for a checking account with Credit Karma Money™**

We're going to disclose the tax information described from your 2022 tax return to Credit Karma, MVB Bank, Inc. (the issuer of Credit Karma Money), First Century Bank (the lender), BorrowWorks (the lender service provider) and Intuit Financing, Inc. (a loan program funder), to process and fund your Refund Advance loan, administer, and communicate with you regarding the loan program and to issue and manage a checking account with Credit Karma Money™ for you.

Federal law requires this consent form be provided to you. Unless authorized by law, we cannot disclose your tax return information to third parties for purposes other than the preparation and filing of your tax return without your consent. If you consent to the disclosure of your tax return information, Federal law may not protect your tax return information from further use or distribution.

You are not required to complete this form to engage our tax return preparation services. If we obtain your signature on this form by conditioning our tax return preparation services on your consent, your consent will not be valid. If you agree to the disclosure of your tax return information, your consent is valid for the amount of time that you specify. If you do not specify the duration of your consent, your consent is valid for one year from the date of signature. If you believe your tax return information has been disclosed or used improperly in a manner unauthorized by law or without your permission, you may contact the Treasury Inspector General for Tax Administration (TIGTA) by telephone at 1-800-366-4484, or by email at [complaints@tigta.treas.gov](mailto:complaints@tigta.treas.gov).

Do you agree to let TurboTax disclose your tax return info to the parties listed above?

I agree ☒

Taxpayer First Name Jared

Taxpayer Last Name Walker

Today's Date 01/20/2023

Spouse First Name annette

Spouse Last Name Walker

Today's Date 01/20/2023

**Qualifying is not based on your credit score**

Does applying for Refund Advance impact my credit?

This will not impact your credit score. Also, your credit is not one of the factors that goes into prequalifying for Refund Advance.

### **What information are you sharing?**

We're sharing the following information with First Century Bank (the lender), BorrowWorks (the lender service provider) and MVB Bank, Inc. (the issuer of the card) via secure, SSL-encrypted transmission:

Personal and contact information for primary filer and, if applicable, spouse: first and last name; Social Security number; date of birth; address (street, city, state, zip, country); email address; phone number; number of dependents; EFIN; military paygrade; driver's license or state ID number.

Filing and preparation information: federal and state tax return type; tax year; filing status and history; whether you are filing IRS Forms 4136, 1310 or 8888; when you agree to this disclosure consent; when the IRS and state accepted the return; the IRS and state acknowledgement code for the return.

Information about personal and business income, deductions, credits, losses and expenses:

- Income and gain from any source (such as wages, tips, pensions, rental income, and capital gains), and related forms (such as Forms W2 and 1099); adjusted gross income; taxable income
- All deductions, credits and benefits (such as standard deduction, itemized deductions like charitable contributions, education credits, earned income tax credit, and dependent care benefits), and related federal and state forms (such as Schedules A and C, and Form 8862)
- All losses and expenses (such as capital losses, theft losses, and business expenses) and related federal and state forms (such as Schedule E and Form 4684)

Refund and tax liability information: current and prior tax year refund, if any, and how you received or are receiving your refund; amount and type of all taxes paid or withheld for the current and prior year, and related federal and state forms (such as Forms 4868 and 1099R)

Information regarding use of TurboTax, including methods and devices used to provide information to TurboTax and TurboTax use history:

- Indicators on how you provided information to TurboTax
- Indicators regarding the device used to provide information to TurboTax

- Information about your TurboTax use, the amount paid for such product and your filing history and status

## IMPORTANT DISCLOSURES

If you are owed federal tax refund(s), you have a right to choose how you will receive the refund(s). There are several options available to you. Some options cost money and some options are free. Please read about these options below.

You can file your federal tax return(s) electronically or by paper and obtain your federal tax refund(s) directly from the Internal Revenue Service ("IRS") for free. If you file your tax return(s) electronically, you can receive refund checks directly from the IRS through the U.S. Postal Service in 21 to 28 days from the time you file your tax return(s) or the IRS can deposit your refund(s) directly into your bank account in less than 21 days from the time you file your tax return(s) unless there are delays by the IRS. If you file a paper return through the U.S. Postal Service, you can receive refund checks directly from the IRS through the U.S. Postal Service in 6 to 8 weeks from the time the IRS receives your return(s) or the IRS can deposit your refund(s) directly into your bank account in 6 to 8 weeks from the time the IRS receives your return(s). However, if your return(s) contains Earned Income Tax Credit or Additional Child Tax Credit, the IRS will issue your refund(s) no earlier than February 15, 2023.

You can file your federal tax return(s) electronically, select the Refund Processing Service ("RPS") for an additional fee of \$ 39. (the "RPS fee"), and have your federal tax refund(s) processed through a processor using banking services of a financial institution. The RPS allows your federal refund(s) to be deposited into a bank account at Civista Bank and deducts your TurboTax fees and other amounts that you authorize from your federal refund(s). The balance of your federal refund(s) is then delivered to you via your Credit Karma Money™ checking account provided by MVB Bank, Inc., Member FDIC ("Spend Account"). If you file your tax return(s) electronically and select the RPS, the IRS will deposit your refund(s) with Civista Bank. Upon Civista Bank's receipt of your refund(s), Santa Barbara Tax Products Group, LLC, a division of Green Dot Corporation, a Delaware corporation, a processor, will deduct from your federal refund(s) the RPS fee, any fees charged by TurboTax for the preparation and filing of your tax return(s) and any other amounts authorized by you, including the amount of any loan you obtain through First Century Bank, N.A., and disburse the balance of your refund proceeds to your Spend Account. Unless there are unexpected delays, federal refunds are received in less than 21 days from the time you file your tax return(s) electronically. However, if your return(s) contains Earned Income Tax Credit or Additional Child Tax Credit, the IRS will issue your refund(s) no earlier than February 15, 2023.

The RPS is not necessary to obtain your refund(s). If you have an existing bank account and do not desire to deduct TurboTax fees from your tax refund(s), there are other options that do not require a fee. You may consult the IRS website (IRS.gov) for information about tax refund processing.

If you select the RPS, no prior debt you may owe to Civista Bank will be deducted from your refund(s).

You can change your income tax withholdings which might result in you receiving additional funds throughout the year rather than waiting to receive these funds potentially in tax refund(s) next year. Please consult your employer or tax advisor for additional details.

This Agreement requires all disputes to be resolved by way of binding arbitration. The terms of the arbitration provision appear in Section 11.

Information regarding low-cost deposit accounts may be available at [www.mymoney.gov](http://www.mymoney.gov).

The chart below shows the options for filing your federal tax returns (e-file or paper returns), the RPS product, refund disbursement options, estimated timing for obtaining your federal tax refund proceeds, and costs associated with the various options.

WHAT TYPE OF FILING METHOD?	WHAT ARE YOUR DISBURSEMENT OPTIONS?	WHAT IS THE ESTIMATED TIME TO RECEIVE REFUND(S)?	WHAT COSTS DO YOU INCUR IN ADDITION TO TAX PREPARATION FEES?
PAPER RETURN  No Refund Processing Service	IRS direct deposit to your personal bank account.	Approximately 6 to 8 weeks <sup>2</sup>	No additional cost.
	Check mailed by IRS to address on tax return(s).	Approximately 6 to 8 weeks <sup>2</sup>	
ELECTRONIC FILING (E-FILE)  No Refund Processing Service	IRS direct deposit to your personal bank account.	Usually within 21 days <sup>2</sup>	No additional cost.
	Check mailed by IRS to address on tax return(s).	Approximately 21 to 28 days <sup>2</sup>	
ELECTRONIC FILING (E-FILE)  Refund Processing Service	Loan proceeds by First Century Bank <sup>1</sup> to your Credit Karma Money™ checking account <sup>3</sup>	Usually within 1-2 hours on IRS acceptance	\$ 39. <sup>4</sup>
	IRS direct deposit to your Civista Bank account then disburse your balance to your Credit Karma Money™ checking account <sup>3</sup>	Usually within 21 days <sup>2</sup>	

<sup>1</sup>Because you have opted for a loan through First Century Bank, N.A., you will receive your loan proceeds in your Credit Karma Money™ checking account, provided by MVB Bank, Inc., Member FDIC ("Spend Account"). There are no fees or interest charged for the Loan that will be deposited into the Spend Account if you are approved for the Loan.

<sup>2</sup>**You may experience delays with your tax refund(s) if, for example, you enter incorrect bank account or contact information, you enter a bank account in someone else's name, or if possible suspicious activity is detected.** If your return(s) contains Earned Income Tax Credit or Additional Child Tax Credit, the IRS will issue your refund(s) no earlier than February 15, 2023.

<sup>3</sup>Credit Karma Money™ checking account, provided by MVB Bank, Inc., Member FDIC. Maximum balance and transfer limits apply. You may access your funds online through a virtual card and your physical Credit Karma Visa Debit Card should arrive in 7 - 14 days. Debit card issued by MVB Bank, Inc., Member FDIC pursuant to a license from Visa U.S.A. Inc. Visa terms and conditions apply.

<sup>4</sup>The charges here consist of an RPS Fee, a TurboTax Fee, the cost of the Tax Product, and any fees for additional products and services purchased. Note that the cost of the Tax Product may vary depending on the edition of TurboTax purchased. See Section 4 of the Refund Processing Service Agreement for more details.

Questions? Call 877-908-7228

**Santa Barbara Tax Products Group, LLC, a division of Green Dot Corporation, a Delaware corporation  
and Civista Bank Refund Processing Service Agreement ("Agreement")**

Name: Jared G & annette j Walker

Social Security No.: 252-77-8087

This Agreement contains important terms, conditions and disclosures about the processing of your refund(s) (the "Refund Processing Service" or "RPS") by Santa Barbara Tax Products Group, LLC, a division of Green Dot Corporation, a Delaware corporation ("Processor"), a third party processor using banking services of Civista Bank. Read this Agreement carefully before accepting its terms and conditions, and print a copy and/or retain this information electronically for future reference. As used in this Agreement, the words "you" and "your" refer to the applicant or both the applicant and joint applicant if the 2022 federal income tax return(s) is a joint return (individually and collectively, "Applicant"). The words "we," "us" and "our" refer to Civista Bank and Processor.

**1. NOTICE: No Requirement To Use the Refund Processing Service In Order To File Electronically.**

YOU UNDERSTAND THAT A REFUND PROCESSING FEE OF \$ 39 . ("REFUND PROCESSING FEE") IS CHARGED BY PROCESSOR TO ESTABLISH AN ACCOUNT TO RECEIVE YOUR FEDERAL TAX REFUND(S), TO PROCESS IT, TO DEDUCT YOUR TURBOTAX FEES AND OTHER AUTHORIZED AMOUNTS FROM THAT ACCOUNT, AND TO FORWARD FUNDS TO YOU. YOU WILL RECEIVE YOUR FUNDS ON A CREDIT KARMA MONEY™ CHECKING ACCOUNT, ISSUED BY MVB BANK, INC., MEMBER FDIC ("ACCOUNT"). THE REFUND PROCESSING FEE IS NOT A LOAN; IT IS DUE TO PROCESSOR WHETHER OR NOT THE FEDERAL TAX REFUND(S) OCCURS BUT PROCESSOR WILL NOT PURSUE COLLECTION OF THE REFUND PROCESSING FEE IF YOUR FEDERAL TAX REFUND(S) DOES NOT OCCUR. THIS FEE IS COLLECTED ONLY AT THE TIME THE REFUND(S) OCCURS. YOU CAN AVOID THIS FEE AND NOT USE THE REFUND PROCESSING SERVICE BY INSTEAD PAYING THE APPLICABLE TURBOTAX FEES TO INTUIT INC. BY CREDIT OR DEBIT CARD AT THE TIME YOU FILE YOUR 2022 FEDERAL INCOME TAX RETURN(S). YOU ARE NOT REQUIRED TO USE THE RPS. IF YOU CHOOSE TO USE THE RPS, YOU CAN EXPECT TO RECEIVE THE PROCEEDS FROM YOUR FEDERAL TAX REFUND(S) WITHIN 21 DAYS FROM WHEN THE INTERNAL REVENUE SERVICE ("IRS") ACCEPTS YOUR RETURN(S) UNLESS THERE ARE PROCESSING DELAYS OR UNLESS YOUR RETURN(S) CONTAINS EARNED INCOME TAX CREDIT OR ADDITIONAL CHILD TAX CREDIT, IN WHICH CASE THE IRS WILL ISSUE YOUR REFUND(S) NO EARLIER THAN FEBRUARY 15, 2023. THE RPS WILL NEITHER SPEED UP NOR DELAY YOUR FEDERAL TAX REFUND(S). THE COST OF PREPARING YOUR TAX RETURN(S) IS NOT ANY MORE OR LESS IF YOU RECEIVE THE REFUND PROCESSING SERVICE. THE AMOUNT OF THE LOAN (THE "LOAN") FROM FIRST CENTURY BANK, N.A. ("LENDER") WILL BE DEDUCTED FROM YOUR FEDERAL TAX REFUND(S). PLEASE NOTE THAT IT IS NOT NECESSARY TO PURCHASE THE REFUND PROCESSING SERVICE TO OBTAIN A LOAN; THAT SERVICE IS OFFERED WHETHER YOU PAY FOR YOUR TAX PREPARATION SERVICES BY CREDIT CARD OR THROUGH THE REFUND PROCESSING SERVICE. THE LOAN IS NOT A QUICKER WAY OF RECEIVING YOUR TAX REFUND(S), IT IS A LOAN SECURED BY YOUR TAX REFUND(S). YOU WILL RECEIVE YOUR FUNDS INTO A CREDIT KARMA MONEY™ CHECKING ACCOUNT, PROVIDED BY MVB BANK, INC., MEMBER FDIC ("SPEND ACCOUNT"). THERE ARE NO FEES CHARGED FOR DISBURSING LOAN PROCEEDS INTO THE SPEND ACCOUNT. **PLEASE REVIEW THE SPEND ACCOUNT TERMS & DISCLOSURES ASSOCIATED WITH THE USE OF YOUR SPEND ACCOUNT TO LEARN OF TERMS AND CONDITIONS THAT WILL APPLY TO THE SPEND ACCOUNT BY ACCESSING THE CREDIT KARMA SPEND ACCOUNT TERMS & DISCLOSURES UNDER AGREEMENTS ON YOUR CREDIT KARMA MOBILE APP OR AT CREDITKARMA.COM.**

**2. Authorization to Release Personal Information.** You authorize the IRS to disclose any information to Civista Bank and Processor related to the funding of your 2022 federal tax refund(s). You also authorize Intuit TT Offerings Inc. and Intuit Inc., as the transmitter of your electronically filed tax return(s), Civista Bank and Processor to disclose to each other certain information about you and your tax return(s) for the purpose of providing the services contemplated under this Agreement. You also represent that any authorizations you have made in this Section 2 have also been obtained from and are made with respect to your spouse, if this is a jointly filed return. Please see the Privacy Policy at the end of this Agreement describing how Civista Bank may use or share your personal information.

**3. Summary of Terms**

Expected Federal Refund	\$	2,513.
Less Processor Refund Processing Fee	\$	39.
Less TurboTax Fees	\$	78.
Less Fees for Additional Products and Services Purchased	\$	
<b>Expected Proceeds*</b>	<b>\$</b>	<b>2,396.</b>

\* These amounts are itemized. This is only an estimate. The amount will be reduced by any applicable sales taxes, and if applicable, a Return Item Fee and an Account Research and Processing Fee paid to Processor as set forth in Sections 4, 6 and 7 below. Additionally, if you are approved for a Loan it will be in one of these amounts: \$250, \$500, \$750, \$1,000, \$1,500, \$2,000, \$2,500, \$3,000, \$3,500 or \$4,000 and will be deducted from your federal refund(s), see example in Section 4 below. You will receive an email from Lender letting you know if you are approved for a Loan and the amount of your Loan if approved.

4. Temporary Civista Deposit Account Authorization. You hereby authorize Civista Bank to establish a temporary deposit account ("Civista Deposit Account") for the purpose of receiving your tax year 2022 federal tax refund(s) from the IRS. Civista Bank or Processor must receive an acknowledgement from the IRS that your return(s) has been electronically filed and accepted for processing before the Civista Deposit Account can be opened. You authorize Processor to deduct from your Civista Deposit Account the following amounts: (i) the Refund Processing Fee; (ii) the fees and charges related to the preparation, processing and transmission of your tax return(s) ("TurboTax Fees"); (iii) the amount of any Loan obtained from Lender; and (iv) fees for Additional Products and Services Purchased, plus applicable taxes. For example, if your federal income tax refund is \$4,200 and you have \$59.99 in TurboTax Fees and receive a Loan of \$1,000, you would receive \$3,100.02 of your federal refund after it is paid, which represents your \$4,200 tax refund less the \$39.99 Refund Processing Fee less the \$59.99 TurboTax Fees and less the \$1,000 Loan. You also authorize Processor to deduct thirty dollars (\$30.00) as a returned item processing fee (the "Return Item Fee") from your Civista Deposit Account for the additional processing required in the event that your deposit is returned or cannot be delivered as directed in Section 7 below. A fee of \$30.00 (the "Account Research and Processing Fee") may be charged if we are required to provide additional processing to return the funds to the IRS. These fees will be deducted from the Civista Deposit Account and will be retained by Processor. You authorize Processor to disburse the balance of the Civista Deposit Account to you after making all authorized deductions or payments. If the Civista Deposit Account does not have sufficient funds at the time your tax refund is processed to pay the TurboTax Fees and the fees for Additional Products and Services Purchased as set forth in Section 3, and any sales tax (collectively, "Fees"), or if your refund proceeds are delayed (a) you authorize Processor to automatically deduct such Fees (or any portion thereof) via ACH, electronic check, or wire transfer directly from the account into which you authorized Processor to deposit your expected tax refund proceeds as set forth in Section 7, and (b) if you made alternative arrangements with TurboTax for payment of such Fees, those arrangements will be attempted prior to any automatic deduction. You also authorize any amounts outstanding pursuant to this paragraph to be deducted from refunds you may receive up to 24 months after the date of this Agreement and processed through Processor. Additionally, if the Fees are not fully repaid from the Deposit account for any other reason not specified above, (a) you authorize Processor to automatically deduct such Fees (or any portion thereof) or attempt to deduct such Fees for up to 4 months after your tax return was accepted via ACH, electronic check, or wire transfer directly from the account into which you authorized Processor to deposit your expected tax refund proceeds as set forth in Section 7, and (b) if you made alternative arrangements with TurboTax for payment of such Fees, those arrangements will be attempted prior to any automatic deduction. To make alternative payment arrangements or revoke your consent to automatic deduction, you must contact Intuit Inc. according to the instructions on the notices e-mailed to you by Intuit Inc. regarding outstanding amounts owed under this Agreement.

5. Acknowledgements. (a) You understand that: (i) neither Civista Bank nor Processor can guarantee the amount of your tax year 2022 federal tax refund(s) or the date it will be issued, and (ii) neither Civista Bank nor Processor is affiliated with the transmitter of the tax return(s) (Intuit TT Offerings Inc. and Intuit Inc.) and neither warrants the accuracy of the software used to prepare the tax return(s). (b) You agree that Intuit TT Offerings Inc. and Intuit Inc. is not acting as your agent and is not under any fiduciary duty with respect to the processing of your refund(s) by Civista Bank and Processor. (c) Your refund(s) may be held or returned to the IRS if it is suspected of fraud or identity theft.

6. Truth in Savings Disclosure. The Civista Deposit Account is being opened for the purpose of receiving your (or both spouses if this is a jointly filed return) tax year 2022 federal tax refund(s). Processor will deduct from the Civista Deposit Account the amounts set forth in Section 3 and the amount of your Loan, if approved, including the \$ 39.99 Refund Processing Fee for opening and maintaining the Civista Deposit Account and processing your tax refund(s). No withdrawals will be allowed from the Civista Deposit Account except to collect the amounts stated in this Section, Section 3, Section 7, and Section 4. No interest is payable on the deposit; thus, the annual percentage yield and interest rate are 0%. The Civista Deposit Account will be closed after all authorized deductions have been made and any remaining balance has been disbursed to you. We will also charge a Return Item Fee of \$30.00 if the refund(s) cannot be delivered as directed in Section 7 of this Agreement. A \$30.00 Account Research and Processing Fee may be charged if we are required to provide additional processing to return the funds to the IRS. These fees will be deducted from the Civista Deposit Account and will be retained by Processor. Questions or concerns about the Civista Deposit Account should be directed to Santa Barbara Tax Products Group, LLC, PO Box 817, West Chester, OH 45071 or via the Internet at <http://sbtptg.com>.

7. Disbursement Method: You agree that your refund(s), less agreed-upon fees, will be disbursed to the Civista Deposit Account. You authorize Processor to transfer the amount due on your Loan to the Lender and the balance of your Civista Deposit Account to the Spend Account. **Please review the Spend Account Terms & Disclosures associated with the use of your Spend Account to learn of terms and conditions that will apply to the Spend Account by accessing the Credit Karma Spend Account Terms & Disclosures under Agreements on your Credit Karma mobile app or at [creditkarma.com](https://creditkarma.com). Processor will not be responsible for your funds once they have been deposited on the Spend Account.**

If your deposit is returned to Civista Bank, the Civista Deposit Account balance minus a \$30.00 Return Item Fee will be disbursed to you via a cashier's check mailed to your physical address of record. Civista Bank, Processor and Intuit Inc. are not responsible for the misapplication of a direct deposit that results in error, negligence or malfeasance on the part of you or your representative. In cases where Civista Bank has received your federal tax refund(s) but is unable to deliver the funds directly to you, funds may be held at Civista Bank until claimed, or returned to the IRS. An Account Research and Processing Fee of \$30.00 may be charged if we are required to provide additional processing to return the funds to the IRS. Return Item and Account Research and Processing Fees will not exceed \$60.00 in the aggregate, and will be deducted from the Civista Deposit Account for federal refunds that continue to be undeliverable and unclaimed and must be returned to the IRS. These fees will be retained by Processor. Due to the risk of fraudulent diversion of tax refunds, we will not process any address or account changes for purposes of disbursing your tax refund(s). If we become aware that your address or checking or savings account has changed after you sign this Agreement but before your federal tax refund(s) is received by us, upon receipt of your federal tax refund(s) from the IRS we will return your tax refund(s) to the IRS after deducting our Refund Processing Fee, TurboTax Fees and other applicable fees. We will do our best to escalate the return of your federal tax refund(s) to the IRS and you will need to work with the IRS directly for disbursement.



8. **FEDERAL ELECTRONIC FUND TRANSFER ACT DISCLOSURES:** In case of errors or questions about electronic transfers to or from the Civista Deposit Account, write to Santa Barbara Tax Products Group, LLC, PO Box 817, West Chester, OH 45071 or telephone (877) 908-7228 and provide your name, a description or explanation of the error, and the dollar amount of the suspected error. We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 business days to investigate your complaint or question. If we decide to do this, we will credit your Civista Deposit Account within 10 business days for the amount you think is in error, although in most circumstances you won't have use of the money until we complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your Civista Deposit Account. For errors involving transfers of funds to or from the Civista Deposit Account within 30 business days after the first deposit to the Civista Deposit Account was made, (i) we may take up to 90 business days to investigate your complaint or question, and (ii) we may take up to 20 business days to credit your Civista Deposit Account for the amount you think is in error. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

**Business Days:** Our business days are Monday through Friday, excluding federal holidays. Saturday, Sunday, and federal holidays are not considered business days, even if we are open.

**Confidentiality:** We will disclose information to third parties about your Civista Deposit Account or the transfers you make:

- To complete transfers as necessary;
- To verify the existence and condition of your Civista Deposit Account upon the request of a third party, such as a credit bureau or merchant;
- To comply with government agency or court orders;
- If you give us your written permission; or
- As explained in the Privacy Policy following this Agreement.

**Our Liability:** If we do not complete a transfer to your Civista Deposit Account on time or in the correct amount according to this Agreement, we may be liable for your losses or damages. In addition to all other limitations of liability set forth in this Agreement, we will not be liable to you if, among other things:

- Circumstances beyond our control (such as fire, flood, water damage, power failure, strike, labor dispute, pandemic, computer breakdown, telephone line disruption, or a natural disaster) prevent the transfer, despite reasonable precautions that have been taken.
- The funds in your Civista Deposit Account are subject to legal process or other claim restricting such transfer.
- You, your representative or a third party provide us with inaccurate or untimely information.

9. **Compensation.** In addition to any fees paid directly by you to Intuit Inc., Processor will pay compensation to Intuit Inc. in consideration of Intuit Inc.'s provision of various programming, testing, data processing, transmission, systems maintenance, status reporting and other software, technical and communications services. The Refund Processing Fee will be retained by Processor for its Refund Processing Service. Processor shall pay Civista Bank for its banking services.

10. **Governing Law.** The enforcement and interpretation of this Agreement and the transactions contemplated herein shall be governed by the laws of the United States, including the Electronic Signatures in Global and National Commerce Act, and, to the extent state law applies, the substantive laws of Ohio.

11. **Arbitration Provision.** You acknowledge that the services set forth in this Agreement are being made available and priced by Processor on the basis of your acceptance of the following arbitration provision ("Arbitration Provision"). By entering into this Agreement, you acknowledge that you are giving up the right to litigate Claims (as defined below) if you, Civista Bank or Processor elects arbitration of the Claims pursuant to this provision, except as otherwise expressly provided herein, and you hereby knowingly and voluntarily waive the right to trial of all Claims subject to this Agreement. You further acknowledge that you have read this Arbitration Provision carefully, agree to its terms, and are entering into this Agreement voluntarily and not in reliance on any promises or representations whatsoever except those contained in this Agreement.

#### ARBITRATION NOTICE

**THIS AGREEMENT CONTAINS AN ARBITRATION PROVISION. PLEASE READ THIS PROVISION CAREFULLY, AS IT AFFECTS YOUR LEGAL RIGHTS.**

11.1. **Arbitration of Claims:** Except as expressly provided herein, any claim, dispute or controversy (whether based upon contract; tort, intentional or otherwise; constitution; statute; common law; or equity and whether pre-existing, present or future), including initial claims, counter-claims, cross-claims and third-party claims, arising from or relating directly or indirectly to this Agreement, including the validity, enforceability, interpretation, scope, or application of the Agreement and this Arbitration Provision (except for the prohibition on class or other non-individual claims, which shall be for a court to decide) ("Claim") shall be decided, upon the election of you, Civista Bank or Processor (or our agents, employees, successors, representatives, affiliated companies, or assigns), by binding arbitration before the American Arbitration Association ("AAA"). Arbitration replaces the right to litigate a claim in court or to have a jury trial. The AAA's phone number is 800-778-7879 and website is <http://www.adr.org>. You may obtain copies of the current rules, forms, and instructions for initiating an arbitration using the above information.

11.2. Other Claims Subject to Arbitration: In addition to Claims brought by you, Claims made by anyone connected with you or anyone making a Claim through you (including a taxpayer filing jointly, employee, agent, representative, affiliated company, predecessor or successor, heir, assignee, or trustee in bankruptcy) against us shall be subject to arbitration as described herein.

11.3. Exceptions: We agree not to invoke our right to arbitrate any individual Claim you bring in small claims court or an equivalent court so long as the Claim is pending only in that court. This Arbitration Provision also does not limit or constrain our right to interplead funds in the event of claims to the Civista Deposit Account by several parties.

11.4. Individual Claims Only: Claims may be submitted to arbitration on an individual basis only. Claims subject to this Arbitration Provision may not be joined or consolidated in arbitration with any Claim of any other person or be arbitrated on a class basis, in a representative capacity on behalf of the general public or on behalf of any other person, unless otherwise agreed to by the parties in writing. However, taxpayers filing jointly and party to this Agreement are considered as one person; Processor and its officers, directors, employees, agents, and affiliates are considered as one person; and Civista Bank and its officers, directors, employees, agents, and affiliates are considered as one person.

11.5. Arbitration Fees: If you initiate arbitration, we will advance any arbitration fees, including any required deposit. If we initiate or elect arbitration, we will pay the entire amount of the arbitration fees, including any required deposit. We will also be responsible for payment and/or reimbursement of any arbitration fees to the extent that such fees exceed the amount of the filing fees you would have incurred if your Claim had been brought in the state or federal court nearest your residence with jurisdiction over the Claims.

11.6. Procedure: A single arbitrator will resolve the Claims. The arbitrator will be a lawyer with at least ten years' experience or who is a former or retired judge. The arbitration shall follow the rules and procedures of the arbitration administrator in effect on the date the arbitration is filed, except when there is a conflict or inconsistency between the rules and procedures of the arbitration administrator and this Arbitration Provision, in which case this Arbitration Provision shall govern. Any in-person arbitration hearing for a Claim shall take place within the federal judicial district in which you live or at such other reasonably convenient location as agreed by the parties. The arbitrator shall apply applicable substantive law consistent with the Federal Arbitration Act, 9 U.S.C. § 1 et seq. (the "FAA") and shall honor all claims of privilege and confidentiality recognized at law. All statutes of limitations that would otherwise be applicable shall apply to any arbitration proceeding. The arbitrator shall be empowered to grant whatever relief would be available in court under law or in equity. Any appropriate court may enter judgment upon the arbitrator's award. This Arbitration Provision is made pursuant to a transaction involving interstate commerce, and shall be governed by the FAA.

12. Taxpayer Identity Validation Disclosure. To help Civista Bank, Processor and the government identify and fight tax refund fraud, as well as fight the funding of terrorism and money laundering activities, Civista Bank and Processor obtain, verify, and record information that identifies each Refund Processing Service taxpayer. What this means for you: When you apply to use the Refund Processing Service for the purpose of receiving your federal tax refund(s), we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents if we need to perform additional due diligence on your Civista Deposit Account.

## **YOUR AGREEMENT**

Civista Bank and Processor agree to all of the terms of this Agreement. By selecting the "I Agree" button in TurboTax: (i) You authorize Civista Bank to receive your 2022 federal tax refund(s) from the IRS and Processor to make the deductions from your federal refund(s) described in the Agreement, (ii) You agree to receive all communications electronically in accordance with the "Communications" section of the Tax Year 2022 TurboTax® User Agreement, (iii) You consent to the release of your 2022 federal tax refund(s) deposit information and application information as described in Section 2 of this Agreement; (iv) You consent to the automatic debiting of your Spend Account as set forth in Section 4, as applicable, and the Arbitration Provision in Section 11; and (v) You acknowledge that you have reviewed, and agree to be bound by, the Agreement's terms and conditions. If this is a joint return, selecting "I Agree" indicates that both spouses agree to be bound by the terms and conditions of the Agreement.

## Civista Bank Tax Product Privacy Policy

FACTS		What does Civista Bank do with your Personal Information?
Why?	Financial Companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.	
What?	<p>The types of personal information that we collect and share depend on the product or service you have with us. This can include:</p> <ul style="list-style-type: none"><li>• Social Security number and account balances</li><li>• payment history and transaction history</li><li>• overdraft history and account transactions</li></ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>	
How?	All Financial Companies need to share customers’ personal information to run their everyday business. In the section below we list the reasons financial companies can share their customers’ personal information; the reasons Civista Bank chooses to share and whether you can limit the sharing.	
Reasons we can share your personal information		
For our everyday business purposes- such as to process your transaction, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	Does Civista Bank share?	Can you limit this sharing?
For our marketing purposes- to offer our products and services to you.	Yes	No
For joint marketing with other financial companies.	Yes	No
For our affiliates’ everyday business purposes- information about your transactions and experiences.	No	We don’t share
For our affiliates’ everyday business purposes- information about your creditworthiness.	No	We don’t share
For our affiliates to market to you.	No	We don’t share
For non affiliates to market to you.	No	We don’t share
Questions?	Call Toll Free: 800-901-6663 or go to <a href="http://www.civista.bank">www.civista.bank</a>	

<b>Who we are</b>	
<b>Who is providing this notice?</b>	Civista Bank
<b>What we do</b>	
<b>How does Civista Bank protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How does Civista Bank collect my personal information?</b>	We collect personal information about you when you apply for a tax related product. This includes information in your application, such as your name, address, social security number, income, deductions, refund and the like. We also collect information about your transactions with us, tax preparers and similar providers, such as payment histories, balances due, and tax information. We may also collect information concerning your credit history from a consumer reporting agency.
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates everyday business purposes- information about your creditworthiness,</li> <li>• Affiliates from using your information to market to you,</li> <li>• Sharing for non affiliates to market to you.</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>Definitions</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Civista Bank does not share with our affiliates.</li> </ul>
<b>Non affiliates</b>	<p>Companies not related by common ownership or control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Civista Bank does not share with non affiliates so they can market to you.</li> </ul>
<b>Joint Marketing</b>	<p>A formal joint marketing agreement between non affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• Our joint marketing providers include: financial service providers that offer additional payment products.</li> </ul>
<b>Other Important Information</b>	
This Notice is adopted in recognition of our obligations under Title V of Gramm-Leach Bliley Act of 1999.	
This Notice applies only to individuals who have applied for a tax-related bank product.	

## Filing Status

☐ Single ☒ Married filing jointly ☐ Married filing separately (MFS) ☐ Head of household (HOH) ☐ Qualifying surviving spouse (QSS)

Check only one box. If you checked the MFS box, enter the name of your spouse. If you checked the HOH or QSS box, enter the child's name if the qualifying person is a child but not your dependent:

Your first name and middle initial Jared G		Last name Walker		Your social security number 252-77-8087	
If joint return, spouse's first name and middle initial annette j		Last name Walker		Spouse's social security number 271-84-4041	
Home address (number and street). If you have a P.O. box, see instructions. 69 Steeple Chase Rd				Apt. no.	
City, town, or post office. If you have a foreign address, also complete spaces below. Nicholson			State GA	ZIP code 305651883	Presidential Election Campaign Check here if you, or your spouse if filing jointly, want \$3 to go to this fund. Checking a box below will not change your tax or refund. <input type="checkbox"/> You <input type="checkbox"/> Spouse
Foreign country name		Foreign province/state/county		Foreign postal code	

## Digital Assets

At any time during 2022, did you: (a) receive (as a reward, award, or payment for property or services); or (b) sell, exchange, gift, or otherwise dispose of a digital asset (or a financial interest in a digital asset)? (See instructions.) ☐ Yes ☒ No

## Standard Deduction

Someone can claim: ☐ You as a dependent ☐ Your spouse as a dependent  
☐ Spouse itemizes on a separate return or you were a dual-status alien

## Age/Blindness

You: ☐ Were born before January 2, 1958 ☐ Are blind Spouse: ☐ Was born before January 2, 1958 ☐ Is blind

## Dependents

(see instructions):

(1) First name	Last name	(2) Social security number	(3) Relationship to you	(4) Check the box if qualifies for (see instructions): Child tax credit	Credit for other dependents
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>

## Income

1a	Total amount from Form(s) W-2, box 1 (see instructions)	1a	37,946.
b	Household employee wages not reported on Form(s) W-2	1b	
c	Tip income not reported on line 1a (see instructions)	1c	
d	Medicaid waiver payments not reported on Form(s) W-2 (see instructions)	1d	
e	Taxable dependent care benefits from Form 2441, line 26	1e	
f	Employer-provided adoption benefits from Form 8839, line 29	1f	
g	Wages from Form 8919, line 6	1g	
h	Other earned income (see instructions)	1h	0.
i	Nontaxable combat pay election (see instructions)	1i	
z	Add lines 1a through 1h	1z	37,946.

Attach Sch. B if required.

2a	Tax-exempt interest	2a		b	Taxable interest	2b	
3a	Qualified dividends	3a		b	Ordinary dividends	3b	
4a	IRA distributions	4a		b	Taxable amount	4b	
5a	Pensions and annuities	5a		b	Taxable amount	5b	
6a	Social security benefits	6a		b	Taxable amount	6b	
c	If you elect to use the lump-sum election method, check here (see instructions) <input type="checkbox"/>						
7	Capital gain or (loss). Attach Schedule D if required. If not required, check here <input type="checkbox"/>						
8	Other income from Schedule 1, line 10						
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your <b>total income</b>						
10	Adjustments to income from Schedule 1, line 26						
11	Subtract line 10 from line 9. This is your <b>adjusted gross income</b>						
12	<b>Standard deduction or itemized deductions</b> (from Schedule A)						
13	Qualified business income deduction from Form 8995 or Form 8995-A						
14	Add lines 12 and 13						
15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your <b>taxable income</b>						

## Standard Deduction for—

- Single or Married filing separately, \$12,950
- Married filing jointly or Qualifying surviving spouse, \$25,900
- Head of household, \$19,400
- If you checked any box under Standard Deduction, see instructions.

<b>Tax and Credits</b>	<b>16</b>	<b>Tax</b> (see instructions). Check if any from Form(s): 1 <input type="checkbox"/> 8814 2 <input type="checkbox"/> 4972 3 <input type="checkbox"/> _____	<b>16</b>	1,203.
	<b>17</b>	Amount from Schedule 2, line 3	<b>17</b>	
	<b>18</b>	Add lines 16 and 17	<b>18</b>	1,203.
	<b>19</b>	Child tax credit or credit for other dependents from Schedule 8812	<b>19</b>	
	<b>20</b>	Amount from Schedule 3, line 8	<b>20</b>	1,203.
	<b>21</b>	Add lines 19 and 20	<b>21</b>	1,203.
	<b>22</b>	Subtract line 21 from line 18. If zero or less, enter -0-	<b>22</b>	0.
	<b>23</b>	Other taxes, including self-employment tax, from Schedule 2, line 21	<b>23</b>	0.
<b>24</b>	Add lines 22 and 23. This is your <b>total tax</b>	<b>24</b>	0.	

<b>Payments</b>	<b>25</b>	Federal income tax withheld from:		
	<b>a</b>	Form(s) W-2	<b>25a</b>	2,513.
	<b>b</b>	Form(s) 1099	<b>25b</b>	
	<b>c</b>	Other forms (see instructions)	<b>25c</b>	
	<b>d</b>	Add lines 25a through 25c	<b>25d</b>	2,513.
	<b>26</b>	2022 estimated tax payments and amount applied from 2021 return	<b>26</b>	
	<b>27</b>	Earned income credit (EIC)	<b>27</b>	
	<b>28</b>	Additional child tax credit from Schedule 8812	<b>28</b>	
	<b>29</b>	American opportunity credit from Form 8863, line 8	<b>29</b>	
	<b>30</b>	Reserved for future use	<b>30</b>	
<b>31</b>	Amount from Schedule 3, line 15	<b>31</b>		
<b>32</b>	Add lines 27, 28, 29, and 31. These are your <b>total other payments and refundable credits</b>	<b>32</b>		
<b>33</b>	Add lines 25d, 26, and 32. These are your <b>total payments</b>	<b>33</b>	2,513.	

<b>Refund</b>	<b>34</b>	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you <b>overpaid</b>	<b>34</b>	2,513.
	<b>35a</b>	Amount of line 34 you want <b>refunded to you</b> . If Form 8888 is attached, check here <input type="checkbox"/>	<b>35a</b>	2,513.
	<b>b</b>	Routing number 051504759 <b>c</b> Type: <input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings		
	<b>d</b>	Account number 171567575		
	<b>36</b>	Amount of line 34 you want <b>applied to your 2023 estimated tax</b>	<b>36</b>	

<b>Amount You Owe</b>	<b>37</b>	Subtract line 33 from line 24. This is the <b>amount you owe</b> . For details on how to pay, go to <a href="http://www.irs.gov/Payments">www.irs.gov/Payments</a> or see instructions	<b>37</b>	
	<b>38</b>	Estimated tax penalty (see instructions)	<b>38</b>	

<b>Third Party Designee</b>	Do you want to allow another person to discuss this return with the IRS? See instructions <input type="checkbox"/> <b>Yes</b> . Complete below. <input checked="" type="checkbox"/> <b>No</b>		
	Designee's name	Phone no.	Personal identification number (PIN)

<b>Sign Here</b>	Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.			
	Your signature	Date	Your occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
			machine operator	
	Spouse's signature. If a joint return, <b>both</b> must sign.	Date	Spouse's occupation	If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.)
		Mechanic		
	Phone no. (678) 630-9791	Email address		

<b>Paid Preparer Use Only</b>	Preparer's name	Preparer's signature	Date	PTIN	Check if: <input type="checkbox"/> Self-employed
	Firm's name	Self-Prepared			Phone no.
	Firm's address				Firm's EIN

**SCHEDULE 3**  
**(Form 1040)**

Department of the Treasury  
Internal Revenue Service

**Additional Credits and Payments**

Attach to Form 1040, 1040-SR, or 1040-NR.  
Go to [www.irs.gov/Form1040](http://www.irs.gov/Form1040) for instructions and the latest information.

OMB No. 1545-0074

**2022**  
Attachment  
Sequence No. **03**

Name(s) shown on Form 1040, 1040-SR, or 1040-NR

Jared G & annette j Walker

Your social security number

252-77-8087

**Part I Nonrefundable Credits**

<b>1</b>	Foreign tax credit. Attach Form 1116 if required . . . . .	<b>1</b>	
<b>2</b>	Credit for child and dependent care expenses from Form 2441, line 11. Attach Form 2441 . . . . .	<b>2</b>	
<b>3</b>	Education credits from Form 8863, line 19 . . . . .	<b>3</b>	
<b>4</b>	Retirement savings contributions credit. Attach Form 8880 . . . . .	<b>4</b>	1,000.
<b>5</b>	Residential energy credits. Attach Form 5695 . . . . .	<b>5</b>	203.
<b>6</b>	Other nonrefundable credits:		
<b>a</b>	General business credit. Attach Form 3800 . . . . .	<b>6a</b>	
<b>b</b>	Credit for prior year minimum tax. Attach Form 8801 . . . . .	<b>6b</b>	
<b>c</b>	Adoption credit. Attach Form 8839 . . . . .	<b>6c</b>	
<b>d</b>	Credit for the elderly or disabled. Attach Schedule R . . . . .	<b>6d</b>	
<b>e</b>	Alternative motor vehicle credit. Attach Form 8910 . . . . .	<b>6e</b>	
<b>f</b>	Qualified plug-in motor vehicle credit. Attach Form 8936 . . . . .	<b>6f</b>	
<b>g</b>	Mortgage interest credit. Attach Form 8396 . . . . .	<b>6g</b>	
<b>h</b>	District of Columbia first-time homebuyer credit. Attach Form 8859 . . . . .	<b>6h</b>	
<b>i</b>	Qualified electric vehicle credit. Attach Form 8834 . . . . .	<b>6i</b>	
<b>j</b>	Alternative fuel vehicle refueling property credit. Attach Form 8911 . . . . .	<b>6j</b>	
<b>k</b>	Credit to holders of tax credit bonds. Attach Form 8912 . . . . .	<b>6k</b>	
<b>l</b>	Amount on Form 8978, line 14. See instructions . . . . .	<b>6l</b>	
<b>z</b>	Other nonrefundable credits. List type and amount: _____	<b>6z</b>	
<b>7</b>	Total other nonrefundable credits. Add lines 6a through 6z . . . . .	<b>7</b>	
<b>8</b>	Add lines 1 through 5 and 7. Enter here and on Form 1040, 1040-SR, or 1040-NR, line 20 . . . . .	<b>8</b>	1,203.

(continued on page 2)

**Part II Other Payments and Refundable Credits**

<b>9</b>	Net premium tax credit. Attach Form 8962 . . . . .	<b>9</b>	
<b>10</b>	Amount paid with request for extension to file (see instructions) . . . . .	<b>10</b>	
<b>11</b>	Excess social security and tier 1 RRTA tax withheld . . . . .	<b>11</b>	
<b>12</b>	Credit for federal tax on fuels. Attach Form 4136 . . . . .	<b>12</b>	
<b>13</b>	Other payments or refundable credits:		
<b>a</b>	Form 2439 . . . . .	<b>13a</b>	
<b>b</b>	Credit for qualified sick and family leave wages paid in 2022 from Schedule(s) H for leave taken before April 1, 2021 . . . . .	<b>13b</b>	
<b>c</b>	Reserved for future use . . . . .	<b>13c</b>	
<b>d</b>	Credit for repayment of amounts included in income from earlier years . . . . .	<b>13d</b>	
<b>e</b>	Reserved for future use . . . . .	<b>13e</b>	
<b>f</b>	Deferred amount of net 965 tax liability (see instructions) . . . . .	<b>13f</b>	
<b>g</b>	Reserved for future use . . . . .	<b>13g</b>	
<b>h</b>	Credit for qualified sick and family leave wages paid in 2022 from Schedule(s) H for leave taken after March 31, 2021, and before October 1, 2021 . . . . .	<b>13h</b>	
<b>z</b>	Other payments or refundable credits. List type and amount:	<b>13z</b>	
<b>14</b>	Total other payments or refundable credits. Add lines 13a through 13z . . . . .	<b>14</b>	
<b>15</b>	Add lines 9 through 12 and 14. Enter here and on Form 1040, 1040-SR, or 1040-NR, line 31 . . . . .	<b>15</b>	



**Health Savings Accounts (HSAs)**

OMB No. 1545-0074

Department of the Treasury  
Internal Revenue ServiceAttach to Form 1040, 1040-SR, or 1040-NR.  
Go to [www.irs.gov/Form8889](http://www.irs.gov/Form8889) for instructions and the latest information.**2022**  
Attachment  
Sequence No. **52**

Name(s) shown on Form 1040, 1040-SR, or 1040-NR

Social security number of HSA beneficiary.  
If both spouses have HSAs, see instructions.  
252-77-8087

Jared G Walker

**Before you begin:** Complete Form 8853, Archer MSAs and Long-Term Care Insurance Contracts, if required.**Part I HSA Contributions and Deduction.** See the instructions before completing this part. If you are filing jointly and both you and your spouse each have separate HSAs, complete a separate Part I for each spouse.

<b>1</b>	Check the box to indicate your coverage under a high-deductible health plan (HDHP) during 2022. See instructions . . . . .	<input checked="" type="checkbox"/> Self-only <input type="checkbox"/> Family
<b>2</b>	HSA contributions you made for 2022 (or those made on your behalf), including those made by the unextended due date of your tax return that were for 2022. <b>Do not</b> include employer contributions, contributions through a cafeteria plan, or rollovers. See instructions . . . . .	0.
<b>3</b>	If you were under age 55 at the end of 2022 and, on the first day of <b>every</b> month during 2022, you were, or were considered, an eligible individual with the <b>same</b> coverage, enter \$3,650 (\$7,300 for family coverage). <b>All others</b> , see the instructions for the amount to enter . . . . .	913.
<b>4</b>	Enter the amount you and your employer contributed to your Archer MSAs for 2022 from Form 8853, lines 1 and 2. If you or your spouse had family coverage under an HDHP at any time during 2022, also include any amount contributed to your spouse's Archer MSAs . . . . .	0.
<b>5</b>	Subtract line 4 from line 3. If zero or less, enter -0- . . . . .	913.
<b>6</b>	Enter the amount from line 5. But if you and your spouse each have separate HSAs and had family coverage under an HDHP at any time during 2022, see the instructions for the amount to enter . . . . .	913.
<b>7</b>	If you were age 55 or older at the end of 2022, married, and you or your spouse had family coverage under an HDHP at any time during 2022, enter your additional contribution amount. See instructions . . . . .	
<b>8</b>	Add lines 6 and 7 . . . . .	913.
<b>9</b>	Employer contributions made to your HSAs for 2022 . . . . .	500.
<b>10</b>	Qualified HSA funding distributions . . . . .	
<b>11</b>	Add lines 9 and 10 . . . . .	500.
<b>12</b>	Subtract line 11 from line 8. If zero or less, enter -0- . . . . .	413.
<b>13</b>	<b>HSA deduction.</b> Enter the <b>smaller</b> of line 2 or line 12 here and on Schedule 1 (Form 1040), Part II, line 13 <b>Caution:</b> If line 2 is more than line 13, you may have to pay an additional tax. See instructions.	0.

**Part II HSA Distributions.** If you are filing jointly and both you and your spouse each have separate HSAs, complete a separate Part II for each spouse.

<b>14a</b>	Total distributions you received in 2022 from all HSAs (see instructions) . . . . .	
<b>b</b>	Distributions included on line 14a that you rolled over to another HSA. Also include any excess contributions (and the earnings on those excess contributions) included on line 14a that were withdrawn by the due date of your return. See instructions . . . . .	
<b>c</b>	Subtract line 14b from line 14a . . . . .	
<b>15</b>	Qualified medical expenses paid using HSA distributions (see instructions) . . . . .	
<b>16</b>	<b>Taxable HSA distributions.</b> Subtract line 15 from line 14c. If zero or less, enter -0-. Also, include this amount in the total on Schedule 1 (Form 1040), Part I, line 8f . . . . .	
<b>17a</b>	If any of the distributions included on line 16 meet any of the <b>Exceptions to the Additional 20% Tax</b> (see instructions), check here . . . . . <input type="checkbox"/>	
<b>b</b>	<b>Additional 20% tax</b> (see instructions). Enter 20% (0.20) of the distributions included on line 16 that are subject to the additional 20% tax. Also, include this amount in the total on Schedule 2 (Form 1040), Part II, line 17c . . . . .	

**Part III Income and Additional Tax for Failure To Maintain HDHP Coverage.** See the instructions before completing this part. If you are filing jointly and both you and your spouse each have separate HSAs, complete a separate Part III for each spouse.

<b>18</b>	Last-month rule . . . . .	
<b>19</b>	Qualified HSA funding distribution . . . . .	
<b>20</b>	<b>Total income.</b> Add lines 18 and 19. Include this amount on Schedule 1 (Form 1040), Part I, line 8f . . . . .	
<b>21</b>	<b>Additional tax.</b> Multiply line 20 by 10% (0.10). Include this amount in the total on Schedule 2 (Form 1040), Part II, line 17d . . . . .	

**Credit for Qualified Retirement Savings Contributions**

Attach to Form 1040, 1040-SR, or 1040-NR.  
Go to [www.irs.gov/Form8880](http://www.irs.gov/Form8880) for the latest information.

OMB No. 1545-0074

**2022**  
Attachment  
Sequence No. **54**

Name(s) shown on return

Jared G &amp; annette j Walker

Your social security number

252-77-8087



You **cannot** take this credit if **either** of the following applies.

- The amount on Form 1040, 1040-SR, or 1040-NR, line 11, is more than \$34,000 (\$51,000 if head of household; \$68,000 if married filing jointly).
- The person(s) who made the qualified contribution or elective deferral (a) was born after January 1, 2005; (b) is claimed as a dependent on someone else's 2022 tax return; or (c) was a **student** (see instructions).

- Traditional and Roth IRA contributions, and ABLE account contributions by the designated beneficiary for 2022. **Do not** include rollover contributions . . . . .
- Elective deferrals to a 401(k) or other qualified employer plan, voluntary employee contributions, and 501(c)(18)(D) plan contributions for 2022 (see instructions) . . . . .
- Add lines 1 and 2 . . . . .
- Certain distributions received **after** 2019 and **before** the due date (including extensions) of your 2022 tax return (see instructions). If married filing jointly, include **both** spouses' amounts in **both** columns. See instructions for an exception . . . . .
- Subtract line 4 from line 3. If zero or less, enter -0- . . . . .
- In each column, enter the **smaller** of line 5 or \$2,000 . . . . .
- Add the amounts on line 6. If zero, **stop**; you can't take this credit . . . . .
- Enter the amount from Form 1040, 1040-SR, or 1040-NR, line 11\* . . . . .
- Enter the applicable decimal amount from the table below.

	(a) You	(b) Your spouse
<b>1</b>		
<b>2</b>	2,890.	
<b>3</b>	2,890.	
<b>4</b>		
<b>5</b>	2,890.	
<b>6</b>	2,000.	
<b>7</b>		2,000.

If line 8 is—		And your filing status is—		
Over—	But not over—	Married filing jointly	Head of household	Single, Married filing separately, or Qualifying surviving spouse
---	\$20,500	0.5	0.5	0.5
\$20,500	\$22,000	0.5	0.5	0.2
\$22,000	\$30,750	0.5	0.5	0.1
\$30,750	\$33,000	0.5	0.2	0.1
\$33,000	\$34,000	0.5	0.1	0.1
\$34,000	\$41,000	0.5	0.1	0.0
\$41,000	\$44,000	0.2	0.1	0.0
\$44,000	\$51,000	0.1	0.1	0.0
\$51,000	\$68,000	0.1	0.0	0.0
\$68,000	---	0.0	0.0	0.0

**Note:** If line 9 is zero, **stop**; you can't take this credit.

- Multiply line 7 by line 9 . . . . .
- Limitation based on tax liability. Enter the amount from the Credit Limit Worksheet in the instructions . . . . .
- Credit for qualified retirement savings contributions.** Enter the **smaller** of line 10 or line 11 here and on Schedule 3 (Form 1040), line 4 . . . . .

<b>8</b>	37,946.	
<b>9</b>	x	.5
<b>10</b>		1,000.
<b>11</b>		1,203.
<b>12</b>		1,000.

\* See Pub. 590-A for the amount to enter if you claim any exclusion or deduction for foreign earned income, foreign housing, or income from Puerto Rico or for bona fide residents of American Samoa.

**Residential Energy Credits**Go to [www.irs.gov/Form5695](http://www.irs.gov/Form5695) for instructions and the latest information.

Attach to Form 1040, 1040-SR, or 1040-NR.

Name(s) shown on return

Jared G &amp; annette j Walker

Your social security number

252-77-8087

**Part I Residential Clean Energy Credit** (See instructions before completing this part.)**Note:** Skip lines 1 through 11 if you only have a **credit carryforward from 2021**.

<b>1</b>	Qualified solar electric property costs . . . . .	<b>1</b>	
<b>2</b>	Qualified solar water heating property costs . . . . .	<b>2</b>	
<b>3</b>	Qualified small wind energy property costs . . . . .	<b>3</b>	
<b>4</b>	Qualified geothermal heat pump property costs . . . . .	<b>4</b>	
<b>5</b>	Qualified biomass fuel property costs . . . . .	<b>5</b>	
<b>6a</b>	Add lines 1 through 5 . . . . .	<b>6a</b>	
<b>b</b>	Multiply line 6a by 30% (0.30) . . . . .	<b>6b</b>	
<b>7a</b>	Qualified fuel cell property. Was qualified fuel cell property installed on, or in connection with, your main home located in the United States? (See instructions.) . . . . .	<b>7a</b>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<b>Caution:</b> If you checked the "No" box, you cannot take a credit for qualified fuel cell property. Skip lines 7b through 11.			
<b>b</b>	Print the complete address of the main home where you installed the fuel cell property.		
	Number and street . . . . . Unit No. . . . .		
	City, State, and ZIP code . . . . .		
<b>8</b>	Qualified fuel cell property costs . . . . .	<b>8</b>	
<b>9</b>	Multiply line 8 by 30% (0.30) . . . . .	<b>9</b>	
<b>10</b>	Kilowatt capacity of property on line 8 above . . . . .	<b>10</b>	
<b>11</b>	Enter the smaller of line 9 or line 10 . . . . .	<b>11</b>	
<b>12</b>	Credit carryforward from 2021. Enter the amount, if any, from your 2021 Form 5695, line 16 . . . . .	<b>12</b>	
<b>13</b>	Add lines 6b, 11, and 12 . . . . .	<b>13</b>	
<b>14</b>	Limitation based on tax liability. Enter the amount from the Residential Clean Energy Credit Limit Worksheet (see instructions) . . . . .	<b>14</b>	
<b>15</b>	<b>Residential clean energy credit.</b> Enter the smaller of line 13 or line 14. Also include this amount on Schedule 3 (Form 1040), line 5 . . . . .	<b>15</b>	
<b>16</b>	Credit carryforward to 2023. If line 15 is less than line 13, subtract line 15 from line 13 . . . . .	<b>16</b>	

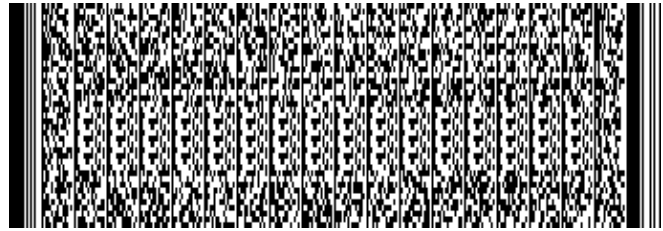
**Part II Energy Efficient Home Improvement Credit**

<b>17a</b> Were the qualified energy efficiency improvements or residential energy property costs for your main home located in the United States? (see instructions) . . . . .	<b>17a</b> <input checked="" type="checkbox"/> <b>Yes</b> <input type="checkbox"/> <b>No</b>
<b>Caution:</b> If you checked the "No" box, you cannot claim the energy efficient home improvement credit. Do not complete Part II.	
<b>b</b> Print the complete address of the main home where you made the qualifying improvements. <b>Caution:</b> You can only have one main home at a time.	
<div style="display: flex; justify-content: space-between;"> <div> <u>69 Steeple Chase Rd</u>            Number and street         </div> <div>Unit No.</div> </div> <div style="display: flex; justify-content: space-between;"> <div> <u>Nicholson GA 30565-1883</u>            City, State, and ZIP code         </div> </div>	
<b>c</b> Were any of these improvements related to the construction of this main home? . . . . .	<b>17c</b> <input type="checkbox"/> <b>Yes</b> <input checked="" type="checkbox"/> <b>No</b>
<b>Caution:</b> If you checked the "Yes" box, you can only claim the energy efficient home improvement credit for qualifying improvements that were not related to the construction of the home. Do not include expenses related to the construction of your main home, even if the improvements were made after you moved into the home.	
<b>18</b> Lifetime limitation. Enter the amount from the Lifetime Limitation Worksheet (see instructions) . . .	<b>18</b>
<b>19</b> Qualified energy efficiency improvements (original use must begin with you and the component must reasonably be expected to last for at least 5 years; do not include labor costs) (see instructions).	
<b>a</b> Insulation material or system specifically and primarily designed to reduce heat loss or gain of your home that meets the prescriptive criteria established by the 2009 IECC . . . . .	<b>19a</b> 300.
<b>b</b> Exterior doors that meet or exceed the version 6.0 Energy Star program requirements . . . . .	<b>19b</b> 1,100.
<b>c</b> Metal or asphalt roof that meets or exceeds the Energy Star program requirements and has appropriate pigmented coatings or cooling granules which are specifically and primarily designed to reduce the heat gain of your home . . . . .	<b>19c</b>
<b>d</b> Exterior windows and skylights that meet or exceed the version 6.0 Energy Star program requirements . . . . .	<b>19d</b> 600.
<b>e</b> Maximum amount of cost on which the credit can be figured . . . . .	<b>19e</b> \$2,000
<b>f</b> If you claimed window expenses on your Form 5695 prior to 2022, enter the amount from the Window Expense Worksheet (see instructions); otherwise enter -0- . . . . .	<b>19f</b> 0.
<b>g</b> Subtract line 19f from line 19e. If zero or less, enter -0- . . . . .	<b>19g</b> 2,000.
<b>h</b> Enter the smaller of line 19d or line 19g . . . . .	<b>19h</b> 600.
<b>20</b> Add lines 19a, 19b, 19c, and 19h . . . . .	<b>20</b> 2,000.
<b>21</b> Multiply line 20 by 10% (0.10) . . . . .	<b>21</b> 200.
<b>22</b> Residential energy property costs (must be placed in service by you; include labor costs for onsite preparation, assembly, and original installation) (see instructions).	
<b>a</b> Energy-efficient building property. Do not enter more than <b>\$300</b> . . . . .	<b>22a</b> 300.
<b>b</b> Qualified natural gas, propane, or oil furnace or hot water boiler. Do not enter more than <b>\$150</b> . . .	<b>22b</b> 0.
<b>c</b> Advanced main air circulating fan used in a natural gas, propane, or oil furnace. Do not enter more than <b>\$50</b> . . . . .	<b>22c</b> 0.
<b>23</b> Add lines 22a through 22c . . . . .	<b>23</b> 300.
<b>24</b> Add lines 21 and 23 . . . . .	<b>24</b> 500.
<b>25</b> Maximum credit amount. (If you jointly occupied the home, see instructions) . . . . .	<b>25</b> 500.
<b>26</b> Enter the amount, if any, from line 18 . . . . .	<b>26</b>
<b>27</b> Subtract line 26 from line 25. If zero or less, <b>stop</b> ; you cannot take the energy efficient home improvement credit . . . . .	<b>27</b> 500.
<b>28</b> Enter the smaller of line 24 or line 27 . . . . .	<b>28</b> 500.
<b>29</b> Limitation based on tax liability. Enter the amount from the Energy Efficient Home Improvement Credit Limit Worksheet (see instructions) . . . . .	<b>29</b> 203.
<b>30</b> <b>Energy efficient home improvement credit.</b> Enter the smaller of line 28 or line 29. Also include this amount on Schedule 3 (Form 1040), line 5 . . . . .	<b>30</b> 203.





2300411514

**Georgia Form 500** (Rev. 06/22/22)

Individual Income Tax Return

Georgia Department of Revenue

**2022** (Approved software version)**Page 1**Fiscal Year  
BeginningSTATE GA  
ISSUEDFiscal Year  
EndingYOUR DRIVER'S  
LICENSE/STATE ID

049655872

YOUR FIRST NAME

1. JARED

MI

G

YOUR SOCIAL SECURITY NUMBER

252-77-8087

LAST NAME (For Name Change See IT-511 Tax Booklet)

WALKER

SUFFIX

SPOUSE'S FIRST NAME

ANNETTE

MI

J

SPOUSE'S SOCIAL SECURITY NUMBER

271-84-4041

LAST NAME

WALKER

SUFFIX

DEPARTMENT USE ONLY

ADDRESS (NUMBER AND STREET or P.O. BOX) (Use 2nd address line for Apt, Suite or Building Number) CHECK IF ADDRESS HAS CHANGED

2. 69 STEEPLE CHASE RD

CITY (Please insert a space if the city has multiple names)

3. NICHOLSON

STATE

GA

ZIP CODE

305651883

(COUNTRY IF FOREIGN)

4. Enter your Residency Status with the appropriate number ..... 4. 1

Residency Status

1. FULL- YEAR RESIDENT 2. PART- YEAR RESIDENT

TO

3. NONRESIDENT

Omit Lines 9 thru 14 and use Form 500 Schedule 3 if you are a part-year or nonresident filer.

5. Enter Filing Status with appropriate letter (See IT-511 Tax Booklet)..... 5. B

Filing Status

A. Single B. Married filing joint C. Married filing separate (Spouse's social security number must be entered above) D. Head of Household or Qualifying Surviving Spouse

6. Number of exemptions (Check appropriate box(es) and enter total in 6c.) 6a. Yourself X 6b. Spouse X 6c. 2

7a. Number of Dependents (Enter details on Line 7b., and DO NOT include yourself or your spouse)..... 7a.

**This Page (1) is required for processing**

REV 01/03/23 INTUIT.CG.CFP.SP

Georgia Form **500**  
Individual Income Tax Return  
Georgia Department of Revenue  
**2022** Page **2**



YOUR SOCIAL SECURITY NUMBER  
252-77-8087

7b. Dependents (If you have more than 4 dependents, attach a list of additional dependents)

First Name, MI.

Last Name

Social Security Number

Relationship to You

First Name, MI.

Last Name

Social Security Number

Relationship to You

First Name, MI.

Last Name

Social Security Number

Relationship to You

First Name, MI.

Last Name

Social Security Number

Relationship to You

**INCOME COMPUTATIONS**

If amount on line 8, 9, 10, 13 or 15 is negative, use the minus sign (-). Example -3456.

8. Federal adjusted gross income (From Federal Form 1040)..... 8. 37946  
(Do not use FEDERAL TAXABLE INCOME) If the amount on Line 8 is \$40,000 or more, or your gross income is less than your W-2s you must include a copy of your Federal Form 1040 Pages 1, 2, and Schedule 1.
9. Adjustments from Form 500 Schedule 1 (See IT-511 Tax Booklet) ..... 9.
10. Georgia adjusted gross income (Net total of Line 8 and Line 9)..... 10. 37946
11. Standard Deduction (Do not use FEDERAL STANDARD DEDUCTION)..... 11a. 7100  
(See IT-511 Tax Booklet)
- b. Self: 65 or over? Blind? Total x 1,300=..... 11b.
- Spouse: 65 or over? Blind?
- c. Total Standard Deduction (Line 11a + Line 11b)..... 11c. 7100  
Use EITHER Line 11c OR Line 12c (Do not write on both lines)
12. Total Itemized Deductions used in computing Federal Taxable Income. If you use itemized deductions, you must include Federal Schedule A.
- a. Federal Itemized Deductions (Schedule A- Form 1040)..... 12a.
- b. Less adjustments: (See IT-511 Tax Booklet) ..... 12b.
- c. Georgia Total Itemized Deductions..... 12c.
13. Subtract either Line 11c or Line 12c from Line 10; enter balance..... 13. 30846

**This Page (2) is required for processing**

Georgia Form **500**  
Individual Income Tax Return  
Georgia Department of Revenue  
**2022**



YOUR SOCIAL SECURITY NUMBER  
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**Page 3**

14a. Enter the number from Line 6c. **2** Multiply by \$2,700 for filing status A or D 14a. 7400  
or multiply by \$3,700 for filing status B or C

14b. Enter the number from Line 7a. Multiply by \$3,000..... 14b.

14c. Add Lines 14a. and 14b. Enter total ..... 14c. 7400

15a. Income before GA NOL (Line 13 less Line 14c or Schedule 3, Line 14)..... 15a. 23446

15b. Georgia NOL utilized (Cannot exceed Line 15a or the amount after  
applying the 80% limitation, see IT-511 Tax Booklet for more information)....15b.

15c. Georgia Taxable Income (Line 15a less Line 15b)..... 15c. 23446

16. Tax (Use Tax Rate Schedule in the IT-511 Tax Booklet) ..... 16. 1113

17. Low Income Credit 17a. 17b. .... 17c.

18. Other State(s) Tax Credit (Include a copy of the other state(s) return) ..... 18.

19. Credits used from IND-CR Summary Worksheet ..... 19. 600

20. **Total Credits Used from Schedule 2 Georgia Tax Credits (must be filed 20.  
electronically)**

21. Total Credits Used (sum of Lines 17-20) cannot exceed Line 16 ..... 21. 600

22. Balance (Line 16 less Line 21) if zero or less than zero, enter zero ..... 22. 513

**INCOME STATEMENT DETAILS** Only enter income on which Georgia tax was withheld. Enter income from W-2s, 1099s, and G2-As on Line 4  
GA Wages/Income. For other income statements complete Line 4 using the income reported from **Form G2-RP Line 12 or 13; Form G2-LP Line  
11**, or for **Form G2-FL enter zero**.

**(INCOME STATEMENT A)**

1. WITHHOLDING TYPE:  
☒ W-2 G2-A G2-LP  
1099 G2-FL G2-RP

2. EMPLOYER/PAYER FEDERAL  
ID NUMBER (FEIN) ☒ SSN  
310676346

3. EMPLOYER/PAYER STATE WITHHOLDING ID  
1972661VQ

4. GA WAGES / INCOME  
37946

5. GA TAX WITHHELD  
1459

**(INCOME STATEMENT B)**

1. WITHHOLDING TYPE:  
W-2 G2-A G2-LP  
1099 G2-FL G2-RP

2. EMPLOYER/PAYER FEDERAL  
ID NUMBER (FEIN) SSN

3. EMPLOYER/PAYER STATE WITHHOLDING ID

4. GA WAGES / INCOME

5. GA TAX WITHHELD

**(INCOME STATEMENT C)**

1. WITHHOLDING TYPE:  
W-2 G2-A G2-LP  
1099 G2-FL G2-RP

2. EMPLOYER/PAYER FEDERAL  
ID NUMBER (FEIN) SSN

3. EMPLOYER/PAYER STATE WITHHOLDING ID

4. GA WAGES / INCOME

5. GA TAX WITHHELD

PLEASE COMPLETE INCOME STATEMENT DETAILS ON PAGE 4.

**This Page (3) is required for processing**





YOUR SOCIAL SECURITY NUMBER  
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**Page 4**

(INCOME STATEMENT D)

1. WITHHOLDING TYPE:  
W-2 G2-A G2-LP  
1099 G2-FL G2-RP
2. EMPLOYER/PAYER FEDERAL  
ID NUMBER (FEIN) SSN
3. EMPLOYER/PAYER STATE WITHHOLDING ID
4. GA WAGES / INCOME
5. GA TAX WITHHELD

(INCOME STATEMENT E)

1. WITHHOLDING TYPE:  
W-2 G2-A G2-LP  
1099 G2-FL G2-RP
2. EMPLOYER/PAYER FEDERAL  
ID NUMBER (FEIN) SSN
3. EMPLOYER/PAYER STATE WITHHOLDING ID
4. GA WAGES / INCOME
5. GA TAX WITHHELD

(INCOME STATEMENT F)

1. WITHHOLDING TYPE:  
W-2 G2-A G2-LP  
1099 G2-FL G2-RP
2. EMPLOYER/PAYER FEDERAL  
ID NUMBER (FEIN) SSN
3. EMPLOYER/PAYER STATE WITHHOLDING ID
4. GA WAGES / INCOME
5. GA TAX WITHHELD

23. Georgia Income Tax Withheld on Wages and 1099s ..... 23. 1459  
(Enter Tax Withheld Only and include W-2s and/or 1099s)
24. Other Georgia Income Tax Withheld ..... 24.  
(Must include G2-A, G2-FL, G2-LP and/or G2-RP)
25. Estimated Tax paid for 2022 and Form IT-560 ..... 25.
26. Schedule 2B Refundable Tax Credits ..... 26.  
(Cannot be claimed unless filed electronically)
27. Total prepayment credits (Add Lines 23, 24, 25 and 26) ..... 27. 1459
28. If Line 22 exceeds Line 27, subtract Line 27 from Line 22 and enter  
balance due ..... 28.
29. If Line 27 exceeds Line 22, subtract Line 22 from Line 27 and enter  
overpayment ..... 29. 946
30. Amount to be credited to 2023 ESTIMATED TAX ..... 30. 0
31. Georgia Wildlife Conservation Fund (No gift of less than \$1.00) ..... 31.
32. Georgia Fund for Children and Elderly (No gift of less than \$1.00) ..... 32.
33. Georgia Cancer Research Fund (No gift of less than \$1.00) ..... 33.
34. Georgia Land Conservation Program (No gift of less than \$1.00) ..... 34.
35. Georgia National Guard Foundation (No gift of less than \$1.00) ..... 35.
36. Dog & Cat Sterilization Fund (No gift of less than \$1.00) ..... 36.
37. Saving the Cure Fund (No gift of less than \$1.00) ..... 37.
38. Realizing Educational Achievement Can Happen (REACH) Program ..... 38.  
(No gift of less than \$1.00)



YOUR SOCIAL SECURITY NUMBER  
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**Page 5**

39. Public Safety Memorial Grant (No gift of less than \$1.00)..... 39.
40. Form 500 UET (Estimated tax penalty) 500 UET exception attached 40.
41. Penalty: Late Payment and/or Late Filing..... 41.
42. Interest ..... 42.
43. (If you owe) Add Lines 28, 31 thru 42 ..... 43.  
**MAKE CHECK PAYABLE TO GEORGIA DEPARTMENT OF REVENUE,  
Mail To: GEORGIA DEPARTMENT OF REVENUE PROCESSING CENTER,  
PO BOX 740399 ATLANTA, GA 30374-0399**

44. (If you are due a refund) Subtract the sum of Lines 30 thru 42 from Line 29  
**THIS IS YOUR REFUND..... 44. 946**  
**Refund Due Mail To: GEORGIA DEPARTMENT OF REVENUE PROCESSING CENTER,  
PO BOX 740380 ATLANTA, GA 30374-0380**

**If you do not enter Direct Deposit information or if you are a first time filer you will be issued a paper check.**

- 44a. Direct Deposit (U.S. Accounts Only) Type: Checking ☒ Savings
- Routing Number 051504759 Account Number 171567575

**Mail pages 1-5 and any applicable schedules, forms, and documentation. DO NOT staple pages.**

I/We declare under the penalties of perjury that I/we have examined this return (including accompanying schedules and statements) and to the best of my/our knowledge and belief, it is true, correct, and complete. If prepared by a person other than the taxpayer(s), this declaration is based on all information of which the preparer has knowledge.

Taxpayer's Signature (Check box if deceased)

Spouse's Signature (Check box if deceased)

Taxpayer's Date of Death

Spouse's Date of Death

Taxpayer's Signature Date

Taxpayer's Phone Number  
678-630-9791

Spouse's Signature Date

By providing my e-mail address I am authorizing the Georgia Department of Revenue to electronically notify me at the below e-mail address regarding any updates to my account(s).

Taxpayer's E-mail Address

I authorize DOR to discuss this return with the named preparer.

Preparer's Phone Number

Signature of Preparer  
Name of Preparer Other Than Taxpayer  
SELF-PREPARED

Preparer's FEIN

Preparer's Firm Name

Preparer's SSN/PTIN/SIDN



2308811516

252-77-8087

YOUR SOCIAL SECURITY NUMBER

**– Include with Form 500 or 500X, if this schedule is applicable. –**

**Eligible Single-Family Residence Tax Credit - Tax Credit 209**

O.C.G.A. § 48-7-29.17 provides taxpayers a credit for the purchase of an eligible single-family residence located in Georgia. An eligible single-family residence is a single-family structure (including a condominium unit as defined in O.C.G.A. § 44-3-71) that is occupied for residential purposes by a single family, that is:

- a) Any residence (including a new residence, one occupied at the time of sale, or a previously occupied residence) that was for sale prior to May 11, 2009 and that remained for sale after May 11, 2009; or
- b) A residence with respect to which a foreclosure event has taken place and which is owned by the mortgagor or the mortgagor's agent; or
- c) An owner-occupied residence with respect to which the owner's acquisition indebtedness was in default on or before March 1, 2009. Acquisition indebtedness is debt incurred in acquiring, constructing, or substantially improving a qualified residence and which is secured by such residence. Refinanced debt is acquisition debt if at least a portion of such debt refinances the principal amount of existing acquisition indebtedness.

A taxpayer is allowed the tax credit for a purchase of one eligible single-family residence made between June 1, 2009 and November 30, 2009. The credit amount is the lesser of 1.2 percent of the purchase price of the eligible single-family residence or \$1,800.00. The amount of the tax credit that may be claimed and allowed in a single tax year cannot exceed the lesser of 1/3 of the credit or the taxpayer's income tax liability. Any unused tax credit can be carried forward but cannot be carried back.

The taxpayer must have claimed the credit in 2009 in order to claim the unused credit below.

1. Total credit. (Enter amount from 2009 IND-CR, Part 9, Line 5.).....	1.	1800
2. Maximum allowed per year.....	2.	33.33%
3. Maximum credit allowed, (multiply Line 1 by Line 2).....	3.	600
4. Enter unused credit (Total credit less amounts used in previous years).....	4.	1800
5. Credit allowed, lesser of Line 3 or Line 4.....	5.	600
6. Credit used this tax year (enter here and include on IND-CR Summary Worksheet Line 9).....	6.	600
7. Carryover to next tax year (Line 4 less Line 6).....	7.	1200