Electronic Filing Instructions for your 2010 Federal Tax Return Important: Your taxes are not finished until all required steps are completed.



Declaration Control Number: 00-320048-23732-1 Accepted: 02/17/2011

Abhinav Singhal

444 washington blvd, Apt. 5527

Jersey city, NJ 07310

Balance Due/ Refund	Your federal tax return (Form 1040) shows a refund due to you in the amount of \$1,586.00. Applicable fees were deducted from your original refund amount of \$1,586.00. Your refund is now \$1,452.20. Because you chose to have your TurboTax fees deducted from your refund, you will receive e-mail from the University National Bank of Saint Paul, MN, which handles this transaction. The IRS estimates that you can expect your tax refund to be direct deposited into your account on or around 02/25/2011. This is only an estimate. The account information you entered - Account Number: 13166160 Routing Transit Number: 211391825.						
Where's My Refund?	Before you call the Internal Revenue Service with questions about your refund, give them 8 to 14 days processing time from the date your return is accepted. If then you have not received your refund, or the amount is not what you expected, contact the Internal Revenue Service directly at 1-800-829-4477. You can also check www.irs.gov and select the "Where's my refund?" link.						
No Signature Document Needed	No signature form is required since you signed your return electronically.						
What You Need to Keep	Your Electronic Filing Instructions (this form) Printed copy of your federal return						
2010 Federal Tax Return Summary	Adjusted Gross Income						



Hi Abhinav,

We just want to thank you for using TurboTax this year! It's our goal to make your taxes easy and accurate, year after year.

Many happy returns from TurboTax.

1040 Department of the Treasury—Internal Revenue Service U.S. Individual Income Tax Return

ш		J.J.	muividuai mcome i	ax Net	um 🗀 🤇		((99) 11	RS Use Only—D	o not write o	or staple in this space.	
			year Jan. 1-Dec. 31, 2010, or other ta	ax year beginn		, 2010	, ending	l	, 20		OMB No. 1545-0074	
ivallic,	R ¬ I	Your fi	rst name and initial		Last name					Yours	social security number	er
	N _		inav		Singhal	-					1-90-4456	
and SSN		lf a joir	nt return, spouse's first name and	initial	Last name					Spous	se's social security no	umber
	C L -		- d-l (h D	0 5	·			A t	↓		
instructions.	Ε '		address (number and street). If yo	ou nave a P.	O. box, see inst	tructions.			Apt. no.		Make sure the SSN(s and on line 6c are c	
	A R		washington blvd own or post office, state, and ZIP	anda If you	have a foreign	addraga a	oo inotri	uotiono	5527			
	L ' Y			code. II you	nave a loreign	audiess, s	ee iiisiii	uctions.			ng a box below will r e your tax or refund.	not
Presidential Election Campai			sey city NJ 07310 eck here if you, or your spous	a if filing is	ainthe mont fo	0 to ao to	thin fu	ın d		onange	You Spor	100
Election Campai	gii ,			se ii iiiing jo	Jiriliy, warit \$3					"" .		
Filing Status	;	1 2	Single Married filing jointly (even	if only one	had incomo	4					person). (See instruction not your dependent, er	
Check only one		3	Married filing jointly (evenMarried filing separately. Example 1						ne here. >	Cilia bat	not your dependent, er	itei tilis
box.		3 [and full name here. ▶	-inter spous	se s 3311 abo	5			widow(er) w	ith depen	dent child	
		6a	Yourself. If someone ca	an claim vo	u as a denen)	Boxes checked	
Exemptions		b				dent, do i	iot circ	CCK DOX	οα	}	on 6a and 6b	1
	_	c	Dependents:		ependent's	(3) Depe	endent's		/ if child under		No. of children on 6c who:	
	(1) First r	name Last name		curity number	relationsh		ı qualit	ying for child ta: (see page 15)	credit	lived with youdid not live with	
	_										you due to divorce or separation	
If more than four											(see instructions)	
dependents, see instructions and											Dependents on 6c not entered above	
check here ►	_										Add numbers on	
		d	Total number of exemptions	claimed							lines above	1
Income		7	Wages, salaries, tips, etc. A	ttach Form	ı(s) W-2 .					7	88,131.	
moonic		8a	Taxable interest. Attach Sch	nedule B if	required .					8a		
=		b	Tax-exempt interest. Do no	t include c	on line 8a .	[8	Bb					
Attach Form(s) W-2 here. Also		9a	Ordinary dividends. Attach S	Schedule B	3 if required					9a		
attach Forms		b	Qualified dividends			9	b					
W-2G and		10	Taxable refunds, credits, or offsets of state and local income taxes							10	0.	
1099-R if tax was withheld.		11	Alimony received							11		
was withheld.		12	Business income or (loss). A							12		
If you did not		13	Capital gain or (loss). Attach			If not rec	uired,	check h	ere 🕨 📙	13		
get a W-2,		14	Other gains or (losses). Atta	1	797	1				14		
see page 20.		15a	IRA distributions . 15					e amount		15b		
		16a	Pensions and annuities 16					e amount		16b		+
Enclose, but do		17	Rental real estate, royalties,			•	,					+
not attach, any		18	Farm income or (loss). Attac							18		+
payment. Also,		19	Unemployment compensation	1		·	 Tavaleti	· · · e amount		19		+
please use Form 1040-V.		20a 21	Social security benefits 20 Other income. List type and	_		b	Taxable	e amoun		20b 21		+
		22	Combine the amounts in the fa		nn for lines 7 th	rough 21.	This is	vour tota	l income ▶	22	88,131.	
		23					23	your total	1 111001110 7	22	00,131.	
Adjusted		24	Certain business expenses of re									
Gross			fee-basis government officials.		· ·	·	24					
Income		25	Health savings account ded				25					
		26	Moving expenses. Attach Fo				26					
		27	One-half of self-employmen				27					
		28	Self-employed SEP, SIMPLE				28					
		29	Self-employed health insura		•		29					
		30	Penalty on early withdrawal				30					
		31a	Alimony paid b Recipient's	-			1a					
		32	IRA deduction			3	32					
		33	Student loan interest deduc	tion		3	33					
		34	Tuition and fees. Attach For	m 8917 .		3	34					
		35	Domestic production activities	deduction.	Attach Form 8	3903	35					
		36	Add lines 23 through 31a an	nd 32 throu	gh 35					36		
		37	Subtract line 36 from line 22	This is vo	our adjusted o	arnes inc	ome			27	88 131	

records.

Paid

Preparer

Use Only

Print/Type preparer's name

Firm's name

Firm's address

Preparer's signature

SELF PREPARED

Date

Check if

self-employed

Firm's EIN ▶

PTIN

SCHEDULE A (Form 1040)

Itemized Deductions

OMB No. 1545-0074

2010

Attachment Sequence No. **07**

Department of the Treasury Internal Revenue Service (99

► Attach to Form 1040.

► See Instructions for Schedule A (Form 1040).

Internal Revenue Se						Sequence No. U 7
Name(s) shown on	Form	1040			You	ur social security number
Abhinav S	ing	hal			01	1-90-4456
Medical		Caution. Do not include expenses reimbursed or paid by others.				
and	1	Medical and dental expenses (see instructions)	1			
Dental	2	Enter amount from Form 1040, line 38 2				
	3	Multiply line 2 by 7.5% (.075)	3			
Expenses	4	Subtract line 3 from line 1. If line 3 is more than line 1, enter -0-			4	
Taxes You	5	State and local (check only one box):				
Paid		a \boxtimes Income taxes, or \bigcirc	5	5,193.		
		b ☐ General sales taxes		, .		
	6	Real estate taxes (see instructions)	6			
	7	New motor vehicle taxes from line 11 of the worksheet on				
		back (for certain vehicles purchased in 2009). Skip this line if				
		you checked box 5b	7			
	8	Other taxes. List type and amount	_			
	·		8			
	9	Add lines 5 through 8			9	5,193.
Interest	10	Home mortgage interest and points reported to you on Form 1098	10			37233
You Paid		Home mortgage interest not reported to you on Form 1098. If paid				
rou r ala	"	to the person from whom you bought the home, see instructions				
Note.		and show that person's name, identifying no., and address ▶				
Your mortgage		, , , ,				
interest			11			
deduction may	10	Points not reported to you on Form 1098. See instructions for	<u> </u>			
be limited (see instructions).	12	special rules	12			
instructions).	12	Mortgage insurance premiums (see instructions)	13			
		Investment interest. Attach Form 4952 if required. (See instructions.)	14		-	
		Add lines 10 through 14	17		15	
Gifts to		Gifts by cash or check. If you made any gift of \$250 or more,			13	
Charity	10	see instructions	16	704.		
-	17	Other than by cash or check. If any gift of \$250 or more, see		, , , , ,		
If you made a gift and got a	"	instructions. You must attach Form 8283 if over \$500	17			
benefit for it,	18	Carryover from prior year	18			
see instructions.		Add lines 16 through 18			19	704.
Casualty and		•				, 0 1 1
Theft Losses	20	Casualty or theft loss(es). Attach Form 4684. (See instructions.)			20	
Job Expenses	21	Unreimbursed employee expenses—job travel, union dues,				
and Certain		job education, etc. Attach Form 2106 or 2106-EZ if required.				
Miscellaneous		(See instructions.) ▶	21	6,875.		
Deductions	22	Tax preparation fees	22	50.		
		Other expenses—investment, safe deposit box, etc. List type				
		and amount ▶				
			23			
	24	Add lines 21 through 23	24	6,925.		
	25	Enter amount from Form 1040, line 38 25 88,131.		,		
	26	Multiply line 25 by 2% (.02)	26	1,763.		
	27	Subtract line 26 from line 24. If line 26 is more than line 24, ente	r -0-		27	5,162.
Other	28	Other—from list in instructions. List type and amount ▶				
Miscellaneous						
Deductions					28	
Total	29	Add the amounts in the far right column for lines 4 through 28.	Also	o, enter this amount		
Itemized		on Form 1040, line 40			29	11,059.
Deductions	30	If you elect to itemize deductions even though they are less t				
		deduction check here		▶ □		

Form **2106-EZ**

Unreimbursed Employee Business Expenses

OMB No. 1545-0074

2010
Attachment
Sequence No. 129A

Department of the Treasury Internal Revenue Service (99)

► Attach to Form 1040 or Form 1040NR.

Occ

FORM 1040NR.	Sequence No.	129	
upation in which you incurred expenses	Social	security number	
ftware engineer	011	-90-4456	

Abhinav Singhal

You Can Use This Form Only if All of the Following Apply.

- You are an employee deducting ordinary and necessary expenses attributable to your job. An ordinary expense is one that is common and accepted in your field of trade, business, or profession. A necessary expense is one that is helpful and appropriate for your business. An expense does not have to be required to be considered necessary.
- You **do not** get reimbursed by your employer for any expenses (amounts your employer included in box 1 of your Form W-2 are not considered reimbursements for this purpose).
- If you are claiming vehicle expense, you are using the standard mileage rate for 2010.

Caution: You can use the standard mileage rate for 2010 only if: (a) you owned the vehicle and used the standard mileage rate for the first year you placed the vehicle in service, or (b) you leased the vehicle and used the standard mileage rate for the portion of the lease period after 1997.

Part	Figure Your Expenses		
1	Vehicle expense using the standard mileage rate. Complete Part II and multiply line 8a by 50¢ (.50)	1	
2	Parking fees, tolls, and transportation, including train, bus, etc., that did not involve overnight travel or commuting to and from work	2	1,036.
3	Travel expense while away from home overnight, including lodging, airplane, car rental, etc. Do not include meals and entertainment	3	300.
4	Business expenses not included on lines 1 through 3. Do not include meals and entertainment	4	4,356.
5	Meals and entertainment expenses: $$\underline{2,365.} \times 50\%$ (.50). (Employees subject to Department of Transportation (DOT) hours of service limits: Multiply meal expenses incurred while away from home on business by 80% (.80) instead of 50%. For details, see instructions.)	5	1,183.
6	Total expenses. Add lines 1 through 5. Enter here and on Schedule A (Form 1040), line 21 (or on Schedule A (Form 1040NR), line 9). (Armed Forces reservists, fee-basis state or local government officials, qualified performing artists, and individuals with disabilities: See the instructions for special rules on where to enter this amount.)	6	6,875.
Part	Information on Your Vehicle. Complete this part only if you are claiming vehicle ex	pense or	ı line 1.
7	When did you place your vehicle in service for business use? (month, day, year) ▶		
8	Of the total number of miles you drove your vehicle during 2010, enter the number of miles you use	ed your ve	hicle for:
а	Business b Commuting (see instructions) c O	ther	
9	Was your vehicle available for personal use during off-duty hours?		☐ Yes ☐ No
10	Do you (or your spouse) have another vehicle available for personal use?		☐ Yes ☐ No
11a	Do you have evidence to support your deduction?		☐ Yes ☐ No
b	If "Yes," is the evidence written?		☐ Yes ☐ No

SCHEDULE M (Form 1040A or 1040)

Making Work Pay Credit

OMB No. 1545-0074

2010

Attachment
Sequence No. 166

Department of the Treasury Internal Revenue Service (99)

► Attach to Form 1040A or 1040.

► See separate instructions.

Name(s) shown on return

Abhinav Singhal

Oli-90-4456

You cannot take the making work pay credit if you can be claimed as someone else's dependent or if you are a nonresident alien.



To take the making work pay credit, you must include your social security number (if filing a joint return, the number of either you or your spouse) on your tax return. A social security number does not include an identification number issued by the IRS. Only the Social Security Administration issues social security numbers.

Impor	 tant: Check the "No" box on line 1a and see the instructions if: (a) You have a net loss from a business, (b) You received a taxable scholarship or fellowship grant not reported on a Form W-2, (c) Your wages include pay for work performed while an inmate in a penal institution, (d) You received a pension or annuity from a nonqualified deferred compensation plan or a nongovernmental section 457 plan, or (e) You are filing Form 2555 or 2555-EZ. 		
1a b	Do you (and your spouse if filing jointly) have 2010 wages of more than \$6,451 (\$12,903 if married filing jointly)? ✓ Yes. Skip lines 1a through 3. Enter \$400 (\$800 if married filing jointly) on line 4 and go to line 5. ✓ No. Enter your earned income (see instructions)		
2	Multiply line 1a by 6.2% (.062)		
3	Enter \$400 (\$800 if married filing jointly)		
4	Enter the smaller of line 2 or line 3 (unless you checked "Yes" on line 1a)	4	400.
5	Enter the amount from Form 1040, line 38*, or Form 1040A, line 22		
6	Enter \$75,000 (\$150,000 if married filing jointly)		
7	Is the amount on line 5 more than the amount on line 6? No. Skip line 8. Enter the amount from line 4 on line 9 below. Yes. Subtract line 6 from line 5		
8	Multiply line 7 by 2% (.02)	8	263.
9	Subtract line 8 from line 4. If zero or less, enter -0	9	137.
10	Did you (or your spouse, if filing jointly) receive an economic recovery payment in 2010 ? You may have received this payment in 2010 if you did not receive an economic recovery payment in 2009 but you received social security benefits, supplemental security income, railroad retirement benefits, or veterans disability compensation or pension benefits in November 2008, December 2008, or January 2009 (see instructions). ☑ No. Enter -0- on line 10 and go to line 11. ☐ Yes. Enter the total of the payments you (and your spouse, if filing jointly) received in 2010 . Do not enter more than \$250 (\$500 if married filing jointly)	10	2
		10	0.
11	Making work pay credit. Subtract line 10 from line 9. If zero or less, enter -0 Enter the result here and on Form 1040, line 63; or Form 1040A, line 40	11	137.
	*If CP CFEE OFFE E7 4500		

Form **4562**

Department of the Treasury

Depreciation and Amortization (Including Information on Listed Property)

► Attach to your tax return.

OMB No. 1545-0172 Attachment

► See separate instructions. Sequence No. 67 Internal Revenue Service (99) Name(s) shown on return Business or activity to which this form relates Identifying number Abhinav Singhal Form 2106 software engineer 011-90-4456 **Election To Expense Certain Property Under Section 179** Note: If you have any listed property, complete Part V before you complete Part I. 500,000. 1 Total cost of section 179 property placed in service (see instructions) 2 1,100. 3 2,000,000. Threshold cost of section 179 property before reduction in limitation (see instructions) . Reduction in limitation. Subtract line 3 from line 2. If zero or less, enter -0- 4 Dollar limitation for tax year. Subtract line 4 from line 1. If zero or less, enter -0-. If married filing 5 500,000. (a) Description of property (b) Cost (business use only) (c) Elected cost Computer peripherals 1,100. 1,100. 7 Listed property. Enter the amount from line 29 8 Total elected cost of section 179 property. Add amounts in column (c), lines 6 and 7 8 1,100. 9 Tentative deduction. Enter the smaller of line 5 or line 8 9 1,100. **10** Carryover of disallowed deduction from line 13 of your 2009 Form 4562 10 11 Business income limitation. Enter the smaller of business income (not less than zero) or line 5 (see instructions) 88,131. 11 12 Section 179 expense deduction. Add lines 9 and 10, but do not enter more than line 11 12 1,100. 13 Carryover of disallowed deduction to 2011. Add lines 9 and 10, less line 12 ▶ 0. Note: Do not use Part II or Part III below for listed property. Instead, use Part V. Part II Special Depreciation Allowance and Other Depreciation (Do not include listed property.) (See instructions.) 14 Special depreciation allowance for qualified property (other than listed property) placed in service 14 0. 15 **16** Other depreciation (including ACRS) 16 Part III MACRS Depreciation (Do not include listed property.) (See instructions.) 17 MACRS deductions for assets placed in service in tax years beginning before 2010 17 18 If you are electing to group any assets placed in service during the tax year into one or more general accet accounts check here

asset accounts, check here								
Section B	Section B—Assets Placed in Service During 2010 Tax Year Using the General Depreciation System							
(a) Classification of property	(b) Month and year placed in service	(c) Basis for depreciation (business/investment use only—see instructions)	(d) Recovery period	(e) Convention	(f) Method	(g) Depreciation deduction		
19a 3-year property								
b 5-year property								
c 7-year property								
d 10-year property								
e 15-year property								
f 20-year property								
g 25-year property			25 yrs.		S/L			
h Residential rental			27.5 yrs.	MM	S/L			
property			27.5 yrs.	MM	S/L			
i Nonresidential real			39 yrs.	MM	S/L			
property				MM	S/L			
Section C-	Section C—Assets Placed in Service During 2010 Tax Year Using the Alternative Depreciation System							
20a Class life					S/L			
b 12-year			12 yrs.		S/L			
c 40-year			40 yrs.	ММ	S/L			

22 Total. Add amounts from line 12, lines 14 through 17, lines 19 and 20 in column (g), and line 21. Enter here and on the appropriate lines of your return. Partnerships and S corporations — see instructions

23

21

22

1,100.

23 For assets shown above and placed in service during the current year, enter the

Part IV Summary (See instructions.) 21 Listed property. Enter amount from line 28

University National Bank Refund Processing Agreement ('Agreement')

Name: Abhinav Singhal

Social Security No.: 011-90-4456

This Agreement contains important terms, conditions and disclosures about the processing of your refund by University National Bank of Saint Paul, MN, (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 2010 federal income tax return is a joint return (individually and collectively, 'Applicant'). The words 'we,' 'us' and 'our' refer to BANK.

1. NOTICE: No Requirement To Have BANK Process Your Refund In Order To File Electronically.

YOU UNDERSTAND THAT BANK CHARGES A REFUND PROCESSING SERVICE FEE OF \$ 29.95 TO ESTABLISH A TEMPORARY ACCOUNT TO RECEIVE YOUR TAX REFUND, TO DEDUCT YOUR TURBOTAX FEES FROM THAT ACCOUNT, AND TO FORWARD FUNDS TO YOU. THE REFUND PROCESSING SERVICE FEE IS NOT A LOAN; IT IS DUE TO BANK WHETHER OR NOT THE REFUND TRANSFER OCCURS. YOU CAN AVOID THIS FEE AND NOT USE BANK'S REFUND PROCESSING SERVICE BY, INSTEAD, PAYING THE APPLICABLE TURBOTAX FEES TO INTUIT BY CREDIT OR DEBIT CARD AT THE TIME YOU FILE YOUR 2010 FEDERAL INCOME TAX RETURN AND ELECTING TO HAVE YOUR REFUND DIRECTLY DEPOSITED IN YOUR OWN BANK ACCOUNT OR MAILED TO YOU. IF YOU DO USE THE REFUND-PROCESSING SERVICE, YOU CAN EXPECT TO RECEIVE THE PROCEEDS FROM YOUR TAX REFUND WITHIN 8 TO 15 DAYS FROM WHEN THE IRS ACCEPTS YOUR RETURN. IF YOU DO NOT USE THE REFUND-PROCESSING SERVICE, BUT DO FILE YOUR TAX RETURN ELECTRONICALLY, AND HAVE YOUR TAX REFUND DIRECTLY DEPOSITED INTO A BANK ACCOUNT, YOU CAN EXPECT TO RECEIVE YOUR REFUND WITHIN 8 TO 15 DAYS FROM WHEN THE IRS ACCEPTS YOUR RETURN. IF YOU ELECT TO RECEIVE YOUR TAX REFUND THROUGH THE MAIL, YOU CAN EXPECT TO RECEIVE YOUR REFUND IN 3 TO 4 WEEKS FROM WHEN THE IRS ACCEPTS YOUR RETURN. THE COST OF PREPARING YOUR TAX RETURN IS NOT ANY MORE OR LESS IF YOU PURCHASE THE REFUND PROCESSING SERVICE.

2. Authorization to Release Personal Information. You authorize the Internal Revenue Service ("IRS") to disclose any information to BANK related to the funding of your 2010 tax refund. You also authorize Intuit, as the transmitter of your electronically filed tax return, to disclose your tax return and contact information to BANK for use in connection with the refund processing services being provided pursuant to this Agreement and BANK to share your information with Intuit. Neither Intuit nor BANK will disclose or use your tax return information for any other purpose, except as permitted by law. BANK will not use your tax information or contact information for any marketing purpose. For more information concerning our privacy policy please see the disclosures at the end of this Agreement describing how BANK may use or share your personal information.

3. Summary of Terms

Expected Federal Refund	1,586.00
Less BANK Refund Processing Service Fee	29.95
Less TurboTax Fees	103.85
Less Additional Products and Services Purchased	
Expected Proceeds*	1,452.20

*These charges are itemized. This is only an estimate. The amount will be reduced by any applicable sales taxes, and if applicable, a ten dollar (\$10) BANK handling fee as set forth in paragraphs 4 and 7 below.

- 4. **Temporary Deposit Account Authorization.** You hereby authorize BANK to establish a temporary deposit account ('Deposit Account') for the purpose of receiving your tax year 2010 federal income tax refund from the IRS. BANK must receive an acknowledgment from the IRS that your return has been electronically filed and accepted for processing before the Deposit Account can be opened. You authorize BANK to deduct from your Deposit Account the following amounts: (i) the BANK refund processing service fee; (ii) the fees and charges related to the preparation, processing and transmission of your tax return (Turbo Tax Fees); and, (iii) amounts to pay for additional products and services purchased plus applicable taxes. You also authorize BANK to deduct ten dollars (\$10) as a BANK handling fee, from your Deposit Account in the event that your deposit is returned or you provide incorrect bank account or routing information, as set forth in the Note below paragraph 7 below. You authorize BANK to disburse the balance of the Deposit Account to you after making all authorized deductions or payments.
- 5. **Acknowledgments.** (a) You understand that: (i) BANK cannot guarantee the amount of your tax year 2010 federal income tax refund or the date it will be issued, and (ii) BANK is not affiliated with the transmitter of the tax return (Intuit) and does not warrant the accuracy of the software used to prepare the tax return. (b) You agree that Intuit is not acting as your agent and is not under any fiduciary duty with respect to the processing of your refund by BANK.
- 6. **Truth in Savings Disclosure.** The Deposit Account is being opened for the purpose of receiving your (both spouses if this is a jointly filed return) tax year 2010 federal tax refund. We will charge the fees set forth in Section 3 for the Account. No other deposits may be made to the Deposit Account. No withdrawals will be allowed from the Deposit Account except as provided in Section 4. No interest is payable on the deposit; thus, the annual percentage yield and interest rate are 0%. The Deposit Account will be closed after all authorized deductions have been made and any remaining balance has been disbursed to you. Questions or concerns about the Deposit Account should be directed to: University National Bank, P.O. Box 261059, San Diego, CA 92126, or via the Internet at http://cisc.sbtpg.com.

Abhinav Singhal 011-90-4456

- 7. Disbursement Method: You agree that the disbursement method selected below will be used by BANK to disburse funds to you.
 - Direct Deposit to Prepaid Debit Card: If you choose this option, you authorize BANK to transfer the balance of your Deposit Account to the financial institution that supports your prepaid debit card, so that the financial institution may deposit the balance of your refund, as directed by you, on the respective prepaid debit card you have selected. Additional fees will be charged for the use of the card. Please review the cardholder agreement associated with the use of your prepaid debit card provided by the participating financial institution to learn of other fees, charges, terms and conditions that will apply. BANK will not be responsible for your funds once they have been deposited with the respective financial institution.
 - b) X Direct Deposit to Checking or Savings Account: If you choose this option, the balance of your Deposit Account will be disbursed to you electronically by ACH Direct Deposit to your personal bank account designated below. If a joint return is filed, the bank account may be a joint account or the individual account of either spouse.

DIRECT	DEPOSIT ACCOUNT TYPE:	X Checking	Savings	
RTN #:	211391825	ACCOUNT #:	13166160	

Note: To ensure that there are no delays in receiving your refund, please contact your financial institution to confirm that you are using the correct RTN (routing) and account number. If you or your representative enter your personal bank account information incorrectly and your deposit is returned to BANK, the refund balance minus a \$10 BANK handling fee will be disbursed to you via a cashier's check mailed to the address on your tax return. If the direct deposit is not returned to BANK, you will be responsible for the loss.

- 8. **Federal Electronic Fund Transfer Act Disclosures:** The Federal Electronic Fund Transfer Act provides you with certain rights and obligations regarding the Federal and state income tax refund that will be electronically deposited into your Account established at BANK for that purpose. If you believe that there is an error or if you have a question about your Account, write to University National Bank, P.O. Box 261059, San Diego, California 92126 or telephone (800) 717-7228 and provide BANK with your name, a description or explanation of the error and the dollar amount of the suspected error. BANK will advise you of the results of its investigation within 10 business days.
- 9. **Compensation.** In addition to any fees paid directly by you to Intuit, BANK will pay a portion of BANK's refund processing fee to Intuit in consideration of Intuit's provision of various programming, testing, data processing, transmission, systems maintenance, status reporting and other software, technical and communications 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 law of Minnesota.
- 11. **Arbitration Provision.** You agree that any and all disputes which in any way arise out of or relate to this agreement, shall be resolved solely by binding arbitration before the American Arbitration Association ('AAA') before a single arbitrator in an arbitration commenced as close as possible to where you reside. Judgment on the award rendered by the arbitrator may be entered in any court having jurisdiction thereof. Each party to any such arbitration shall bear its own separate costs and expenses of the arbitration and shall share equally in the charges of the AAA, including the fee of the arbitrator. However, if you are unable to pay any fee of the AAA or the arbitrator, we agree to pay those fee for you.
- 12. **USA Patriot Act Disclosure.** To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When we open an Account for you for the purpose of receiving your IRS refund deposit or if you apply for one of our products, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask for your driver's license information or information from other identifying documents of yours.

YOUR AGREEMENT

By selecting the 'I Agree' button in TurboTax: (i) You authorize BANK to receive your 2010 federal tax refund from the IRS and to make
the deductions from your refund described in the Agreement, (ii) You agree to receive all Communications electronically in accordance with the
'Consent to Conduct Business Electronically' section of the License Agreement for Tax Year 2010 TurboTax(R) Software and Services, as the
term 'Communications' is defined therein, (iii) You consent to the release of your 2010 refund deposit information and application information
as described in Section 2 of this Agreement, and (iv) You acknowledge that you have reviewed, and agree to be bound by, the Agreement's
terms and conditions. You understand that, if you change your tax year 2010 federal tax return information in a way that affects the amount of
your refund, you must review and accept the Agreement again. If this is a joint return, selecting agree to be bound by the terms and conditions of the Agreement

<u>Abhinav Singhal</u> 011-90-4456 Rev 01/2011

FACTS	What does University National 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?	The types of personal information we collect and share depend on the product or service you have with us. This can include: Social Security Number Income Account balances Payment history Transaction history
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 University National Bank chooses to share and whether you can limit the sharing.

Reasons we can share your personal information	Does University National Bank share?	Can you limit this sharing?
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.	Yes	No
For our marketing purposes — to offer our products and services to you.	No	We don't share
For joint marketing with other financial companies.	No	We don't share
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 nonaffiliates to market to you.	No	We don't share

Questions? Toll Free: 800-717-7228.

Who we are	
Who is providing this notice?	University National Bank
What we do	
How does University National Bank protect my personal information?	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. Your information is accessible only to employees who need the information in order to process your product request, answer your questions or determine the types of additional products or services that we think may interest you. We train our employees on their responsibility to maintain the privacy for your personal information.
How does University National Bank collect my personal information?	We collect your personal information about you when you apply for a tax related product. This includes information in your application and your tax return in each year that you applied for a tax-related bank product, such as your name, address, social security number, income, deductions, refund and the like. We also collect information about your transactions with us, other lenders, 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.
Why can't I limit all sharing?	Federal law gives you the right to limit only:
	 Sharing for affiliates' everyday business purposes — information about your creditworthiness, Affiliates from using your information to market to you, Sharing for nonaffiliates to market you.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. University Financial Corp. dba Sunrise Community Banks. Franklin National Bank
	Park Midway Bank, NA
Nonaffiliates	Companies not related by common ownership or control. They can be financial or nonfinancial companies.
	University National Bank does not share with nonaffiliates so they can market to you.
Joint marketing	A formal joint marketing agreement between nonaffiliated financial companies that together market financial products or services to you.
	University National Bank does not jointly market.
Other Important Information	
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 h	nave applied for a tax-related bank product.

ELECTRONIC POSTMARK - CERTIFICATION OF ELECTRONIC FILING

TAXPAYER: Abhinav Singhal PRIMARY SSN: 011-90-4456

FEDERAL RETURN SUBMITTED: February 06, 2011 09:05 AM PST

FEDERAL RETURN ACCEPTANCE DATE: 02/17/2011

The Intuit Electronic Postmark shows the date and time Intuit received your federal tax return. The Intuit Electronic Postmark documents the filing date of your income tax return, and the electronic postmark information should be kept on file with your tax return and other tax-related documentation.

There are two important aspects of the Intuit Electronic Postmark:

1. THE INTUIT ELECTRONIC POSTMARK.

The electronic postmark shows the date and time Intuit received the federal return, and is deemed the filing date if the date of the electronic postmark is on or before the date prescribed for filing of the federal individual income tax return.

TIMELY FILING:

For your federal return to be considered filed on time, your return must be postmarked on or before midnight April 18, 2011. Intuit's electronic postmark is issued in the Pacific Time (PT) zone. If you are not filing in the PT zone, you will need to add or subtract hours from the Intuit Electronic Postmark time to determine your local postmark time. For example, if you are filing in the Eastern Time (ET) zone and you electronically file your return at 9 AM on April 18, 2011, your Intuit electronic postmark will indicate April 18, 2011, 6 AM. If your federal tax return is rejected, the IRS still considers it filed on time if the electronic postmark is on or before April 18, 2011, and a corrected return is submitted and accepted before April 22, 2011. If your return is submitted after April 22, 2011, a new time stamp is issued to reflect that your return was submitted after the IRS deadline and, consequently, is no longer considered to have been filed on time.

If you request an automatic six-month extension, your return must be electronically postmarked by midnight October 15, 2011. If your federal tax return is rejected, the IRS will still consider it filed on time if the electronic postmark is on or before October 15, 2011, and the corrected return is submitted and accepted by October 20, 2011.

2. THE ACCEPTANCE DATE.

Once the IRS accepts the electronically filed return, the acceptance date will be provided by the Intuit Electronic Filing Center. This date is proof that the IRS accepted the electronically filed return.

Electronic Filing Instructions for your 2010 New Jersey Tax Return

Important: Your taxes are not finished until all required steps are completed.



Declaration Control Number: 00-320006-05252-1 Accepted: 02/07/2011

Abhinav Singhal

444 washington blvd, Apt. 5527

Jersey city, NJ 07310

Balance Due/ Refund	Your New Jersey state tax return (Form NJ-1040) shows a refun you in the amount of \$50.00. Your tax refund should be direct deposited into your account within 8 to 14 days after your re accepted. The account information you entered - Account Numbe 13166160 Routing Transit Number: 211391825.	turn is		
Where's My Refund?	Before you call the New Jersey Division of Revenue with quest about your refund, give them 8 to 14 days processing time fro date your return is accepted. If then you have not received y refund, or the amount is not what you expected, contact the N Jersey Division of Revenue directly at 1-609-292-6400. From o of New Jersey use 1-800-323-4400.	m the our ew		
No Signature Document Needed	No signature form is required since you signed your return electronically.			
What You Need to Keep	Your Electronic Filing Instructions (this form) Printed copy of your state and federal returns 			
2010 New Jersey Tax Return Summary	Taxable Income \$ 87,131.00 Total Tax \$ 0.00 Total Payments/Credits \$ 50.00 Amount to be Refunded \$ 50.00			

NJ-1040 **2010**

PAGE 1



STATE OF NEW JERSEY INCOME TAX - RESIDENT RETURN

For Privacy Act Notification, See Instructions
For Tax Year Jan. - Dec. 2010 or Other Tax Year

	TOT TAX TOUT DATE. DOG	. 2010 of Office Tax Toal	
Beginning	, 2010	Month Ending	20
On-line Fed	leral Extension Confirmation # _		

527		
NJ	07310	0906

REV 04/11/11 TURBOTAX_ONLINE

Under the penalties of perjury, I declare that I have exam	Pay amount on line 54 in full. Write Social Security #			
best of my knowledge and belief, it is true, correct and co	on check or money order and make payable to:			
residence on October 1, 2010. If prepared by a person of	STATE OF NEW JERSEY - TGI			
				If you have an amount due, enclose your check and
>		. <u> </u>		NJ-1040-V payment voucher and your return to:
Your Signature	Date	Spouse/CU Partner's Signat	ure(If filing jointly, BOTH must sign)	N J Division of Taxation, Revenue Processing Center,
Paid Preparer's Signature			Federal Identification Number	PO Box 111, Trenton, NJ 08645-0111
Self Prepared				If REFUND: N J Division of Taxation,
Firm's Name			Federal Employer Identification Number	Revenue Processing Center, PO Box 555,
				Trenton, NJ 08647-0555

NJ-1040 **2010**

PAGE 2

STATE OF NEW JERSEY INCOME TAX - RESIDENT RETURN

60000000013166160

SINGHAL ABHINAV

REV 04/11/11 TURBOTAX_ONLINE

001 EXT FS DP 006	00 0 1 0	014 15A 15B 016 017	88131 0 0 0 0	040 40A 042 044 045	3424 32 0 0	SS SP SS1 BY1 SS2	011904456 0 0 0 0
007	0	018	0	046	0	BY2	0
008	0	019	0	047	0	SS3	0
009	0	020	0	048	50	BY3	0
010	0	021	0	049	0	SS4	0
011	0	022	0	050	0	BY4	0
12A	1	023	0	50B	0	DDI	1
12B	0	024	0	50C	0	AT	С
RSF	000000	025	0	051	0	FOR	0
RST	000000	026	88131	052	0	RN	211391825
GEF	0	27A	0	053	0	PID	0
HCA	0	27B	0	054	50	FID	0
HCB	0	27C	0	055	0		
HCC	0	029	1000	056	50		
HCD	0	030	0	057	0		
22C	0	031	0	058	0		
VC	1555	032	0	059	0		
CTY	0906	033	0	060	0		
PDR	0	36A	360	061	0		
DNM	0	36B	0	062	0		
PA	0	36C	0	063	0		
CDV	6344	037	87131	63C	00		
		038	3424	064	0		
				065	50		

10	1040 (2010)		PAGE 3
	Name	Social Security Number	
S	SINGHAL ABHINAV	011-90-4456	

	SIDENCY If you were a New Jersey resident for ONLY part of the From		То		
ST	, , , , , ,	YEAR		MONTH	
FILING	G STATUS 1. Single 2. Married/CU Couple, filing 3. Married/CU Partner, filing 4. Domestic Partner Ind	Head of	Household	5.	Qualifying Widow(er)/ Surviving CU Partner
EXEN	MPTIONS 6. Regular 10. Number of otl	ther depend	lents		
	7. Age 65 or Over 11. Dependents a	attending co	olleges		
	8. Blind or Disabled 12. Totals (Line	e 12a - Add	Lines 6,	7, 8 and	11) 1
	Number of qualified dependent children (Line	12b - Add	Lines 9 a	and 10)	
13. E	Dependent's information from Lines 9 and 10. (ATTACH RIDER IF MORE THAN FOUR)				If the dependednt does not have health insurance
	LAST NAME, FIRST NAME, MIDDLE INITIAL SOCIAL SECURITY	′ #	BIRTH Y	EAR	including NJ Family Care/Medicad, Medicare, priva or other, check the box. (see Instructions)
a.					П
b.					П
C.					П
d.					П
GUBE	RNATORIAL Do you wish to designate \$1 of your taxes for this fund?			•	☐ Yes 🔀 No
ELEC1	TIONS FUND If joint return, does your spouse/CU partner wish to designate \$1?				Yes No
14.	Wages, salaries, tips, and other employee compensation (Enclose W-2)		14		88,131.
15a.	Taxable interest income (See instructions) (Enclose Fed Sch B if over \$1,500)		15a		·
15b.	Tax exempt interest income. DO NOT include on Line 15a 15b				
16.	Dividends		16		
17.	Net profits from business (Enclose copy of Federal Schedule C, Form 1040)		17		
18.	Net gains or income from disposition of property (Schedule B, Line 4)		18		
19.	Pensions, Annuities, and IRA Withdrawals (See instruction page 23)		19		
20.	Distributive Share of Partnership Income (See instruction page 26)		20		
21.	Net pro rata share of S Corporation Income (See instruction page 26) (Enclose Schedule)		21		
22.	Net gain or income from rents, royalties, patents & copyrights (Schedule C, Line 3)		22		
23.	Net Gambling Winnings (See Instructions page 25)		23		
24.	Alimony and separate maintenance payments received		24		
25.	Other (See instruction page 26)		25		
26.	Total income (Add Lines 14, 15a, 16 through 25)		26		88,131.
27a	Pension Exclusion (See instruction page 27) 27a				00,101.
27b	Other Retirement Income Exclusion (See Worksheet and instr. page 27) 27b		7		
27c	Total Exclusion Amount (Add line 27a and Line 27b)		27c		
28.	New Jersey Gross Income (Subtract Line 27c from Line 26) See instruction page 29.		28		88,131.
29.	Total Exemption Amount - See instruction page 29 (Part Year Residents see instruction page	9.)	29		1,000.
30.	Medical Expenses (See Worksheet and instr. page 29)	,	30		<u> </u>
31.	Alimony and Separate Maintenance Payments		31		
32.	Qualified Conservation Contribution		32		
33.	Health Enterprise Zone Deduction		33		
34.	Total Exemptions and Deductions (Add Lines 29, 30, 31, 32 and 33)		34		1,000.
35.	Taxable Income (Subtract Line 34 from Line 28) If zero or less, MAKE NO ENTRY.		35		87,131.
36a.	Total Property Taxes Paid 36a	360			
36b.	Fill in oval if you were a New Jersey homeowner on October 1, 2010				
36c.	Property Tax Deduction (See instruction page 30)		36c		0.
37.	NEW JERSEY TAXABLE INCOME (Subtract Line 36c from Line 35) If zero or less, MAKE NO ENTRY.		37		87,131.
38.	Tax (From Tax Tables, page 53)		38		3,424.
39.	THIS LINE IS NOT USED ON COMPUTER GENERATED RETURNS				•
40.	Credit For Income Taxes Paid to Other Jurisdictions. Enter other jurisdiction code (See instr.)) 32	40		3,424.
41.	Balance of Tax (Subtract Line 40 from Line 38)		41		0.
42.	Sheltered Workshop Tax Credit		42		<u></u>
43.	Balance of Tax after Credit (Subtract Line 42 from 41)		43		0.
44.	Use Tax Due on Out-of-State Purchases (See instruction page 36) If no Use Tax, enter ZERO.).	44		0.
45.	Penalty for Underpayment of Estimated Tax Check if Form 2210 enclosed.		45		<u></u>
46.	Total Tax and Penalty (Add Lines 43, 44 and 45)		46		0.
					- · ·

PAGE 3 AND PAGE 4 MUST BE ENCLOSED WITH PAGE 1 AND 2 OF YOUR 2010 NJ-1040

NJ-1040 (2010) PAGE 4 Name SINGHAL ABHINAV Social Security Number 011-90-4456 Total New Jersey Income Tax Withheld (Enclose forms W-2 and 1099) 47 48 Property Tax Credit (See instruction page 30) 48 50. New Jersey Estimated Tax Payments/Credit from 2009 tax return. 49 49 New Jersey Earned Income Tax Credit (See instruction page 37) 50 (Fill in only one) Fill in the box if you had the IRS figure your Federal Earned Income Credit. Fill in box if you are a CU couple claiming the NJ Earned Income Tax Credit EXCESS New Jersey UI/SF/SWF Withheld (See instr. page 38) (Enclose Form NJ-2450) 51 52 EXCESS New Jersey Disability Insurance Withheld (See instr. page 38) (Enclose Form NJ-2450) EXCESS New Jersey Family Leave Withheld (See instr. Page XX) (Enclose Form NJ-2450) 53 54 Total Payments/Credits (Add Lines 47 through 53) 50. 55 If Line 54 is LESS THAN Line 46, enter AMOUNT YOU OWE. If you owe tax, you may make a donation by entering an amount on Lines 58, 59, 60, 61, 62 and/or 63 and adding this to your payment amount If Line 54 is MORE THAN Line 46, enter OVERPAYMENT 56 56 50. Deductions from Overpayment on Line 56 which you elect to credit to: Your 2011 tax 57 0. N.J. Endangered Wildlife Fund 58 59 N.J. Children's Trust Fund \$10 Other 60 N.J. Vietnam Veterans' Memorial Fund \$10 61 N.J. Breast Cancer Research Fund Other U.S.S. New Jersey Educational Museum Fund Other 62 Other Designated Contribution (See instruction page 39) 63 Total Deductions from Overpayment (Add Lines 57 through 63) 64 REFUND (Amount to be sent to you. Subtract Line 64 from Line 56) 65 50. DIRECT DEPOSIT INFORMATION Type of account ('C' for Checking, 'S' for Savings) '1' for Refund and '4' for no. 211391825 Account Number 13166160 Check Routing Number Fill in check box if refund is going to an account outside the United States

REV 04/11/11 TURBOTAX ONLINE

I authorize the Division of Taxation to discuss my return and enclosures with my preparer.....

Nam	e(s) as shown on For	m NJ-1040						Your Socia	al Security Number	
Sir	ghal, Abhina	av					011-90-4	4 <u>56</u>		
So		CREDIT FOR INC	OME OR WAGE TA JURISDICTION	XES					more than one jurisdictions page 4	
	A COPY	OF OTHER STAT	E OR POLITICAL S	UBDIVISION	N TAX RETURN	MUST BE	RETAINED WIT	TH YOUR	RECORDS	
1.	Income actually tax	xed bv other iurisdi	ction during tax year	· (indicate na	me New Yorl	k)			
	(DO NOT combine	the same income	taxed by more than d the amount shown	one jurisdict	ion)			1.	88,131.	
2.	Income subject to t	tax by New Jersey	(From Line 28, Form	n NJ-1040) .				2.	88,131.	
3.	Maximum Allowabl (Divide Line 2 into		e 1 2	88,131. 88,131.				3.	100.0000	%
	IF YOU ARE NOT EL	IGIBLE FOR A PRO	PERTY TAX BENEFIT				COLUMN A		COLUMN B	
4.	Taxable Income (at	fter Exemptions an	d Deductions) from	Line 35, For	m NJ-1040	4.	87,131.	4.	87,131.	
5.	Property Tax En and Deduction lin		amount from Workshons page 34.	neet F,	360.		,			
	Pi	roperty tax deduction	on. Enter the amou	nt from Work		1			- 0 -	
		ee instructions pag				5.	360.	5.		
6.	New Jersey Taxabl	le Income (Line 4 r	ninus Line 5)			6.	86,771.	6.	87,131.	
7.	Tax on Line 6 amo	unt (From Tax Tabl	e or Tax Rate Sched	dules)		7.	3,401.	7.	3,424.	
8.	Allowable Credit (L					8.	3,401.	8.	3,424.	
9.	Credit for Taxes Paid to Other Jurisdiction	tax paid to other	the income or wage jurisdiction during me shown on Line 1 page 46.	9a.	5,126.					
			(Enter lesser of Line							
	may not exceed your New Jersey tax on Line 38). 9. 3,401. 9. 3,424.									
	 If you are not e or 48, Form N. 		ty tax benefit, enter	the amount	from Line 9, Col	umn B, on I	_ine 40, Form N	IJ-1040.	Make no entry on Lines	36c
	 If you are eligi 	ble for a property	tax benefit, you mus	t complete \	Worksheet H on	page 46 to	determine whe	ther you	receive a greater benef	it by
		NET GAINS OR IN	or taking the proper			rincomo lo	an not loon dor	ivad fram	the sale, exchange, or o	thor
S	спеате в	DISPOSITION OF							ner tangible or intangible	
1.	a. Kind of propert	ty and	b. Date	c. Date so	old d. Gr	oss	e.Cost or oth	ner basis	f. Gain or	
	description	-	acquired	(Mo., day	* /	les	as adjuste		(loss)	
			(Mo., day, yr.)		pri	ice	(see instru and expen	,	(d less e)	
ľ										П
.										\vdash
2.	Capital Gains Distril	butions							2.	
3.	Other Net Gains								3.	
4.	Net Gains (Add Line	es 1, 2, and 3) (Er	ter here and on Line	e 18. If loss	enter ZERO her	e and make	e no entry on Li	ne 18)	4.	
		IET CAIN OR INC	OME FROM RENTS	<u> </u>	_ist the net gain:	s or net inc	come, less net	loss, deriv	l ved from or in the form	of
So	neame (NTS AND COPYRIC	I					n your Federal Income oses, see instructions.	Tax
1.	a. Kind of Property	b. N	et Rental	c. Net In	<u> </u>	i	Income		Net Income	
	aa o opo.t.y		come (Loss)		Royalties		m Patents	I	From Copyrights	
-										_
2.	Totals	b.		C.		d.		e.		
	Net Income (Combo no entry on Line 22)		, ,					3.		

Form **2106-EZ**

Unreimbursed Employee Business Expenses

OMB No. 1545-0074

2010
Attachment
Sequence No. 129A

Department of the Treasury Internal Revenue Service (99)

► Attach to Form 1040 or Form 1040NR.

Occ

FORM 1040NR.		Sequence No.	129
upation in which you incurred expenses	Social	security number	
ftware engineer	011	-90-4456	

Abhinav Singhal

You Can Use This Form Only if All of the Following Apply.

- You are an employee deducting ordinary and necessary expenses attributable to your job. An ordinary expense is one that is common and accepted in your field of trade, business, or profession. A necessary expense is one that is helpful and appropriate for your business. An expense does not have to be required to be considered necessary.
- You **do not** get reimbursed by your employer for any expenses (amounts your employer included in box 1 of your Form W-2 are not considered reimbursements for this purpose).
- If you are claiming vehicle expense, you are using the standard mileage rate for 2010.

Caution: You can use the standard mileage rate for 2010 only if: (a) you owned the vehicle and used the standard mileage rate for the first year you placed the vehicle in service, or (b) you leased the vehicle and used the standard mileage rate for the portion of the lease period after 1997.

Part	Figure Your Expenses		
1	Vehicle expense using the standard mileage rate. Complete Part II and multiply line 8a by 50¢ (.50)	1	
2	Parking fees, tolls, and transportation, including train, bus, etc., that did not involve overnight travel or commuting to and from work	2	1,036.
3	Travel expense while away from home overnight, including lodging, airplane, car rental, etc. Do not include meals and entertainment	3	300.
4	Business expenses not included on lines 1 through 3. Do not include meals and entertainment	4	4,356.
5	Meals and entertainment expenses: $$\underline{2,365.} \times 50\%$ (.50). (Employees subject to Department of Transportation (DOT) hours of service limits: Multiply meal expenses incurred while away from home on business by 80% (.80) instead of 50%. For details, see instructions.)	5	1,183.
6	Total expenses. Add lines 1 through 5. Enter here and on Schedule A (Form 1040), line 21 (or on Schedule A (Form 1040NR), line 9). (Armed Forces reservists, fee-basis state or local government officials, qualified performing artists, and individuals with disabilities: See the instructions for special rules on where to enter this amount.)	6	6,875.
Part	Information on Your Vehicle. Complete this part only if you are claiming vehicle ex	pense or	ı line 1.
7	When did you place your vehicle in service for business use? (month, day, year) ▶		
8	Of the total number of miles you drove your vehicle during 2010, enter the number of miles you use	ed your ve	hicle for:
а	Business b Commuting (see instructions) c O	ther	
9	Was your vehicle available for personal use during off-duty hours?		☐ Yes ☐ No
10	Do you (or your spouse) have another vehicle available for personal use?		☐ Yes ☐ No
11a	Do you have evidence to support your deduction?		☐ Yes ☐ No
b	If "Yes," is the evidence written?		☐ Yes ☐ No

Electronic Filing Instructions for your 2010 New York Tax Return Important: Your taxes are not finished until all required steps are completed.



Declaration Control Number: 00-320006-05251-1 Accepted: 02/07/2011

ABHINAV SINGHAL

444 WASHINGTON BLVD 5527 Jersey city, NJ 07310

Balance Due/ Refund	Your New York state tax return (Form IT-203) shows a refund due to you in the amount of \$36.00. Your tax refund should be direct deposited into your account within 8 to 14 days after your return is accepted. The account information you entered - Account Number: 13166160 Routing Transit Number: 211391825.			
Where's My Refund?				
No Signature Document Needed	No signature form is required since you signed your return electronically.			
What You Need to Keep	Your Electronic Filing Instructions (this form) Printed copy of your state and federal returns			
2010 New York Tax Return Summary	Taxable Income			

Cover Sheet for Form IT-203

Nonresident and Part-Year Resident Income Tax Return

New York State • New York City • Yonkers

This is the cover sheet of your return. For your return to be complete, you **must** include this cover sheet with all four pages of Form IT-203 and all required attachments.



Townsyar name and address	Software ven			ndor code			
Taxpayer name and addre	255	1555					
Your social security number	Spouse's social security number						
011-90-4456							
Your first name and middle initial	Your	last name					
ABHINAV	SIN	GHAL					
Spouse's first name and middle initial	Spou	se's last nar	ne				
Mailing address (number and street of	Ар	artment number					
444 WASHINGTON BLVD		55	527				
City, village or post office		ZIP code					
JERSEY CITY	J	07310					
Country (if not United States)							
Summary of return data							
Summary	1116	tuiii uata					
Federal AGI (NYS amount of	سام	mn)		88,131.			
Total NYS AGI (NYS amoun		,					
Total New York State tax wi							
Total New York City tax with							
Total Yonkers tax withheld.							
Amount to be refunded to y							
				30.			
Amount you owe		•••••					



REV 11/17/10 TURBOTAX_ONLINE

Staple check or money order here







2010

IT-203

New York State Department of Taxation and Finance Nonresident and Part-Year Resident Income Tax Return New York State • New York City • Yonkers

					•	•		-	ecember 31, 2010, or fiscal		_	
			nter your social se					•		g		
	Your first name	and midd	lle initial	Your last nar	ne (for a j	oint returi	, enter s	pouse's name	on line below)		our social security number	
	ABHINAV			SINGHA						011	-90-4456	
type	Spouse's first name and middle initial Spouse's last name									•	Spouse's social security number	
Print or type	Mailing address	(see instr	uctions, page 13) (nu	mber and street	or rural rou	ute)			Apartment number	New Yo	rk State county of residence	
Pri	444 WASH	HINGT	ON BLVD						5527	• 1	IR.	
	City, village, or	post offic	ce	State	ZIP code	•		Country	(if not United States)	School o	district name	
	JERSEY C	CITY		NJ	07310)				: 1	ĪR	
Perma	anent home add	ress (see i	nstr., pg 13) (no. and si	reet or rural route,		Apartr	nent no). (City, village, or post office		School district	
											code number	
State	ZIP code		Country (if no	t United States)					Taxpayer's dat	te of death	Spouse's date of death	
								Dec info	cedent rmation •	;	•	
(A)	Filing	① 2	∑ Single									
	status —							(D)	Choose direct deposit to	avoid paper ch	eck refund delays.	
	mark an	2		ng joint return (enter both spouses' ty numbers above)								
	<i>X</i> in		,					(E)	New York City part-year	residents onl	y	
	one box:	, DOA. S		ing separate return (enter both ial security numbers above)					(see page 15)			
			spouses soci	ousehold (with qualifying person)					(1) Number of months	you lived in NY	City in 2010 •	
		4	Head of ho						(2) Number of months	your spouse live	ed	
									in NY City in 2010		•	
		(5)	Qualifying	widow(er) w	ith depe	endent o	child					
(B)			deductions on me tax return?	Yes	Х	No		(F)	Enter your 2-character spif applicable (see page 15)	pecial condition	on code •	
(C)			s a dependent federal return?	Yes		No	Х		If applicable, also entery special condition code	our second 2-	character •	
Fede	eral income a	nd adji	ustments e left column and N	IVS amounts in	tho right	tcolumn			Federal amount	Ne	ew York State amount	
			e left column and r art-year residents: c						Dollars		Dollars	
1 v	Vages, salaries,	tips, etc.				SEE S'	гмт3	1.	88,131.	1.	88,131.	

Federal income and adjustments Enter federal amounts in the left column and NYS amounts in the right column.					Federal amount		New York State amount
	Enter federal amounts in the left column and NYS amounts in the righ See instructions, page 17. Part-year residents: complete page 18 work		Dollars	Dollars			
1	Wages, salaries, tips, etc.	SEE	STMT3	1.	88,131.	1.	88,131.
2	Taxable interest income			2.		2.	
3	Ordinary dividends			3.		3.	
4	Taxable refunds, credits, or offsets of state and local						
	income taxes (also enter on line 24)			4.		4.	
5	Alimony received			5.		5.	
6	Business income or loss (attach a copy of federal Sch. C or C-EZ, Form 10	040)		6.		6.	
7	Capital gain or loss (if required, attach a copy of federal Sch. D, Form 104	10)		7.		7.	
8	Other gains or losses (attach a copy of federal Form 4797)			8.		8.	
9	Taxable amount of IRA distributions. Beneficiaries: mark X in box			9.		9.	
10	Taxable amount of pensions/annuities. Beneficiaries: mark X in bo	x		10.		10.	
11	Rental real estate, royalties, partnerships, S corporations,						
	trusts, etc. (attach a copy of federal Schedule E, Form 1040)			11.		11.	
12	Farm income or loss (attach a copy of federal Sch. F, Form 1040)			12.		12.	
13	Unemployment compensation			13.		13.	
14	Taxable amount of social security benefits (also enter on line 26)			14.		14.	
15	Other income (see page 23) Identify:			15.		15.	
16	Add lines 1 through 15		,	16.	88,131.	16.	88,131.
17	Total federal adjustments to income (see page 23)						
	Identify:		,	17.		17.	
18	Federal adjusted gross income (subtract line 17 from line 16)		•	18.	88,131.	18.	88,131.

Pag	e 2 of 4 IT-203 (2010) ▼ Enter your s	ocial securi	ty number	ı	Federal amount	New York State amo		
011-90-4456 Dollars					Dollars	Dollars			
19 I	Federal adjusted gr	oss income (from line 1	8 on front	t page)	19.	88,131	. 19.	88,131.	
New	V York additions (see	e page 25)							
		tate and local bonds (b	ut not the	ose					
	of New York State or it.	s localities)			20.		20.		
21	Public employee 414	(h) retirement contrib	utions		21.		21.		
22 (Other (see page 27) Iden	ntify:			22.		22.		
23 /	Add lines 19 through	n 22			23.	88,131	. 23.	88,131.	
New	v York subtraction	s (see page 30)							
		edits, or offsets of sta	ate and						
	local income taxes				24.		24.		
25	Pensions of NYS ar	nd local governments	and the	Э					
	federal governmen	-			25.		25.		
26	Taxable amount of so	ocial security benefits	(from line	14)	26.		26.		
27 l	Interest income on U	.S. government bonds	;		27.		27.		
28 [Pension and annuity	income exclusion			28.		28.		
29 (Other (see page 31) Ider	ntify:			29.		29.		
30 /	Add lines 24 through	129			30.		30.		
31 I	New York adjusted g	ross income (subtract lin	e 30 from	line 23)	31.	88,131	. 31.	88,131.	
32	Enter the amount fro	om line 31, Federal am	ount col	umn			32.	88,131.	
33 E	•	deduction (from table	below) or	your item i	zed deduction (fro	om worksheet			
	<i>below)</i> . Mark an X in	the appropriate box:	•	X	Standard or	Itemized	33.	7,500.	
34 9	Subtract line 33 from	line 32 (if line 33 is more	than line	32, leave bla	nk)		34.	80,631.	
		ons (not the same as total					35.	•	
		ncome (subtract line 35 f					36.	80,631.	
	New York	k State ◀	or ▶		New York Sta	te itemized dedu	ction works	heet	
	standard dedu								
			a	Medical an	d dental expenses (fe	deral Sch. A, line 4)	a.		
F::	line status Co	tondord dodotion			oaid (federal Sch. A, line		b.	5,193.	
		tandard deduction enter on line 33 above)	b1	State, local	and foreign income	taxes (or general			
·		•		sales tax,	if applicable) include	ed in line b above	b1.	5,193.	
			c	Interest you	u paid (federal Sch. A, lir	ne 15)	с.		
1	Single and you marked item C <i>Yes</i>	\$ 3,000	d	Gifts to cha	rity (federal Sch. A, line	19)	d.	704.	
	marked item C Tes	\$ 5,000	е	Casualty ar	nd theft losses (federal	Sch. A, line 20)	e.		
			f	Job expens	es/misc. deductions	(federal Sch. A, line 27)	f.	5,162.	
1	Single and you marked item C <i>No</i>	7.500	g	Other misc	. deductions (federal S	ch. A, line 28)	g.		
	marked item C No	7,500	h		int from federal Sch	•	h.	11,059.	
2	Married filing joint re	turn 15,000	i		and foreign income taxe	-			
						n adjustments (see page 36)	i.	5,193.	
3	Married filing separa	ate 7,500	j		ie i from line h		j.	5,866.	
	return	7,300	k	_	tion itemized deduct	· -	k.		
			I		djustments (see page 3	7)	I.		
4	Head of household (with qualifying person	on) 10,500	m	Add lines j,			m.	5,866.	
			n		eduction adjustment	· =	n.		
(3)	Qualifying widow(er) dependent child) with 15,000	0		State itemized de				
	acpendent cinia	13,000		(subtract li	ne n from m; enter on lin	e 33 above)	0.	5,866.	

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Tax	computation, credits, and other taxes (see page 39)				Dollars
37	New York taxable income (from line 36 on page 2)	37.	80,631.		
38	New York State tax on line 37 amount (see page 39 and Tax co	mputation on page.	s 74 and 75)	38.	5,126.
39	New York State household credit (from table 1, 2, or 3 on page 3			39.	
40	Subtract line 39 from line 38 (if line 39 is more than line 38, leave	e blank)		40.	5,126.
41	New York State child and dependent care credit (attach Form	m IT-216; see page 40))	41.	·
42	Subtract line 41 from line 40 (if line 41 is more than line 40, leave			42.	5,126.
43	New York State earned income credit (attach Form IT-215; see	page 40)		43.	
44	Base tax (subtract line 43 from line 42; if line 43 is more than line 42,	leave blank)		44.	5,126.
45	Income New York State amount from line 31	Federal am	ount from line 31		Round result to 4 decimal places
	percentage (see page 40) 88,131.	÷	88,131. =	45.	1.0000
46	Allocated New York State tax (multiply line 44 by the decimal on	line 45)		46.	5,126.
47	New York State nonrefundable credits (from Form IT-203-ATT,	line 8; attach form)		47.	
48	Subtract line 47 from line 46 (if line 47 is more than line 46, leave	e blank)		48.	5,126.
49	Net other New York State taxes (from Form IT-203-ATT, line 33; a	attach form)		49.	
50	Total New York State taxes (add lines 48 and 49)			50.	5,126.
New	York City and Yonkers taxes and credits				
51	Part-year New York City resident tax (attach Form IT-360.1)	51.			See instructions on pages 40 and
52	New York City minimum income tax (attach Form IT-220)	52.			41 to compute New York City and Yonkers taxes, credits, and
52a	Add lines 51 and 52	52a.			surcharges.
52b	Part-year resident nonrefundable New York City				-
	child and dependent care credit (attach From IT-216)				
52c	Subtract line 52b from 52a	52c.			
53	Yonkers nonresident earnings tax (attach Form Y-203)	53.			
54	Part-year Yonkers resident income tax surcharge				
	(attach Form IT-360.1)	54.			
55	Total New York City and Yonkers taxes (add lines 52c, 53, and	nd 54)		55.	
56	Sales or use tax (See the instructions on page 42. Do not leave lin	ne 56 blank.)		56.	0.
Volu	ntary contributions (whole dollar amounts only; see page 43)				
	57a Return a Gift to Wildlife	57a.			
	57b Missing / Exploited Children Fund	57b.			
	57c Breast Cancer Research Fund	57c.			
	57d Alzheimer's Fund	57d.			
	57e Olympic Fund (\$2 or \$4; see page 43)	57e.			
	57 f Prostate Cancer Research Fund	57 f.			
	57g 9/11 Memorial	57g.			
	57h Volunteer Firefighting & EMS Recruitment Fund	57h.			
	Total voluntary contributions (add lines 57a through 57h)			57.	
58	Total New York State, New York City, and Yonkers t	taxes, sales or (use tax,		
	and voluntary contributions (add lines 50, 55, 56, and 57		58.	5,126.	

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59 Total New York State, New York City, and Yonkers taxes, sales or use tax,

59. 5,126. and voluntary contributions (from line 58 on page 3) Forms IT-2, IT-1099-R, and/or IT-1099-UI Payments and refundable credits must be completed and attached 60. 60 Part-year NYC school tax credit (also complete (E) on front; see page 44) to your return (see page 44). Other refundable credits (from Form IT-203-ATT, line 17) 61. Staple them (and any other applicable 62. 5,162. 62 Total New York State tax withheld forms) to the top of this page 4. 63 Total New York City tax withheld 63. See Step 12 on page 50 for the 64 Total Yonkers tax withheld 64. proper assembly of your return and attachments. 65. **65** Total estimated tax payments / amount paid with Form IT-370 Total payments and refundable credits (add lines 60 through 65) 66. 5,162. Refund/amount overpaid 67. 36. **67** Amount overpaid (if line 66 is more than line 59, subtract line 59 from line 66) Amount of line 67 to be **refunded** by (mark one): X direct deposit (fill in line 72) or 68. 36. paper check refund 69 Amount of line 67 that you want applied 69. to your 2011 estimated tax. (see instruction.) Amount you owe 70 Amount you owe (if line 66 is less than line 59, subtract line 66 from line 59) To pay by electronic funds withdrawal, mark this box and fill in line 72 70. 71 Estimated tax penalty (include this amount on line 70, 71. or reduce the overpayment on line 67; see page 46) **Account information 72** Account information for direct deposit or electronic funds withdrawal (see page 47). If the funds for your payment (or refund) would come from (or go to) an account outside the U.S., mark an X in this box (see pg. 47) 211391825 Electronic funds withdrawal effective date Routing number 72b Account number 13166160 **72c** Account type Χ Checking Savings Additional information 73 Part-year residents only: If you were a NYS resident for only part of the year, enter date of last move (mm-dd-yyyy) Mark an \boldsymbol{X} in the box that describes your situation on the last day of the tax year: Moved into New York State 73a 73a. Moved **out** of New York State; received income from NYS sources during nonresident period 73b. 73c Moved out of New York State; received no income from NYS sources during nonresident period 73c. 74 Nonresidents: Did you or your spouse maintain living quarters in NYS in 2010? (If Yes, complete Form IT-203-B, Schedule B, and attach form.) Yes No Χ **Third-party** Print designee's name Designee's phone number Personal identification number (PIN) designee? (see instr.) Yes No E-mail: Paid preparer must complete (see instructions) Taxpayer(s) must sign here Preparer's signature Your signature ► Preparer's NYTPRIN Firm's name (or yours, if self-employed) ▼ Preparer's PTIN or SSN: Your occupation SOFTWARE ENGINEER SELF-PREPARED Spouse's signature and occupation (if joint return) • Employer identification Address number Mark an X if ▼ Daytime phone number self-employed Date 551-697-1994 E-mail: ABHINAV1SINGHAL@GMAIL.COM E-mail:

See instructions for where to mail your return.

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You must file all four pages of this original scannable return with the Tax Department.



Dollars

2010

Summary of W-2 Statements New York State • New York City • Yonkers

Do not detach or separate the W-2 Records below. File Form IT-2 as an entire page. See instructions on the back.

Taxpayer's first name and middle initial Taxpayer's last name

011-90-4456

ABHINAV Spouse's first name and middle initial

Do not detach.

SINGHAL Spouse's last name

Box c Employer's name and full address (including ZIP code)

▼ Spouse's social security number

▼ Your social security number

	Box c Employer's name	and full add	dress (including ZI	P code))				
W-2	RKLICK SOLUTI	ONS LI	C REKHA S	INGF	I S	OLE MBR			
Record 1	8111 45TH AVE	NUE 4F	ર			ELMHU	RST		NY 11373
		Box 12a	Amount		▼	Code	Box 15 State	Box 16	State wages, tips, etc. (for NYS)
Box b Employer ident	ification number (EIN)						NY		33,380.
26-0831410		Box 12b	Amount		▼	Code		Box 17	New York State income tax withheld
This W-2 record is for	r								1,922.
(mark an X in one b	ox):	Box 12c	Amount		▼	Code		Box 18	Local wages, tips, etc. (see instr.)
Taxpayer X	Spouse						Locality a		
Box 1 Wages, tips,	other compensation	Box 12d	Amount		▼	Code	Locality b		
3	33,380.							Box 19	Local income tax withheld
Box 8 Allocated tips							Locality a		
		Box 13	Statutory employ	/ee			Locality b		
Box 9 Advance EIC	payment	Box 14 a	Amount		▼	Description			Box 20 Locality name
				13.	NY	SDI			Locality a
Box 10 Dependent ca	are benefits	Box 14 b	Amount		▼	Description			Locality b
Box 11 Nonqualified	plans	Box 14 c	Amount		▼	Description			
									Corrected (W-2c)

W-2	MOODYS INVEST	TORS SI	ERVICE INC	,						
Record 2	7 WTC @ 250 (GREENWI	ICH ST			NEW	YORK			NY 10007
		Box 12a	Amount		\blacksquare	Code	Box 1	I5 State	Box 16	State wages, tips, etc. (for NYS)
Box b Employ	yer identification number (EIN)		54,75	1.	CC			NY		54,751.
13-19598	83	Box 12b	Amount		\blacksquare	Code			Box 17	New York State income tax withheld
This W-2 record	d is for									3,240.
(mark an X in	one box):	Box 12c	Amount		\blacksquare	Code			Box 18	Local wages, tips, etc. (see instr.)
Taxpayer	X Spouse							Locality a		
Box 1 Wages	, tips, other compensation	Box 12d	Amount		\blacksquare	Code		Locality b		
	54,751.								Box 19	Local income tax withheld
Box 8 Allocat	ed tips							Locality a		
		Box 13	Statutory employee)				Locality b		
Box 9 Advan	ce EIC payment	Box 14 a	Amount		\blacksquare	Description				Box 20 Locality name
			1	8.	SD	I				Locality a
Box 10 Depen	dent care benefits	Box 14 b	Amount		▼	Description				Locality b
Box 11 Nonqu	alified plans	Box 14 c	Amount		\blacksquare	Description				

Corrected (W-2c)



Please file this original scannable form with the Tax Department. If you or your paid preparer use software to produce this form, it might have a two-dimensional (2-D) barcode on the bottom of this page. It will appear as a rectangular-shaped object with very small black boxes and white spaces. This barcode will be used to efficiently process your entries on this form.

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ABHINAV SINGHAL 011-90-4456 1

Additional information from your 2010 New York Tax Return

Some forms were not able to fit all of the information you entered. We've included this information below.

IT-203: Nonresident/Part Year Income Tax Return

Line 1 Explanation Statement

Income Allocation Based On Volume

WORKED ON OFFICE BUILDNG ON NEW YORK , NEW YORK 100%.