



July 16, 2025

**CONFIDENTIAL**

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We have prepared the following returns from information provided by you without verification or audit:

U.S. Individual Income Tax Return (Form 1040)  
Alabama Individual Income Tax Return (Form 40NR)  
Arkansas Individual Income Tax Return Nonresident and Part Year Resident (Form AR1000NR)  
California Nonresident or Part-Year Resident Income Tax Return (Form 540NR)  
Colorado Individual Income Tax Return (Form 104)  
Georgia Individual Income Tax Return (Form 500)  
Idaho Part-year and Nonresident Income Tax Return (Form 43)  
Illinois Individual Income Tax Return (Form IL-1040)  
Indiana Part-year or Full-Year Nonresident Individual Income Tax Return (Form IT-40PNR)  
Kentucky Income Tax Return for Nonresident or Part-Year Resident (Form KY 740-NP)  
Louisiana Nonresident Individual Income Tax Return (Form IT-540B)  
Massachusetts Nonresident/Part-Year Resident Income Tax Return (Form 1-NR/PY)  
Michigan Individual Income Tax Return (Form MI-1040)  
Minnesota Individual Income Tax Return (Form M1)  
Minnesota Homestead Credit Refund Return (Form M1PR)  
Missouri Individual Income Tax Return (Form MO-1040)  
North Carolina Individual Income Tax Return (Form D-400)  
New Jersey Nonresident Income Tax Return (Form NJ-1040NR)  
New York Nonresident and Part-Year Resident Income Tax Return (Form IT-203)  
Ohio Individual Tax Return (Form IT1040)  
Oregon Individual Income Tax Return for Nonresidents (Form 40N)  
Pennsylvania Income Tax Return (Form PA-40)  
Virginia Nonresident Income Tax Return (Form 763)  
Wisconsin Nonresident and Part-year Resident Income Tax Return (Form 1NPR)

We suggest that you examine these returns carefully to fully acquaint yourself with all items contained therein to ensure that there are no omissions or misstatements.

We have calculated the maximum allowable Roth Individual Retirement Account (Roth IRA) contribution based upon the information in your tax return.

Please review the following information regarding JACOB D's Roth IRA contribution:

\$7,000 Total Roth IRA for 2024

\$7,000 Roth IRA contributions made for 2024

Please review the following information regarding CHIA HUI's Roth IRA contribution:

\$7,000 Total Roth IRA for 2024

\$7,000 Roth IRA contributions made for 2024

### **Federal Filing Instructions**

Your 2024 Form 1040 shows a total overpayment of \$4,827, of which \$827 is to be refunded to you and \$4,000 is to be credited to your estimated tax liability for the coming year.

An amount of \$827 will be direct deposited into your WELLS FARGO checking account no. \*\*\*\*\*5090.

Your return is being filed electronically with the IRS and is not required to be mailed. If you mail a paper copy of Form 1040 to the IRS it will delay processing of your return.

Form 8879 IRS e-file Signature Authorization authorizes your electronically filed return to be signed with a Personal Identification Number (PIN) and certifies that Part I amounts are from your tax return. Review and sign the Form 8879 IRS e-file Signature Authorization and mail it as soon as possible to:

Myslajek Kemp & Spencer, Ltd.  
1000 Shelard Parkway, 6th Floor  
St Louis Park, MN 55426

***Important:*** Your return will not be filed with the IRS until the signed Form 8879 IRS e-file Signature Authorization has been received by this office.

Retain a copy of the signed and dated Form 8879 for your records.

Your required 2025 federal estimated tax payments are as follows:

| <b>Due Date</b> | <b>Remittance</b> |
|-----------------|-------------------|
| 4/15/25         | \$0               |
| 6/16/25         | \$0               |
| 9/15/25         | \$2,500           |
| 1/15/26         | \$2,500           |

Each payment is to be accompanied by a completed Form 1040-ES payment voucher. Make each check payable to the United States Treasury, write your social security number and "2025 Form 1040-ES" on the check.

Estimated tax payments can be paid electronically using the Electronic Federal Tax Payment System (EFTPS). Payments can be made using the phone or through the internet and can be made weekly, monthly, or quarterly as well as scheduled up to a year in advance. When making estimated tax payments with EFTPS you are not required to mail the 1040ES voucher to the IRS.

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To enroll or to receive additional information visit the website at [www.eftps.gov](http://www.eftps.gov) or call EFTPS Taxpayer Customer Service at 1-800-316-6541.

Mail the Form 1040-ES payment voucher and check by the due date indicated above to:

Internal Revenue Service  
Internal Revenue Service  
P.O. Box 931100  
Louisville, KY 40293-1100

The referenced estimated payments were prepared based on projected income and deductions provided by you. Should your actual income exceed (or actual deductions fall below) the projected amounts, penalties may not be avoided with these estimated payments. Please contact our office as soon as possible if you become aware of significant differences between the projected and actual amounts so any remaining estimates can be adjusted accordingly.

Reminders for the estimated federal tax payments will not be sent to you. You should establish your own reminder system for making timely deposits.

### **Alabama Filing Instructions**

The return shows a total overpayment of \$31, which will be direct deposited to your WELLS FARGO checking account. Please keep this filing instruction as a reminder of the amount to be deposited into your account.

Sign and date Form AL8453, Individual Income Tax Declaration for Electronic Filing. Return it as soon as possible to:

Myslajek Kemp & Spencer, Ltd.  
1000 Shelard Parkway, 6th Floor  
St Louis Park, MN 55426

Your return is being filed electronically. Do not mail Form 40.

### **Arkansas Filing Instructions**

No check is required. Authorization for the Arkansas Department of Finance & Administration to debit your WELLS FARGO checking account for the amount of \$1 on July 17, 2025 has been designated in the electronic return. Please keep this filing instruction as a reminder of the amount to be withdrawn from your account.

Sign and date Form AR-8453, Arkansas Individual Income Tax Declaration for Electronic Filing. Return it as soon as possible to:

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Your return is being filed electronically. Do not mail Form AR-1000NR.

### **California Filing Instructions**

No check is required. Authorization for the California Franchise Tax Board to debit your WELLS FARGO checking account for the amount of \$69 on July 17, 2025 has been designated in the electronic return. Please keep this filing instruction as a reminder of the amount to be withdrawn from your account.

Sign and date Form CA 8879, California e-file Signature Authorization for Individuals. Return it as soon as possible to:

Myslajek Kemp & Spencer, Ltd.  
1000 Shelard Parkway, 6th Floor  
St Louis Park, MN 55426

Your return is being filed electronically. Do not mail Form 540NR.

### **Colorado Filing Instructions**

Your 2024 Form 104 shows a total overpayment of \$3, which will be direct deposited to your WELLS FARGO checking account. Please keep this filing instruction as a reminder of the amount to be deposited into your account.

Sign and date Form DR 8454, Colorado Individual Income Tax Declaration for Electronic Filing. Return it as soon as possible to:

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Your return is being filed electronically. Do not mail Form 104.

### **Georgia Filing Instructions**

No check is required. Authorization for the Georgia Department of Revenue to debit your WELLS FARGO checking account for the amount of \$21 on July 17, 2025 has been designated in the electronic return. Please keep this filing instruction as a reminder of the amount to be withdrawn from your account.

Sign and date Form GA-8453, Georgia Individual Income Tax Declaration for Electronic Filing. Return it as soon as possible to:

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Your return is being filed electronically. Do not mail Form 500.

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### **Idaho Filing Instructions**

The return shows a total overpayment of \$4, which will be direct deposited to your WELLS FARGO checking account. Please keep this filing instruction as a reminder of the amount to be deposited into your account.

Idaho does not require an additional electronic filing signature document. Your return is being filed electronically. Do not mail Form 43.

### **Illinois Filing Instructions**

The return shows a total overpayment of \$2, which will be direct deposited to your WELLS FARGO checking account. Please keep this filing instruction as a reminder of the amount to be deposited into your account.

Sign and date Form IL-8453, Illinois Individual Income Tax Declaration for Electronic Filing. Return it as soon as possible to:

Myslajek Kemp & Spencer, Ltd.  
1000 Shelard Parkway, 6th Floor  
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Your return is being filed electronically. Do not mail Form IL-1040.

### **Indiana Filing Instructions**

Your 2024 Form IT-40PNR shows a total overpayment of \$1, which will be direct deposited to your WELLS FARGO checking account. Please keep this filing instruction as a reminder of the amount to be deposited into your account.

You have signed your electronically filed return with a Personal Identification Number (PIN). Sign and date Form IT-8879, Indiana Declaration of Electronic Filing. Return it as soon as possible to:

Myslajek Kemp & Spencer, Ltd.  
1000 Shelard Parkway, 6th Floor  
St Louis Park, MN 55426

Your return is being filed electronically. Do not mail Form IT-40PNR.

### **Kentucky Filing Instructions**

Your 2024 Form 740-NP/740-NP-R shows a total overpayment of \$22, which is to be refunded in its entirety.

You have signed your electronically filed return with a Personal Identification Number (PIN). Do not mail Form 740-NP/740-NP-R.

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### **Louisiana Filing Instructions**

The return shows a total overpayment of \$10, which will be direct deposited to your WELLS FARGO checking account. Please keep this filing instruction as a reminder of the amount to be deposited into your account.

You have signed your electronically filed return with a Personal Identification Number (PIN). Your return is being filed electronically. Do not mail Form IT-540B.

### **Massachusetts Filing Instructions**

Your 2024 Form 1-NR/PY shows an amount due of \$4. No check is required. Authorization for the Massachusetts Department of Revenue to debit your WELLS FARGO checking account for the amount of \$4 on July 17, 2025 has been designated in the electronic return. Please keep this filing instruction as a reminder of the amount to be withdrawn from your account.

Sign and date Form M-8453, Individual Income Tax Declaration for Electronic Filing. Return it as soon as possible to:

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Your return is being filed electronically. Do not mail Form 1-NR/PY.

### **Michigan Filing Instructions**

Your 2024 Form MI-1040 shows no balance due.

Michigan does not require an additional electronic filing signature document. Your return is being filed electronically. Do not mail Form MI-1040.

### **Minnesota Filing Instructions**

The return shows a total overpayment of \$2,173, which will be direct deposited to your WELLS FARGO checking account. Please keep this filing instruction as a reminder of the amount to be deposited into your account.

Minnesota does not require an additional electronic filing signature document. Your return is being filed electronically. Do not mail Form M1.

### **Minnesota M1PR Filing Instructions**

Your 2024 Form M1PR shows a total credit of \$737, which will be direct deposited into your WELLS FARGO checking account. Please keep this filing instruction as a reminder of the amount to be deposited into your account.

Minnesota does not require an additional electronic filing signature document. Your return is being

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filed electronically. Do not mail Form M1PR.

### **Missouri Filing Instructions**

No check is required. Authorization for the Missouri Department of Revenue to debit your WELLS FARGO checking for the amount of \$34 on July 17, 2025 has been designated in the electronic return. Please keep this filing instruction as a reminder of the amount to be withdrawn from your account.

Missouri does not require an additional electronic filing signature document. Your return is being filed electronically. Do not mail Form MO-1040.

### **North Carolina Filing Instructions**

No check is required. Authorization for the NC Department of Revenue to debit your WELLS FARGO checking account for the amount of \$5 on July 17, 2025 has been designated in the electronic return. Please keep this filing instruction as a reminder of the amount to be withdrawn from your account.

North Carolina does not require an additional electronic filing signature document. Your return is being filed electronically. Do not mail Form D-400.

### **New Jersey Filing Instructions**

No check is required. Authorization for the New Jersey Division of Taxation to debit your WELLS FARGO checking account for the amount of \$8 on July 17, 2025 has been designated in the electronic return. Please keep this filing instruction as a reminder of the amount to be withdrawn from your account.

You have signed your electronically filed return with a Personal Identification Number (PIN). Sign and date Form NJ-8879, New Jersey e-file Signature Authorization. Return it as soon as possible to:

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Your return is being filed electronically. Do not mail Form NJ-1040NR.

### **New York Filing Instructions**

The return shows a total overpayment of \$104, which will be direct deposited to your WELLS FARGO checking account. Please keep this filing instruction as a reminder of the amount to be deposited into your account.

Sign and date Form TR-579-IT, New York State E-file Signature Authorization. Return it as soon as possible to:

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Your return is being filed electronically. Do not mail Form IT-203. Initial and date the copy of the return and retain it for your records.

### **Ohio Filing Instructions**

No check is required. Authorization for the Ohio Department of Taxation to debit your WELLS FARGO checking account for the amount of \$2 on July 16, 2025 has been designated in the electronic return. Please keep this filing instruction as a reminder of the amount to be withdrawn from your account.

Ohio does not require an electronic filing signature document. Your return is being filed electronically. Do not mail Form IT1040.

### **Oregon Filing Instructions**

The return shows a total overpayment of \$8, which will be direct deposited to your WELLS FARGO checking account. Please keep this filing instruction as a reminder of the amount to be deposited into your account.

You have signed your electronically filed return with a Personal Identification Number (PIN). Your return is being filed electronically. Do not mail Form OR- 40-N.

### **Pennsylvania Filing Instructions**

Your 2024 Form PA-40 shows no balance due.

Sign and date Form PA-8879, Pennsylvania e-file Signature Authorization. Return it as soon as possible to:

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Your return is being filed electronically. Do not mail Form PA-40.

### **Virginia Filing Instructions**

The return shows a total overpayment of \$11, which is to be direct deposited into your WELLS FARGO checking account. Please keep this filing instruction as a reminder of the amount to be deposited into your account.

Sign and date Form VA-8879, Virginia Individual Income Tax E-File Signature Authorization. Return it as soon as possible to:

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Your return is being filed electronically. Do not mail the return.

**Wisconsin Filing Instructions**

Your 2024 Form 1NPR shows no balance due.

Wisconsin does not require an additional electronic filing signature document. Your return is being filed electronically. Do not mail Form 1NPR.

Also enclosed is any material you furnished for use in preparing the returns. If the returns are examined, requests may be made for supporting documentation. Therefore, we recommend that you retain all pertinent records for at least seven years.

In order that we may properly advise you of tax considerations, please keep us informed of any significant changes in your financial affairs or of any correspondence received from taxing authorities.

If you have any questions, or if we can be of assistance in any way, please do not hesitate to call.

Sincerely,

Scott Myslajek, CPA  
scott.myslajek@myslajek.com

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