



September 10, 2025

**CONFIDENTIAL**



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

U.S. Individual Income Tax Return (Form 1040)  
Massachusetts Resident Income Tax Return (Form 1)

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. Attached are instructions for signing and filing each return. Please follow those instructions carefully.

Your 2024 return was prepared based upon a total health savings account (HSA) contribution of \$8,300. The deductible contribution was used to determine your taxable income.

To ensure the accuracy of the enclosed return, please review the following information regarding Eric's health savings account contributions:

\$8,300 Total required HSA contribution for 2024  
\$8,300 Contributions made for 2024

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.

This office is committed to using safeguards that protect your information from data theft. To further protect your identity, you can also take steps to stop thieves. IRS Publication 4524 ([www.irs.gov/pub/irs-pdf/p4524.pdf](http://www.irs.gov/pub/irs-pdf/p4524.pdf)) outlines simple steps that help you keep your computer secure, avoid phishing and malware, and protect your personal information.

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,

Donovan, Sullivan & Ryan CPA

**Filing Instructions**  
**Individual Income Tax Return**  
**Taxable Year Ended December 31, 2024**

Name: [REDACTED]

**Federal Filing Instructions**

Your 2024 Form 1040 shows an amount due of \$5,300. A check in the amount of \$5,300 should be made payable to the United States Treasury and included with the voucher. Write "S.S.N. 030-68-9986, 2024 Form 1040" and your daytime phone number on the check.

Mail the Form 1040-V and the check by October 15, 2025 to:

Internal Revenue Service  
P.O. Box 931000  
Louisville, KY 40293-1000

Do not attach your payment to Form 1040-V. Instead place them loose in the envelope.

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.

You will receive an email when your return has been accepted. Please be sure to add **[efile@efileservices.net](mailto:efile@efileservices.net)** to your Safe Senders list in order to receive this acceptance email.

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:

Donovan, Sullivan & Ryan CPA  
One University Suite 2 A  
Westwood, MA 02090-2179

**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	\$37,170
1/15/26	\$12,390

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.

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

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

### **Massachusetts Filing Instructions**

Your 2024 Form 1 shows a total overpayment of \$9,926, all of which is to be credited to your estimated tax liability for the coming year.

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

Donovan, Sullivan & Ryan CPA  
One University Suite 2 A  
Westwood, MA 02090-2179

Your return is being filed electronically. Do not mail Form 1.

### **Massachusetts Estimate Filing Instructions**

Your required 2025 Massachusetts estimated tax payments are as follows:

<b>Due Date</b>	<b>Remittance</b>
4/15/25	\$0
6/16/25	\$0
9/15/25	\$0
1/15/26	\$574

Each payment is to be accompanied by a completed Form 1-ES payment voucher. Make each check payable to Commonwealth of Massachusetts. Write your social security number and "2025 Form 1-ES" on the check.

Mail the Form 1-ES payment voucher and check by the due date indicated above to:

Massachusetts Department of Revenue  
P.O. Box 419540  
Boston, MA 02241-9540