

July 14, 2025

[REDACTED]

[REDACTED]

Thank you for allowing me to prepare this year's income tax returns for you. To enhance your ease of filing and complying with federal and state authorities, I strongly recommend you read the detailed instructions which follow.

Enclosed are your 2024 income tax returns and 2025 estimated tax vouchers.

Specific filing instructions are as follows.

FEDERAL INCOME TAX RETURN:

This return has qualified for electronic filing and the practitioner PIN program has been elected. After reviewing the return for completeness and accuracy, please sign and return Form 8879 to our office. We will then transmit your return electronically to the IRS, and no further action is required. Return federal Form 8879 to us by July 15, 2025.

A portion of your overpayment in the amount of \$30,203 has been applied to your federal declaration of estimated tax. The remainder has been applied to your penalties and/or interest.

Your income tax return includes a penalty for underpayment of estimated tax from Form 2210 of \$162.

FEDERAL ESTIMATED TAX VOUCHERS:

You must pay your estimated tax via electronic funds transfer. Visit the website below and follow the on-screen instructions to schedule your payment.

[Irs.gov/payments](http://irs.gov/payments)

For your reference we have listed all estimated tax payments and their original due dates below. Vouchers requiring no payment should not be filed.

A.M. PEISCH & COMPANY, LLP

Voucher no. 3 by 09/15/25 \$65,987
Voucher no. 4 by 01/15/26 \$32,070

ARIZONA INCOME TAX RETURN:

This return has qualified for electronic filing. After you have reviewed your return for completeness and accuracy, please sign, date and return Form AZ-8879 to our office. We will then transmit your return electronically to the AZDOR, and no further action is required. Do not mail the paper copy of the return to the AZDOR. Return Form AZ-8879 to us by July 15, 2025.

No payment is required.

CALIFORNIA INCOME TAX RETURN:

This return has qualified for electronic filing. After you have reviewed your return for completeness and accuracy, please sign, date and return California Form 8879 to our office. We will then transmit your return electronically to the FTB, and no further action is required. Do not mail the paper copy of the return to the FTB. If after three weeks you have not received your refund, you may contact the FTB at 1-800-338-0505. Return California Form 8879 to us by July 15, 2025.

No payment is required as you are to receive a refund in the amount of \$82. Your refund will be deposited directly into your account ending in 6004. Refer to Form 540NR on the Direct Deposit/Debit Report for complete account information.

COLORADO INCOME TAX RETURN:

This return has qualified for electronic filing. After you have reviewed your return for completeness and accuracy, please sign, date and return Form DR 8454 to our office. We will then transmit your return electronically to the CDOR, and no further action is required. Do not mail the paper copy of the return to the CDOR. Return Form DR 8454 to us by July 15, 2025.

No payment is required.

CONNECTICUT INCOME TAX RETURN:

This return has qualified for electronic filing. After you have reviewed your return for completeness and accuracy, please sign, date and return Form 8879-SO to our office. We will then transmit your return electronically to the CTDRS, and no further action is required. Do not mail the paper copy of the return to the CTDRS. Return Form 8879-SO to us by July 15, 2025.

No payment is required.

GEORGIA INCOME TAX RETURN:

This return has qualified for electronic filing. After you have reviewed your return for completeness and accuracy, please sign, date and return Form GA 8453 to our office. We will then transmit your return electronically to the GA DOR, and no further action is required. Do not mail the paper copy of the return to the GA DOR. If after three weeks you have not received your refund, you may contact the GA DOR at 877-423-6711. Return Form GA 8453 to us by July 15, 2025.

No payment is required as you are to receive a refund in the amount of \$395. Your refund will be deposited directly into your account ending in 6004. Refer to Form 500 on the Direct Deposit/Debit Report for complete account information.

ILLINOIS INCOME TAX RETURN:

This return has qualified for electronic filing. After you have reviewed your return for completeness and accuracy, please sign, date and return Form IL-8453 to our office. We will then transmit your return electronically to the IDOR, and no further action is required. Do not mail the paper copy of the return to the IDOR. Return Form IL-8453 to us by July 15, 2025.

No payment is required.

INDIANA INCOME TAX RETURN:

This return has qualified for electronic filing and the practitioner PIN program has been elected. After you have reviewed your return for completeness and accuracy, please sign and return Form IT-8879 to our office. The return will be transmitted electronically to the IDOR, and no further action is required. Return Form IT-8879 to us by July 15, 2025.

No payment is required as you are to receive a refund in the amount of \$1. Your refund will be deposited directly into your account ending in 6004. Refer to Form IT-40PNR on the Direct Deposit/Debit Report for complete account information.

KENTUCKY INCOME TAX RETURN:

This return has qualified for electronic filing. After you have reviewed your return for completeness and accuracy, please sign, date and return Form 8879-SO to our office. We will then transmit your return electronically to the KDOR, and no further action is required. Do not mail the paper copy of the return to the KDOR. If after three weeks you have not received your refund, you may contact the KDOR at

(502) 564-1600. Return Form 8879-SO to us by July 15, 2025.

No payment is required as you are to receive a refund in the amount of \$1.

MARYLAND INCOME TAX RETURN:

This return has qualified for electronic filing. After you have reviewed your return for completeness and accuracy, please sign, date and return Form EL101 to our office. We will then transmit your return electronically to the MRAD, and no further action is required. Do not mail the paper copy of the return to the MRAD. Return Form EL101 to us by October 15, 2025.

Your check for \$456, payable to Comptroller of Maryland, must be mailed by October 15, 2025. Be sure to attach your payment to Maryland Form IND PV, Payment Voucher. Include your social security number and the words "2024 Form MD505" on your check.

Mail to - Comptroller of Maryland
Payment Processing
PO Box 8888
Annapolis, MD 21401-8888

Your Maryland return includes a late payment penalty of \$40 and late payment interest of \$12.

MARYLAND ESTIMATED TAX VOUCHERS:

Separately mail the declaration of estimated tax form by September 15, 2025. Enclose your check for \$3,470, payable to Comptroller of Maryland. Include your social security number and the words "2025 Estimated Tax" on your check.

Additional estimated tax payments will also be due. Payments should be mailed to the following address on or before the dates indicated.

Mail to - Comptroller of Maryland
Revenue Administration Div.
PO BOX 8888
Annapolis, MD 21401-8888

For your reference we have listed all estimated tax payments and their original due dates below.

Voucher no. 3 by 09/15/25 \$3,470
Voucher no. 4 by 01/15/26 \$1,160

MASSACHUSETTS INCOME TAX RETURN:

This return has qualified for electronic filing. After you

have reviewed your return for completeness and accuracy, please sign, date and return Form M-8453 to our office. We will then transmit your return electronically to the MDOR, and no further action is required. Do not mail the paper copy of the return to the MDOR. Return Form M-8453 to us by July 15, 2025.

You are required to pay your balance due via electronic funds transfer. Visit the website below and follow the on-screen instructions to schedule your payment.

[Www.mass.gov/masstaxconnect](http://www.mass.gov/masstaxconnect)

Payment of \$731 must be made on or before July 15, 2025.

Your Massachusetts return includes a late payment penalty of \$21 and late payment interest of \$14.

MASSACHUSETTS ESTIMATED TAX VOUCHERS:

You are required to pay your estimated tax via electronic funds transfer. Visit the website below and follow the on-screen instructions to schedule your payment.

[Www.mass.gov/masstaxconnect](http://www.mass.gov/masstaxconnect)

For your reference we have listed all estimated tax payments and their original due dates below.

Voucher no. 3 by 09/15/25	\$530
Voucher no. 4 by 01/15/26	\$180

MISSOURI INCOME TAX RETURN:

This return has qualified for electronic filing. After you have reviewed your return for completeness and accuracy, please sign, date and return Form 8879-SO to our office. We will then transmit your return electronically to the MODOR, and no further action is required. Do not mail the paper copy of the return to the MODOR. Return Form 8879-SO to us by July 15, 2025.

You are required to pay your balance due via electronic funds transfer. Visit the website below and follow the on-screen instructions to schedule your payment.

[Dor.mo.gov/personal/payonline.php](http://dor.mo.gov/personal/payonline.php)

Payment of \$129 must be made on or before July 15, 2025.

Your Missouri return includes a late payment penalty of \$6 and late payment interest of \$2.

NEW JERSEY INCOME TAX RETURN:

This return has qualified for electronic filing and the practitioner PIN program has been elected. After you have reviewed your return for completeness and accuracy, please sign and return Form NJ-8879 to our office. The return will be transmitted electronically to the NJDOR, and no further action is required. Return Form NJ-8879 to us by July 15, 2025.

No payment is required as you are to receive a refund in the amount of \$10. Your refund will be deposited directly into your account ending in 6004. Refer to Form NJ-1040-NR on the Direct Deposit/Debit Report for complete account information.

NEW MEXICO INCOME TAX RETURN:

This return has qualified for electronic filing. After you have reviewed your return for completeness and accuracy, please sign, date and return Form PIT-8453 to our office. We will then transmit your return electronically to the TRD, and no further action is required. Do not mail the paper copy of the return to the TRD. Return Form PIT-8453 to us by July 15, 2025.

No payment is required.

NEW YORK INCOME TAX RETURN:

This return has qualified for electronic filing. After you have reviewed your return for completeness and accuracy, please sign, date and return Form TR-579-IT to our office. We will then transmit your return electronically to the NY Tax Dept, and no further action is required. Do not mail the paper copy of the return to the NY Tax Dept. If after three weeks you have not received your refund, you may contact the NY Tax Dept at 1-518-457-5149. Return Form TR-579-IT to us by July 15, 2025.

A portion of your overpayment in the amount of \$280 has been applied to your state declaration of estimated tax.

You will also receive a refund in the amount of \$1,223. Your refund will be deposited directly into your account ending in 6004. Refer to Form IT-203 on the Direct Deposit/Debit Report for complete account information.

Your New York return includes a penalty for underpayment of estimated tax of \$5.

NEW YORK ESTIMATED TAX VOUCHERS:

You are required to pay your estimated tax via electronic funds transfer. Visit the website below and follow the on-screen instructions to schedule your payment.

[Www.tax.ny.gov/pay](http://www.tax.ny.gov/pay)

For your reference we have listed all estimated tax payments and their original due dates below.

Voucher no. 4 by 01/15/26 \$100

NORTH CAROLINA INCOME TAX RETURN:

This return has qualified for electronic filing. After you have reviewed your return for completeness and accuracy, please sign, date and return Form 8879-SO to our office. We will then transmit your return electronically to the NCDOR, and no further action is required. Do not mail the paper copy of the return to the NCDOR. If after three weeks you have not received your refund, you may contact the NCDOR at 877-252-4052. Return Form 8879-SO to us by July 15, 2025.

No payment is required as you are to receive a refund in the amount of \$2. Your refund will be deposited directly into your account ending in 6004. Refer to Form D-400 on the Direct Deposit/Debit Report for complete account information.

OHIO INCOME TAX RETURN:

This return has qualified for electronic filing. After you have reviewed your return for completeness and accuracy, please sign, date and return Form 8879-SO to our office. We will then transmit your return electronically to the ODT, and no further action is required. Do not mail the paper copy of the return to the ODT. Return Form 8879-SO to us by July 15, 2025.

No payment is required.

Please review the Disclosure Information for Ohio.

PENNSYLVANIA INCOME TAX RETURN:

This return has qualified for electronic filing. After you have reviewed your return for completeness and accuracy, please sign, date and return Form PA-8879 to our office. We will then transmit your return electronically to the PDOR, and no further action is required. Do not mail the paper copy of the return to the PDOR. If after four weeks you have not received your refund, you may contact the PDOR at (717) 787-8201. Return Form PA-8879 to us by July 15, 2025.

No payment is required as you are to receive a refund in the amount of \$22. Your refund will be deposited directly into your account ending in 6004. Refer to Form PA-40 on the Direct Deposit/Debit Report for complete account information.

SOUTH CAROLINA INCOME TAX RETURN:

This return has qualified for electronic filing. After you have reviewed your return for completeness and accuracy, please sign, date and return Form SC 8453 to our office. We will then transmit your return electronically to the SCDOR, and no further action is required. Do not mail the paper copy of the return to the SCDOR. Return Form SC 8453 to us by July 15, 2025.

No payment is required.

UTAH INCOME TAX RETURN:

This return has qualified for electronic filing. After you have reviewed your return for completeness and accuracy, please sign, date and return Form 8879-SO to our office. We will then transmit your return electronically to the USTC, and no further action is required. Do not mail the paper copy of the return to the USTC. Return Form 8879-SO to us by July 15, 2025.

No payment is required.

VERMONT INCOME TAX RETURN:

This return has qualified for electronic filing. After you have reviewed your return for completeness and accuracy, please sign, date and return Form VT 8879 to our office. We will then transmit your return electronically to the VDOT, and no further action is required. Do not mail the paper copy of the return to the VDOT. Return Form VT 8879 to us by October 15, 2025.

Your overpayment in the amount of \$6,095 has been applied to your state declaration of estimated tax.

No payment is required.

Your Vermont return includes a penalty for underpayment of estimated tax of \$336.

VERMONT ESTIMATED TAX VOUCHERS:

You are required to pay your estimated tax via electronic funds transfer. Visit the website below and follow the on-screen instructions to schedule your payment.

[Https://myvtax.vermont.gov/_/](https://myvtax.vermont.gov/_/)

For your reference we have listed all estimated tax payments and their original due dates below.

Voucher no. 3 by 09/15/25	\$4,925
Voucher no. 4 by 01/15/26	\$3,680

VIRGINIA INCOME TAX RETURN - TAXPAYER:

This return has qualified for electronic filing and the practitioner PIN program has been elected. After you have reviewed your return for completeness and accuracy, please sign and return Form VA 8879 to our office. The return will be transmitted electronically to the VADOT, and no further action is required. Return Form VA 8879 to us by July 15, 2025.

No payment is required as you are to receive a refund in the amount of \$127. Your refund will be deposited directly into your account ending in 6004. Refer to Form 763 on the Direct Deposit/Debit Report for complete account information.

VIRGINIA INCOME TAX RETURN - SPOUSE:

This return has qualified for electronic filing and the practitioner PIN program has been elected. After you have reviewed your return for completeness and accuracy, please sign and return Form VA 8879 to our office. The return will be transmitted electronically to the VADOT, and no further action is required. Return Form VA 8879 to us by July 15, 2025.

No payment is required as you are to receive a refund in the amount of \$131.

WISCONSIN INCOME TAX RETURN:

This return has qualified for electronic filing. After you have reviewed your return for completeness and accuracy, please sign, date and return Form 8879-SO to our office. We will then transmit your return electronically to the WDOR, and no further action is required. Do not mail the paper copy of the return to the WDOR. Return Form 8879-SO to us by July 15, 2025.

No payment is required.

VERMONT HOMESTEAD DECLARATION AND PROPERTY TAX CREDIT CLAIM RETURN:

This return has qualified for electronic filing. After you have reviewed your return for completeness and accuracy, please sign, date and return 8879-VT to our office. We will then transmit your return electronically to the VDOT, and no further action is required. Do not mail the paper copy of the return to the VDOT. Return 8879-VT to us by October 15, 2025.

No payment is required.

We have used the standard deduction to minimize your taxable

income.

Your copies of the returns are enclosed for your files. We suggest that you retain these copies indefinitely.

For your supporting information, I recommend you retain it at least six years from the returns' filing date as federal and state taxing authorities may request that documentation. Also, amendment opportunities may arise. I have only made copies of items needed for our files and am returning any original information with this package.

I would like to reinforce that you are responsible for the accuracy of your returns. Although I have been engaged to prepare your returns, you are ultimately responsible for their content. I have prepared these returns using the information you have provided. I have not audited or independently verified the data you furnished, although I may have asked for further clarification on some of the details.

Thoroughly review your return package before signing, and should you see anything you don't understand, please ask me to explain. It is important to ensure that the tax returns are true and accurate to the best of your knowledge.

ALSO INCLUDED:

If I prepared your return in the prior year, I have provided a "Two-year Comparison Worksheet" of summarized income and deductions for your analysis.

If applicable, a "Federal Tax Comparison for Married Filing Jointly, versus Filing Separately" is included to confirm your more beneficial filing method, and that method's resultant tax savings.

Do not hesitate to call the office if I can be of further assistance on this, or any other matter.

■incerely,

[REDACTED]
Kristopher S Sabourin, CPA
For the Firm