



## Tax Engagement

We appreciate the opportunity to work with you. To minimize the possibility of a misunderstanding between us, this letter sets forth pertinent information about the services we will provide for you. This letter also outlines some of your responsibilities.

**Information.** It is your responsibility to provide us with true, correct and complete information regarding your income, expenses and/or itemized deductions. Based on the information you furnish to us, we will prepare your 2010 Federal & State 1040 Income Tax Return with applicable schedules. **We will not audit or otherwise verify** the information you give us, although we may ask you clarify some of it. We are not responsible for disallowed deductions, or the inclusion of additional unreported income or any resulting taxes, penalties or interest.

**Pricing.** Our prices are based on a “per-form” schedule. Any additional sorting of records or adding of receipts, will be billed separately. We bill for reimbursements of any out-of-pocket expenses (copying cost & computer processing fees). You understand that you will be charged an additional fee if we are asked to assist or represent you in a tax examination **OR INQUIRY**.

**Payments.** Invoices are due and payable upon completion of your return. No tax return will be e-filed to the IRS or State, or released to you, until payment has been received. Additional services will not be performed until the bill for these services are paid in full.

**Extensions.** If your tax return information is not received by **April 1, 2011** our office may need to place your return on extension. If this should occur, we will contact you. ***This is not an extension of time to pay.*** **Any amount owed is due on April 15<sup>th</sup>.** **The amount due should be sent along with the extension request.**

**Retention.** You need to maintain all necessary tax records supporting your returns, including but not limited to receipts, cancelled checks for deductible items, receipts for charitable contributions, and log books, to only name a few. These must be retained for a minimum of **3 years** from the filing date of your return. If you have additional questions please call. Otherwise, we are not responsible for the disallowance of doubtful deductions or inadequately supported documentation, nor for resulting tax penalties and interest.

**Audits.** Your return may be selected for examination by a taxing authority. Any proposed adjustments by the examining agent are subject to certain rights of appeal. If an audit occurs, we can represent you, however there will be an additional fee (unless you purchased the Prepaid Audit Defense) for time and expenses incurred.

Once you have read, understood and accepted the conditions of this letter, please print your name, sign and date. We will not be preparing any return(s) until we have received a signed copy of this letter.

Printed Name: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_



# Consent to Disclosure of Tax Return Information

Federal law requires this consent form be provided to you. Unless authorized by law, we cannot use, without your consent, your tax return information for purposes other than the preparation and filing of your tax return. Tax return information shall include any and all personal and financial information located on your current year tax return.

You are not required to complete this form. If we obtain your signature on this form by conditioning our tax preparation services on your consent, your consent will not be valid. If you agree to the disclosure of your Tax Return Information, your consent is valid for the amount of time that you specify. If you do not specify the duration of your consent, your consent is valid for one year.

If you sign this form and check one or more of the boxes below, you authorize Tax-Pro, Inc. to disclose the specified tax return information for the designated purposes. Insert a check mark (✓) in the corresponding box if you want to provide your consent to a specific use.

I authorize Tax-Pro, Inc to disclose relevant information I provide in connection with the preparation of my current and/or prior year tax return to:	
<input type="checkbox"/>	Obtain an Electronic Refund Product and/or Refund Anticipation Loan (collectively, a “tax refund bank product”) from Fort Knox Financial Services Corporation, d/b/a Refund Advantage, and Ohio Valley Bank Company or EPS Financial, LLC (collectively, the “Bank Product Provider”). To provide you with the opportunity to apply for and/or receive a tax refund bank product, we must disclose all of your prior and current year tax return information to the Bank Product Provider. You may request a more limited disclosure of tax return information, but you will not be eligible to submit a bank product application to the Bank Product Provider.
<input type="checkbox"/>	Obtain information on comprehensive financial services including, but not limited to, investment securities, insurance and annuities. To provide you with this information, Tax-Pro, Inc., must forward your tax return information to Robert A Bolduc II, d/b/a, Four Points Financial Advisors for this service. Robert A Bolduc II, d/b/a, Four Points Financial Advisors, is in the business of providing financial services beyond tax return preparation and tax representation and that your tax information can be used by said company to make recommendations to you, including, but not limited to, comprehensive financial services, life, health, disability, long term care and other insurance services, general investment advice, advice, planning and sales related to tax-advantaged investment vehicles and retirement plans, sales of securities, including stocks, bonds, mutual funds, ETFs, fixed and variable annuities, UITs.
<input type="checkbox"/>	All of the above

**Valid for  3 years,  5 years or  until revoked in writing.**

If you believe your tax return information has been disclosed or used improperly in a manner unauthorized by law or without your permission, you may contact the Treasury Inspector General for Tax Administration (TIGTA) by telephone at 1-800-366-4484, or by email at [complaints@tigta.treas.gov](mailto:complaints@tigta.treas.gov).

Tax-Pro, Inc will not use or disclose your tax return information for any other purpose in connection with this consent, except as required or permitted by law.

Taxpayer’s signature \_\_\_\_\_ Date: \_\_\_\_\_

Print Name \_\_\_\_\_

Spouse’s signature \_\_\_\_\_ Date: \_\_\_\_\_

Print Name \_\_\_\_\_



# Consent to Use Tax Return Information

Federal law requires this consent form be provided to you. Unless authorized by law, we cannot use, without your consent, your tax return information for purposes other than the preparation and filing of your tax return. Tax return information shall include any and all personal and financial information located on your current year tax return.

You are not required to complete this form. If we obtain your signature on this form by conditioning our tax preparation services on your consent, your consent will not be valid. Your consent is valid for the amount of time you specify. If you do not specify the duration of your consent, your consent is valid for one year.

If you sign this form and check one or more of the boxes below, you authorize Tax-Pro, Inc. to use the specified tax return information for the designated purposes. Insert a check mark (✓) in the corresponding box if you want to provide your consent to a specific use.

For your convenience I, Robert A Bolduc II, DBA, Four Points Financial, have the licenses to sell Mutual Funds, Individual Retirement Accounts, Variable Annuities, Pension Plans, Life Insurance, and other Financial Planning Services. If I were to provide these other services to you, it would be necessary and customary to use the information contained in your tax return.

I authorize Tax-Pro, Inc to use relevant information I provide in connection with the preparation of my current and/or prior year tax return to:	
<input type="checkbox"/>	Use the information I provided to Tax-Pro, Inc. to prepare and process my current/prior year tax return.
<input type="checkbox"/>	Determine my eligibility for, inform me about or offer me Refund Anticipation Loans (RALs), Electronic Refund Checks (ERCs), Electronic Refund Deposits (ERDs), and E-1 Cards (collectively referred to as "Bank Products").
<input type="checkbox"/>	Determine my eligibility for, inform me about or offer me services including Individual Retirement Accounts (IRAs), Mutual Funds, Variable Annuities, Pension Plans, Life Insurance, and other Financial Planning Services.
<input type="checkbox"/>	Determine my eligibility for, inform me about or offer me bookkeeping, accounting and/or payroll services.
<input type="checkbox"/>	All of the above

**Valid for  3 years,  5 years or  until revoked in writing.**

If you believe your tax return information has been disclosed or used improperly in a manner unauthorized by law or without your permission, you may contact the Treasury Inspector General for Tax Administration (TIGTA) by telephone at 1-800-366-4484, or by email at [complaints@tigta.treas.gov](mailto:complaints@tigta.treas.gov).

Tax-Pro, Inc will not use or disclose your tax return information for any other purpose in connection with this consent, except as required or permitted by law.

Taxpayer's signature \_\_\_\_\_ Date: \_\_\_\_\_

Print Name \_\_\_\_\_

Spouse's signature \_\_\_\_\_ Date: \_\_\_\_\_

Print Name \_\_\_\_\_

# TAX-PRO, INC.

157 MADISON AVE  
SKOWHEGAN, ME 04976  
(207)474-2999

438 SOMERSET AVE  
PITTSFIELD, ME 04967  
(207)487-5006

132 EAST MAIN ST  
DOVER-FOXCROFT, ME 04426  
(207)564-8500

## LOAN BROKER AGREEMENT

1. A. You, the consumer, have engaged Tax-Pro, Inc. to prepare and/or file your Federal and State income tax returns. Subsequently, you are applying for a Refund Anticipation Loan or a Refund Anticipation Check. Refund Anticipation loans and checks carry additional fees not associated with the preparation of your income tax return(s). Upon disclosing, to you, the terms of the agreement, completing all associated applications, and after obtaining your written consent, Tax-Pro, Inc. will electronically file your tax return. Simultaneously, your tax return information will be transmitted to both the IRS and the bank who issues Refund Anticipation Loans and/or Refund Anticipation Checks. Upon confirmation from the IRS that your return has been acknowledged the bank(s) will review your application for a Refund Anticipation Loan or Refund Anticipation Check. After review the bank(s) will either approve or deny your application for a Refund Anticipation Loan or Refund Anticipation Check. Tax-Pro, Inc. will then notify you in regards to their decision, however, we cannot explain to you why you may have been denied in the case of a denial. You may contact the bank(s) directly to get answers to such inquires from consumers in addition to providing you, the consumer, with a written notification explaining why your request for a Refund Anticipation Loan was denied. If your Refund Anticipation Loan is approved, Tax-Pro, Inc. will receive authorization from the bank to print your Refund Anticipation Loan proceeds check in our office. Tax-Pro, Inc. will then contact you and you may pick-up your Refund Anticipation Loan check.
- B. Tax-Pro, Inc. guarantees to adhere to the Equal Credit Opportunity Act (Regulation B) as it pertains to those who originate loans for a creditor. (EROs). Beyond this, no guarantees relating to our tax preparation services, Refund Anticipation Loans or Refund Anticipation Checks can be made.
- C. The Consumer is entitled to a full or partial refund under the following conditions: No refunds, either full or partial, are allowed under the terms of this agreement.
- D. This contract for a Refund Anticipation Loan or Refund Anticipation Check, is effective as of the date of written consent and application, and remains in effect until approval or denial of your Refund Anticipation Loan or Refund Anticipation Check.

2. A. Please refer to the Refund Anticipation Loan Truth In Lending Act Disclosure Statement, which outlines fees associated with a Refund Anticipation Loan or Refund Anticipation Check.
- B. All fees associated with Refund Anticipation Loans or Refund Anticipation Checks are deducted from the amount of the gross loan proceeds. However, in some cases Tax-Pro, Inc. will not receive payment for services when a request for a Refund Anticipation Loan or Refund Anticipation Check is made and IRS does not issue the refund to the bank. This typically occurs when a taxpayer has an outstanding debt to the IRS, Financial Management System, other Federal government and/or State agencies. Consumer acknowledges that all tax preparation and loan document preparation fees charged by Tax-Pro, Inc. are the complete responsibility of the consumer and expected to be paid in full or by written request for payment arrangements within 30 days of Tax-Pro, Inc. notifying consumer of the unpaid balance due. Absent full payment within 30 days notification of the outstanding balance due, Tax-Pro, Inc. will impose a service charge of 18% per annum. Furthermore, Tax-Pro, Inc. reserves the right to pursue collection of its professional fees for unpaid balances via collection agencies and/or small claims court.

\_\_\_\_\_ I acknowledge I have been made aware of my responsibility to pay Tax-Pro, Inc., promptly in full, should my Refund Anticipation Loan or Refund Anticipation Check proceeds not be sufficient to cover Tax-Pro, Inc's. fees.

**3. NOTICE TO CONSUMER: Do not sign this agreement before you read it. You are entitled to a copy of this agreement.**

Taxpayer's signature \_\_\_\_\_ Date: \_\_\_\_\_

Printed name \_\_\_\_\_

Spouse's signature \_\_\_\_\_ Date: \_\_\_\_\_

Printed name \_\_\_\_\_

TAX PRO. INC.

by: Robert A Bolduc F, EA

title: President