Form **1040** Department of the Treasury—Internal Revenue Service (99)

U.S. Individual Income Tax Return 2011

OMB No. 1545-0074 IRS Use Only—Do not write or staple in this space.

For the year Jan. 1–Dec. 31, 2011, or other tax year beginning , 2011, ending , 20 See separate instructions.

Your first name and initial SAMPLE	Last name SAMPLE	Your social security number 999-99-9999
If a joint return, spouse's first name and initial	Last name	Spouse's social security number
Home address (number and street). If you have a P.O. box, see instructions.	Apt. no.	▲ Make sure the SSN(s) above and on line 6c are correct.
City, town or post office, state, and ZIP code. If you have a foreign address, also complete spaces below (see instructions).		**Presidential Election Campaign** Check here if you, or your spouse if filing jointly, want $3 to go to this fund. Checking a box below will not change your tax or refund. ☐ You ☐ Spouse
Foreign country name	Foreign province/county	Foreign postal code

Filing Status

Check only one box.

1 ☒ Single
2 ☐ Married filing jointly (even if only one had income)
3 ☐ Married filing separately. Enter spouse's SSN above and full name here. ▶
4 ☐ Head of household (with qualifying person). (See instructions.) If the qualifying person is a child but not your dependent, enter this child's name here. ▶
5 ☐ Qualifying widow(er) with dependent child

Exemptions

6a ☒ **Yourself.** If someone can claim you as a dependent, **do not** check box 6a — Boxes checked on 6a and 6b: 1
b ☐ **Spouse**
c **Dependents:**

(1) First name Last name	(2) Dependent's social security number	(3) Dependent's relationship to you	(4) ✓ if child under age 17 qualifying for child tax credit (see instructions)
			☐
			☐
			☐
			☐

If more than four dependents, see instructions and check here ▶ ☐

No. of children on 6c who:
• lived with you
• did not live with you due to divorce or separation (see instructions)

Dependents on 6c not entered above

d Total number of exemptions claimed — Add numbers on lines above ▶ 1

Income

Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.

If you did not get a W-2, see instructions.

Enclose, but do not attach, any payment. Also, please use **Form 1040-V.**

7	Wages, salaries, tips, etc. Attach Form(s) W-2		7	7,493.
8a	**Taxable** interest. Attach Schedule B if required		8a	
b	**Tax-exempt** interest. **Do not** include on line 8a	8b		
9a	Ordinary dividends. Attach Schedule B if required		9a	
b	Qualified dividends	9b		
10	Taxable refunds, credits, or offsets of state and local income taxes		10	
11	Alimony received		11	
12	Business income or (loss). Attach Schedule C or C-EZ		12	
13	Capital gain or (loss). Attach Schedule D if required. If not required, check here ▶ ☐		13	
14	Other gains or (losses). Attach Form 4797		14	
15a	IRA distributions 15a	b Taxable amount	15b	
16a	Pensions and annuities 16a	b Taxable amount	16b	
17	Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E		17	
18	Farm income or (loss). Attach Schedule F		18	
19	Unemployment compensation		19	
20a	Social security benefits 20a	b Taxable amount	20b	
21	Other income. List type and amount NOT FOR PROFIT ACTIVITY INCOME		21	0.
22	Combine the amounts in the far right column for lines 7 through 21. This is your **total income** ▶		22	7,493.

Adjusted Gross Income

23	Educator expenses	23		
24	Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ	24		
25	Health savings account deduction. Attach Form 8889	25		
26	Moving expenses. Attach Form 3903	26		
27	Deductible part of self-employment tax. Attach Schedule SE	27		
28	Self-employed SEP, SIMPLE, and qualified plans	28		
29	Self-employed health insurance deduction	29		
30	Penalty on early withdrawal of savings	30		
31a	Alimony paid b Recipient's SSN ▶	31a		
32	IRA deduction	32		
33	Student loan interest deduction	33		
34	Tuition and fees. Attach Form 8917	34		
35	Domestic production activities deduction. Attach Form 8903	35		
36	Add lines 23 through 35		36	
37	Subtract line 36 from line 22. This is your **adjusted gross income** ▶		37	7,493.

Exhibit D-6

Tax and Credits	38	Amount from line 37 (adjusted gross income)	38	7,493.
	39a	Check if: ☐ **You** were born before January 2, 1947, ☐ Blind. ☐ **Spouse** was born before January 2, 1947, ☐ Blind. } **Total boxes checked** ▶ 39a ☐		
	b	If your spouse itemizes on a separate return or you were a dual-status alien, check here ▶ 39b ☐		
	40	**Itemized deductions** (from Schedule A) or your **standard deduction** (see left margin)	40	5,800.
	41	Subtract line 40 from line 38	41	1,693.
	42	**Exemptions.** Multiply $3,700 by the number on line 6d	42	3,700.
	43	**Taxable income.** Subtract line 42 from line 41. If line 42 is more than line 41, enter -0-	43	0.
	44	**Tax** (see instructions). Check if any from: a ☐ Form(s) 8814 b ☐ Form 4972 c ☐ 962 election	44	0.
	45	**Alternative minimum tax** (see instructions). Attach Form 6251	45	
	46	Add lines 44 and 45 ▶	46	0.
	47	Foreign tax credit. Attach Form 1116 if required — 47		
	48	Credit for child and dependent care expenses. Attach Form 2441 — 48		
	49	Education credits from Form 8863, line 23 — 49: 0.		
	50	Retirement savings contributions credit. Attach Form 8880 — 50		
	51	Child tax credit (see instructions) — 51		
	52	Residential energy credits. Attach Form 5695 — 52		
	53	Other credits from Form: a ☐ 3800 b ☐ 8801 c ☐ ____ — 53		
	54	Add lines 47 through 53. These are your **total credits**	54	0.
	55	Subtract line 54 from line 46. If line 54 is more than line 46, enter -0- ▶	55	0.
Other Taxes	56	Self-employment tax. Attach Schedule SE	56	
	57	Unreported social security and Medicare tax from Form: a ☐ 4137 b ☐ 8919	57	
	58	Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required	58	
	59a	Household employment taxes from Schedule H	59a	
	b	First-time homebuyer credit repayment. Attach Form 5405 if required	59b	
	60	Other taxes. Enter code(s) from instructions	60	
	61	Add lines 55 through 60. This is your **total tax** ▶	61	0.
Payments	62	Federal income tax withheld from Forms W-2 and 1099 — 62: 304.		
	63	2011 estimated tax payments and amount applied from 2010 return — 63		
	64a	**Earned income credit (EIC)** — 64a: 464.		
	b	Nontaxable combat pay election — 64b		
	65	Additional child tax credit. Attach Form 8812 — 65		
	66	American opportunity credit from Form 8863, line 14 — 66: 839.		
	67	First-time homebuyer credit from Form 5405, line 10 — 67		
	68	Amount paid with request for extension to file — 68		
	69	Excess social security and tier 1 RRTA tax withheld — 69		
	70	Credit for federal tax on fuels. Attach Form 4136 — 70		
	71	Credits from Form: a ☐ 2439 b ☐ 8839 c ☐ 8801 d ☐ 8885 — 71		
	72	Add lines 62, 63, 64a, and 65 through 71. These are your **total payments** ▶	72	1,607.
Refund	73	If line 72 is more than line 61, subtract line 61 from line 72. This is the amount you **overpaid**	73	1,607.
	74a	Amount of line 73 you want **refunded to you.** If Form 8888 is attached, check here ▶ ☐	74a	1,607.
Direct deposit? See instructions.	▶ b	Routing number ▶ c Type: ☒ Checking ☐ Savings		
	▶ d	Account number		
	75	Amount of line 73 you want **applied to your 2012 estimated tax** ▶ 75		
Amount You Owe	76	**Amount you owe.** Subtract line 72 from line 61. For details on how to pay, see instructions ▶	76	
	77	Estimated tax penalty (see instructions) — 77		

Standard Deduction for—
• People who check any box on line 39a or 39b **or** who can be claimed as a dependent, see instructions.
• All others:
Single or Married filing separately, $5,800
Married filing jointly or Qualifying widow(er), $11,600
Head of household, $8,500

If you have a qualifying child, attach Schedule EIC.

Third Party Designee
Do you want to allow another person to discuss this return with the IRS (see instructions)? ☐ **Yes.** Complete below. ☒ **No**
Designee's name ▶ Phone no. ▶ Personal identification number (PIN) ▶

Sign Here
Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Joint return? See instructions. Keep a copy for your records.

Your signature	Date	Your occupation	Daytime phone number
		Student	
Spouse's signature. If a joint return, **both** must sign.	Date	Spouse's occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)

Paid Preparer Use Only

Print/Type preparer's name	Preparer's signature	Date	Check ☐ if self-employed	PTIN
Firm's name ▶ SELF PREPARED		Firm's EIN ▶		
Firm's address ▶		Phone no.		

Form **8863**

Department of the Treasury
Internal Revenue Service (99)

Education Credits (American Opportunity and Lifetime Learning Credits)

▶ See separate instructions to find out if you are eligible to take the credits.
▶ Attach to Form 1040 or Form 1040A.

OMB No. 1545-0074

2011

Attachment Sequence No. 50

Name(s) shown on return | Your social security number

CAUTION

***You cannot** take both an education credit and the tuition and fees deduction (see Form 8917) for the **same student** for the same year.*

Part I American Opportunity Credit

Caution: *You **cannot** take the American opportunity credit for more than 4 tax years for the **same student**.*

1	(a) Student's name (as shown on page 1 of your tax return) First name / Last name	(b) Student's social security number (as shown on page 1 of your tax return)	(c) Qualified expenses (see instructions). **Do not** enter more than $4,000 for each student.	(d) Subtract $2,000 from the amount in column (c). If zero or less, enter -0-.	(e) Multiply the amount in column (d) by 25% (.25)	(f) If column (d) is zero, enter the amount from column (c). Otherwise, add $2,000 to the amount in column (e).
			2,390.	390.	98.	2,098.

2 **Tentative American opportunity credit.** Add the amounts on line 1, column (f). If you are taking the lifetime learning credit for a different student, go to Part II; otherwise, go to Part III . . . . . . ▶ | 2 | 2,098.

Part II Lifetime Learning Credit

Caution: *You **cannot** take the American opportunity credit and the lifetime learning credit for the **same student** in the same year.*

3	(a) Student's name (as shown on page 1 of your tax return) First name	Last name	(b) Student's social security number (as shown on page 1 of your tax return)	(c) Qualified expenses (see instructions)

4	Add the amounts on line 3, column (c), and enter the total	4	
5	Enter the **smaller** of line 4 or $10,000	5	
6	**Tentative lifetime learning credit.** Multiply line 5 by 20% (.20). If you have an entry on line 2, go to Part III; otherwise go to Part IV	6	

Part III Refundable American Opportunity Credit

7	Enter the amount from line 2	7	2,098.
8	Enter: $180,000 if married filing jointly; $90,000 if single, head of household, or qualifying widow(er)	8	90,000.
9	Enter the amount from Form 1040, line 38, or Form 1040A, line 22. If you are filing Form 2555, 2555-EZ, or 4563, or you are excluding income from Puerto Rico, see Pub. 970 for the amount to enter	9	7,493.
10	Subtract line 9 from line 8. If zero or less, **stop**; you cannot take any education credit	10	82,507.
11	Enter: $20,000 if married filing jointly; $10,000 if single, head of household, or qualifying widow(er)	11	10,000.
12	If line 10 is: • Equal to or more than line 11, enter 1.000 on line 12 • Less than line 11, divide line 10 by line 11. Enter the result as a decimal (rounded to at least three places)	12	1.000
13	Multiply line 7 by line 12. **Caution:** If you were under age 24 at the end of the year **and** meet the conditions on page 4 of the instructions, you **cannot** take the refundable American opportunity credit. Skip line 14, enter the amount from line 13 on line 15, and check this box ▶ ☐	13	2,098.
14	**Refundable American opportunity credit.** Multiply line 13 by 40% (.40). Enter the amount here and on Form 1040, line 66, or Form 1040A, line 40. Then go to line 15 below	14	839.

Part IV Nonrefundable Education Credits

15	Subtract line 14 from line 13	15	1,259.
16	Enter the amount from line 6, if any. If you have no entry on line 6, skip lines 17 through 22, and enter the amount from line 15 on line 6 of the Credit Limit Worksheet (see instructions)	16	
17	Enter: $122,000 if married filing jointly; $61,000 if single, head of household, or qualifying widow(er)	17	
18	Enter the amount from Form 1040, line 38, or Form 1040A, line 22. If you are filing Form 2555, 2555-EZ, or 4563, or you are excluding income from Puerto Rico, see Pub. 970 for the amount to enter	18	
19	Subtract line 18 from line 17. If zero or less, skip lines 20 and 21, and enter zero on line 22	19	
20	Enter: $20,000 if married filing jointly; $10,000 if single, head of household, or qualifying widow(er)	20	
21	If line 19 is: • Equal to or more than line 20, enter 1.000 on line 21 and go to line 22 • Less than line 20, divide line 19 by line 20. Enter the result as a decimal (rounded to at least three places)	21	
22	Multiply line 16 by line 21. Enter here and on line 1 of the Credit Limit Worksheet (see instructions) ▶	22	
23	**Nonrefundable education credits.** Enter the amount from line 11 of the Credit Limit Worksheet (see instructions) here and on Form 1040, line 49, or Form 1040A, line 31	23	0.

Form **8863** (2011)

REV 01/05/12 TTO

We Need Your Consent to Use Your Tax Information

The IRS requires that we obtain your consent to use specific information in your tax return to determine if you can use this payment method.

Protecting Your Privacy

Because you have selected this payment option, Intuit, the maker of TurboTax software, needs to check a few items in your return to determine whether you can pay your fees from your refund. For example, you must reside in the U.S. and your refund must be large enough to make the payment.

We're asking your permission to perform these checks and providing some important information to you as required by the IRS. To agree, simply enter your name(s) and the date in the boxes below after reading the consent and select "I Agree".

I authorize Intuit, the maker of TurboTax, to use the information provided in this 2011 return to determine whether a portion of the refund can be used to pay for tax preparation.

IRS regulations require the following statements:

"Federal law requires this consent form be provided you 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.

You are not required to complete this form. If we obtain your signature on this form by conditioning our services on your consent, your consent will not be valid. 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."

Taxpayer's First Name	Taxpayer's Last Name
Spouse's First Name (if applicable)	Spouse's Last name (if applicable)

Please type the date below:
08/23/2012
Date

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.*

Finally, We Need Your Consent to Disclose Your Tax Information

Before we continue with processing your payment by transferring money from your tax refund, we need to ask for your permission again, this time to forward certain of your information to First California Bank of Palm Desert, CA ('BANK') and to Santa Barbara Tax Processing Group, LLC, ('SBTPG'), the administrator and servicer of your tax refund transfer. To consent, type your first and last name and today's date in the boxes below.

How this protects your privacy

Because you are choosing to pay for your tax preparation with money from your refund, Intuit, the maker of TurboTax software, needs to send a limited amount of personal information from your tax return information, (such as your identifying information, deposit information, and refund amount) to BANK and to SBTPG, the administrator and servicer of payment for tax preparation services from your tax refund. Your information is sent via a secure SSL encrypted transmission for the sole purpose of refund processing tax preparation service payment. BANK and SBTPG are contractually obligated to protect the confidentiality of your information.

We're asking your permission to disclose that information, and also providing some important information to you as required by the IRS. To agree, simply enter your name(s) and the date in the boxes below after reading this consent and select "I Agree".

I authorize Intuit, the maker of TurboTax, to disclose to BANK and SBTPG that portion of my 2011 tax return information that is necessary to enable BANK and SBTPG to process my refund and pay for my tax preparation.

IRS regulations require the following statements:

"Federal law requires this consent form be provided to you. Unless authorized by law, we cannot disclose, without your consent, your tax return information to third parties for purposes other than the preparation and filing of your tax return. If you consent to the disclosure of your tax return information, Federal law may not protect your tax return information from further use or distribution.

You are not required to complete this form. If we obtain your signature on this form by conditioning our 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."

Please type the date below:

08/23/2012

Date

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.

sbia1301.SCR 02/20/12

First California Bank Refund Processing Agreement ('Agreement')

Name	Social Security No.

This Agreement contains important terms, conditions and disclosures about the processing of your refund by First California Bank of Palm Desert, CA, (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 2011 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 PROCESSING SERVICE OCCURS. THIS FEE IS COLLECTED AT THE TIME THE REFUND 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 2011 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 2011 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	$ 1,607.00
Less BANK Refund Processing Service Fee	$ 29.95
Less TurboTax Fees	$ 129.85
Less Additional Products and Services Purchased	$
Expected Proceeds*	$ 1,447.20

*These charges are itemized. This is only an estimate. The amount will be reduced by any applicable sales taxes, and if applicable, a twenty dollar ($20) returned item processing 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 2011 federal income tax refund from the IRS. BANK must receive an acknowledgement 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 twenty dollars ($20) as a returned item processing 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. Acknowledgements. (a) You understand that: (i) BANK cannot guarantee the amount of your tax year 2011 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 2011 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: First California Bank, P.O. Box 261059, San Diego, CA 92196, or via the Internet at http://cisc.sbtpg.com.

7. Disbursement Method: You agree that the disbursement method selected below will be used by BANK to disburse funds to you.

a [ ] 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: 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 or another account designated by you. Please enter your account information 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
[ ] Other

RTN number . . . .
Account number . . . . ____________

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 account information incorrectly and your deposit is returned to BANK, the refund balance minus a $20 returned item processing fee will be disbursed to you via a cashier's check or a prepaid card mailed to the address on your tax return. If funds are returned via a prepaid card, you are entitled to a free one-time transfer of all funds from this card. If you elect to continue to use the card you will be subject to all the terms and conditions in the cardholder agreement mailed with the card including without limitation fees imposed for each use of the card after the first use. 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 First California Bank, P.O. Box 261059, San Diego, California 92196 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 California.

11. Arbitration Provision. This arbitration provision is made pursuant to a transaction involving interstate commerce and shall be governed by the Federal Arbitration Act. 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 arbitration commenced as close as possible to where you reside. Any and all disputes must be brought in the parties' individual capacity, and not as a plaintiff or class member in any purported class or representative proceeding. 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 fees for you. By agreeing to arbitration, you and we are waiving our rights to file a lawsuit and proceed in court and to have a jury trial to resolve disputes. The word 'disputes' is given its broadest possible meaning, and includes all claims; disputes or controversies, including without limitation any claim or attempt to set aside this arbitration provision.

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 2011 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 2011 TurboTax(R) Software and Services, as the term 'Communications' is defined therein, (iii) You consent to the release of your 2011 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 2011 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 **'I Agree'** indicates that both spouses agree to be bound by the terms and conditions of the Agreement.

FACTS What does First California 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 that we collect and share depend on the product or service you have with us. This can include: • Social Security number and account balances • payment history and transaction history • overdraft history and account transactions When you are no longer our customer, we continue to share your information as described in this notice.
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 First California Bank chooses to share and whether you can limit the sharing.

Reasons we can share your personal information	Does First California 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 non affiliates to market to you.	No	We don't share

Questions?	Toll Free: 800-856-7905 or go to *www.fcbank.com*

Who we are	
Who is providing this notice?	First California Bank
What we do	
How does First Californial 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.
How does First California Bank collect my personal information?	We collect personal information about you when you apply for a tax related product. This includes information in your application, such as your name, address, social security number, income, deductions, refund and the like. We also collect information about your transactions with us.
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 non affiliates to market to you. State laws and individual companies may give you additional rights to limit sharing.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • First California Bank does not share with our affiliates
Non affiliates	Companies not related by common ownership or control. They can be financial or nonfinancial companies. • First California Bank does not share with nonaffiliates so they can market to you.
Joint Marketing	A formal joint marketing agreement between non affiliated financial companies that together market financial products or services to you. • First California 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 have applied for a tax-related bank product.	

sbia1514.SCR 02/13/12

Electronic Filing Instructions for your 2011 Georgia Tax Return

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

TurboTax

Columbus, GA

Balance Due/ Refund	Your Georgia state tax return (Form 500) shows a refund due to you in the amount of $108.00. Your tax refund should be direct deposited into your account within 7 to 14 days after your return is accepted. The account information you entered - Account Number: Routing Transit Number:
Where's My Refund?	Before you call the Georgia Department of Revenue with questions about your refund, give them 7 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 Georgia Department of Revenue directly at 1-877-423-6711. From outside of Georgia use 1-877-602-8477. You can also visit the Georgia Department of Revenue web site at https://www.dor.ga.gov/WMRefund/index.aspx.
What You Need to Sign	Sign and date Form GA-8453 within 1 day of acceptance.
Do Not Mail	Do not mail a paper copy of your tax return. Since you filed electronically, the Georgia Department of Revenue already has your return.
What You Need to Keep	Your Electronic Filing Instructions (this form) - Form GA-8453 and attachment(s) Printed copy of your state and federal returns
2011 Georgia Tax Return Summary	Taxable Income $ 2,271.00 Total Tax $ 37.00 Total Payments/Credits $ 125.00 Amount to be Refunded $ 108.00

PLEASE DO NOT MAIL!

KEEP WITH YOUR RECORDS

GA-8453
2011

IRS DCN OR SUBMISSION ID

0 0 | | | | | | | | | | | | | | | | 1 2

GEORGIA INDIVIDUAL INCOME TAX DECLARATION FOR ELECTRONIC FILING SUMMARY OF AGREEMENT BETWEEN TAXPAYER AND ERO OR PAID PREPARER

First Name and Initial	Last Name		Social Security Number
If Joint Return, Spouse's First Name and Initial	Spouse's Last Name		Spouse's Social Security Number
Home Address (number and street)		Apt Number	Daytime Telephone Number
City, Town or Post Office, State and Zip Code COLUMBUS GA			

PART I — TAX RETURN INFORMATION

1. Federal Adjusted Gross Income (Form 500, Line 8; Form 500EZ, Line 1)	1.	7493
2. Georgia Taxable Income (Form 500, Line 15; Form 500EZ, Line 3)	2.	2271
3. Net Georgia Tax (Form 500, Line 18; Form 500EZ, Line 4)	3.	17
4. Refund (Form 500, Line 36; Form 500EZ Line 20)	4.	108
5. Balance Due (Form 500, Line 35; Form 500EZ, Line 19)	5.	

PART II — DECLARATION OF TAXPAYER(S)

Under penalties of perjury, I declare that the information I have provided to my Electronic Return Originator (ERO) and/or Online Service Provider and/or transmitter and the amounts shown in Part I agree with the amounts shown on the corresponding lines of the electronic portion of my 2011 Georgia Income Tax Return. I declare that I have examined my tax return, including accompanying schedules and statements, and to the best of my knowledge and belief, my return is true, correct and complete. I consent that the electronic portion of my return may be sent by my ERO/Online Service Provider/transmitter.

SIGN HERE ▶ TAXPAYER'S SIGNATURE ________ Date ________ ▶ SPOUSE'S SIGNATURE (if joint return, both must sign) ________ Date ________

PRINT NAME ________ EMAIL ADDRESS ________

EXAMPLE

PART III — DECLARATION OF ELECTRONIC RETURNS ORIGINATOR AND PAID PREPARER

I DECLARE THAT I HAVE REVIEWED THE ABOVE TAXPAYER'S RETURN AND THAT THE ENTRIES ON THE GA-8453 ARE COMPLETE AND CORRECT TO THE BEST OF MY KNOWLEDGE.

ERO's Use Only

ERO's Signature ________ Date ________

Firm's Name ________ Check if also paid preparer ☐

Address ________ FEIN/PTIN ________

SSN/TIN ________

IF PREPARED BY ANY PERSON OTHER THAN THE TAXPAYER, THIS DECLARATION IS BASED ON ALL INFORMATION OF WHICH THE TAXPAYER HAS ANY KNOWLEDGE.

Paid Preparer's Use Only

Paid Preparer's Signature SELF PREPARED Date ________

Firm's Name ________ FID/TIN ________

Address ________ SSN/TIN ________

GA-8453 (REV 8/11)

PLEASE DO NOT MAIL! KEEP WITH YOUR RECORDS

Georgia Form 500 (Rev. 9/11)
Individual Income Tax Return
Georgia Department of Revenue
2011 (Approved software version)

Fiscal Year Beginning

Fiscal Year Ending

Version 1 DEL ☐ EXT ☐

YOUR FIRST NAME MI YOUR SOCIAL SECURITY NUMBER

1.

Special Program Code
See Tax Booklet on Page 9

LAST NAME SUFFIX

SPOUSE'S FIRST NAME MI SPOUSE'S SOCIAL SECURITY NUMBER

DEPARTMENT USE ONLY

LAST NAME SUFFIX

ADDRESS (NUMBER AND STREET or P.O. BOX) (Use 2nd address line for Apt, Suite or Building Number) ☐ CHECK IF ADDRESS HAS CHANGED

2.

CITY (Please insert a space if the city has multiple names) STATE ZIP CODE

3. COLUMBUS GA

500 UET Exception Attached ☐

(COUNTRY IF FOREIGN)

Residency Status

4. Enter your Residency Status with the appropriate number ▶ 4. 2

1. FULL-YEAR RESIDENT 2. PART-YEAR RESIDENT 05-01-2011 TO 12-31-2011 3. NONRESIDENT

Part-Year Residents and Nonresidents must omit Lines 9 thru 14 and use Schedule 3 of Form 500, page 6

Filing Status

5. Enter Filing Status with appropriate letter (See Tax Booklet Page 11) ▶ 5. A

A . Single B. Married filing joint C. Married filing separate (Spouse's social security number must be entered above) D. Head of Household or Qualifying Widow(er)

6. Number of exemptions (Check appropriate box(es) and enter total in 6c.) 6a. Yourself ☒ 6b. Spouse ☐ 6c. 1

7. Dependents (If you have more than 3 dependents, attach a list of additional dependents)

First Name, MI. Last Name

Social Security Number Relationship to You

First Name, MI. Last Name

Social Security Number Relationship to You

First Name, MI. Last Name

Social Security Number Relationship to You

YOUR SOCIAL SECURITY NUMBER

7a	Number of Dependents (DO NOT include yourself or your spouse)	7a.	
7b.	Add Lines 6c and 7a. Enter total	7b.	1

If amount on line 8, 9, 10, 13 or 15 is negative, check box. Example: ☒

8.	Federal adjusted gross income (From Federal Form 1040,1040A or 1040 EZ) ☐	8.	7493
	(Do not use FEDERAL TAXABLE INCOME) If the amount on Line 8 is $40,000 or more, or your gross income is less than your W-2's you must enclose a copy of your Federal Form 1040 Pages 1 and 2.		
9.	Adjustments from Schedule 1 (See Tax Booklet on Page 11, Line 9) ☐	9.	
10.	Georgia adjusted gross income (Net total of Line 8 and Line 9) ☐	10.	
11.	Standard Deduction (Do not use FEDERAL STANDARD DEDUCTION) **(See Tax Booklet on Page 12 Line 11)**	11a.	
b.	Self: 65 or over? ☐ Blind? ☐ Spouse: 65 or over? ☐ Blind? ☐		
	Total of boxes x 1,300 =	11b.	
c.	Total Standard Deduction (Line 11a + Line 11b) **Use EITHER Line 11c OR Line 12c (Do not write on both lines)**	11c.	
12.	Total Itemized Deductions used in computing Federal Taxable Income. If you use itemized deductions, **you must enclose Federal Schedule A**		
a.	Federal Itemized Deductions (Schedule A-Form 1040)	12a.	
b.	Less adjustments: (See Tax Booklet on Page 13, Line 12)	12b.	
c.	Georgia Total Itemized Deductions	12c.	
13.	Subtract either Line 11c or Line 12c from Line 10; enter balance ☐	13.	
14a.	Number on Line 6c. 1 multiplied by $2,700	14a.	
14b.	Number on Line 7a. multiplied by $3,000	14b.	
14c.	Add Lines 14a. and 14b. Enter total	14c.	
15.	Georgia taxable income (Line 13 less Line 14c or Schedule. 3, Line 14) ☐	15.	2271
16.	Tax (Use Tax Table in the Tax Booklet on Pages 20-22)	16.	37
17.	Credits from Schedule 2, Page 5, Line 12 of Form 500 (Enter total but not more than the amount on Line 16)	17.	20
18.	Balance (Line 16 less Line 17) if zero or less than zero, enter zero	18.	17
19.	**Georgia Income Tax Withheld** (Enter Tax Withheld Only and enclose W-2s, 1099s, etc.)	19.	125
20.	**Estimated Tax for 2011 and Form IT-560**	20.	

Georgia Form **500**
Individual Income Tax Return
Georgia Department of Revenue
2011 Version 1

YOUR SOCIAL SECURITY NUMBER

21.	**Department Use Only** DO NOT WRITE IN THIS BOX		
22.	Total prepayment credits **(Add Lines 19 and 20)**	22.	125
23.	If Line 18 exceeds Line 22 enter BALANCE DUE STATE	23.	
24.	If Line 22 exceeds Line 18 enter OVERPAYMENT amount	24.	108
25.	**Amount to be credited to 2012 ESTIMATED TAX**	25.	0
26.	Georgia Wildlife Conservation Fund **(No gift of less than $1.00)**	26.	
27.	Georgia Children and Elderly Fund **(No gift of less than $1.00)**	27.	
28.	Georgia Cancer Research Fund **(No gift of less than $1.00)**	28.	
29.	Statewide Land Conservation Program **(No gift of less than $1.00)**	29.	
30.	Georgia National Guard Foundation **(No gift of less than $1.00)**	30.	
31.	Dog & Cat Sterilization Fund **(No gift of less than $1.00)**	31.	
32.	Save the Cure Fund **(No gift of less than $1.00)**	32.	
33.	Georgia Student Finance Authority Fund **(No gift of less than $1.00)**	33.	
34.	Form 500 UET **(Estimated tax penalty)**	34.	
35.	**(If you owe) Add Lines 23, 26 thru 34** **THIS IS THE AMOUNT YOU OWE**	35.	
36.	**(If you are due a refund)** Subtract the sum of Lines 25 thru 34 from Line 24 **THIS IS YOUR REFUND**	36.	108

36a. **Direct Deposit** (For U.S. Accounts Only) Type: Checking ☒ Savings ☐

36b. Debit Card ☐

36c. Paper Check ☐

See booklet Instructions on page 13 for further details.

Routing Number

Account Number

Green Label: (PAYMENT and NO BALANCE DUE)	GEORGIA DEPARTMENT OF REVENUE PROCESSING CENTER, PO BOX 740399 ATLANTA, GA 30374-0399
Blue Label: (REFUND)	GEORGIA DEPARTMENT OF REVENUE PROCESSING CENTER, PO BOX 740380 ATLANTA, GA 30374-0380

ENCLOSE ALL ITEMS IN RETURN ENVELOPE. **DO NOT** STAPLE YOUR CHECK, W-2'S OR TAX RETURN

Georgia Public Revenue Code Section 48-2-31 stipulates that taxes shall be paid in lawful money of the United States, free of any expense to the State of GA Under penalty of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief it is true, correct and complete. Declaration of preparer (other than taxpayer) is based on all information of which the preparer has knowledge.

PHONE NUMBER

Taxpayer's Signature ☐ (Check box if deceased) DATE

Spouse's Signature ☐ (Check box if deceased) DATE

Do you want to authorize DOR to discuss this return with the named preparer. YES ☐

NAME OF PREPARER OTHER THAN TAXPAYER

REV 12/16/11 TTO

SELF PREPARED

Signature of Preparer

PREPARER'S FEIN PREPARER'S SSN/PTIN PHONE NUMBER

☒ I authorize the Georgia Department of Revenue to electronically notify me by e-mail address regarding any updates to my account(s).

TAXPAYER EMAIL ADDRESS

YOUR SOCIAL SECURITY NUMBER

SCHEDULE 2 CREDITS for LINE 17, PAGE 2 (See Tax Booklet on Pages 13 and 16)

1. Other State Credit(s) Tax Credit (See Tax Booklet on Page 15) ▶ 1.
2. Credits from Form IND-CR (Rural Physicians Credit, Disabled Person Home Purchase or Retrofit Credit, Driver Education Credit, Disaster Assistance Credit, Qualified Caregiving Expense Credit, Georgia National Guard/Air National Guard Credit, Child and Dependent Care Expense Credit, Adoption Credit, Eligible Single-Family Residence Credit) ▶ 2.
3. Low Emission Vehicle Credit ☐ or Zero Emission Vehicle Credit ☐ ▶ 3.
   (Requires DNR certification for either credit)
4. Qualified Education Expense Credit (Individual/Non pass through) ▶ 4.
5. Clean Energy Property Credit (Individual/Non pass through) ▶ 5.

Pass Through Credits from Ownership of Sole Proprietor, S Corp., LLC or Partnership Interest and Other Credits
You must list the appropriate Credit Type Code in the space provided. If you claim more than four credits, enclose a schedule. Enter the schedule total on Line 10. See Tax Booklet on Page 16 for a list of available credits and their applicable codes.

6. **COMPANY NAME** **CREDIT CODE TYPE**

OWNERSHIP **FEIN** **CREDIT CLAIMED ON THIS RETURN**

7. **COMPANY NAME** **CREDIT CODE TYPE**

OWNERSHIP **FEIN** **CREDIT CLAIMED ON THIS RETURN**

8. **COMPANY NAME** **CREDIT CODE TYPE**

OWNERSHIP **FEIN** **CREDIT CLAIMED ON THIS RETURN**

9. **COMPANY NAME** **CREDIT CODE TYPE**

OWNERSHIP **FEIN** **CREDIT CLAIMED ON THIS RETURN**

10. Any additional pass-through credits claimed (Attach schedule) ▶ 10.
11. Low Income Credit (See Tax Booklet). 11a. 1 11b. 20 ▶ 11c. 20
12. Enter the total of Lines 1 through 11 here and on Line 17, Pg. 2 of 500 form ▶ 12. 20

Georgia Form **500**
Individual Income Tax Return
Georgia Department of Revenue
2011 Version 1

YOUR SOCIAL SECURITY NUMBER

DO NOT USE LINES 9 THRU 14 OF PAGE 2, FORM 500

SCHEDULE 3 COMPUTATION OF GEORGIA TAXABLE INCOME FOR ONLY PART-YEAR RESIDENTS AND NONRESIDENTS.

Income earned in another state as a Georgia resident is taxable but other state(s) tax credit may apply. See Tax Booklet, Page 13, Line 17 and Page 15.

	FEDERAL INCOME AFTER GEORGIA ADJUSTMENT INCOME (COLUMN A)	INCOME NOT TAXABLE TO GEORGIA INCOME (COLUMN B)	GEORGIA INCOME INCOME (COLUMN C)
1. WAGES, SALARIES, TIPS, etc	7493	666	6827
2. INTERESTS AND DIVIDENDS			
3. BUSINESS INCOME OR (LOSS)			
4. OTHER INCOME OR (LOSS)		0	0
5. TOTAL INCOME: TOTAL LINES 1 THRU 4	7493	666	6827
6. TOTAL ADJUSTMENTS FROM FORM 1040			
7. TOTAL ADJUSTMENTS FROM FORM 500, SCHEDULE 1, PAGE 4			
8. ADJUSTED GROSS INCOME: LINE 5 PLUS OR MINUS LINES 6 AND 7	7493	666	6827

9.	RATIO: Divide Line 8, Column C by Line 8, Column A. Enter percentage..........	9.	91.11 % Not to exceed 100%
10.	Itemized ☐ or Standard Deduction ☒ (See Tax Booklet, Page 17, Line 10)..........	10.	2300
11.	Personal Exemption from Form 500, Page 2 (See Tax Booklet, Pg. 17, Line 11a-c)		
11a.	Number on Line 6c. 1 multiplied by $2,700..........	11a.	2700
11b.	Number on Line 7a. multiplied by $3,000..........	11b.	
11c.	Add Lines 11a. and 11b. Enter total..........	11c.	2700
12.	Total Deductions and Exemptions: Add Lines 10 and 11c..........	12.	5000
13.	Multiply Line 12 by Ratio on Line 9 and enter result..........	13.	4556
14.	Georgia Taxable Income: Subtract Line 13 from Line 8, Column C Enter here and on Line 15, Page 2 of Form 500..........	14.	2271

List the state(s) in which the income in Column B was earned and/or to which it was reported.

1. NC
2.
3.
4.

Electronic Filing Instructions for your 2011 North Carolina Tax Return

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

COLUMBUS, GA

Balance Due/ Refund	Your North Carolina state tax return (Form D-400) shows a refund due to you in the amount of $28.00. Your tax refund should be direct deposited into your account within 7 to 14 days after your return is accepted. The account information you entered - Account Number: Routing Transit Number:
Where's My Refund?	Before you call the North Carolina Department of Revenue with questions about your refund, give them 7 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 North Carolina Department of Revenue directly at 1-877-252-4052. You can also visit the North Carolina Department of Revenue web site at www.dornc.com.
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
2011 North Carolina Tax Return Summary	Taxable Income $ -35.00 Total Tax $ 0.00 Total Payments/Credits $ 28.00 Amount to be Refunded $ 28.00

D-400 (59) 10-21-11

< Staple All Pages of Your Return and W-2s Here

Individual Income Tax Return 2011

North Carolina Department of Revenue

For calendar year 2011, or fiscal year beginning 11 and ending

COLUMBUS GA CUMBE

Your SSN

Spouse's SSN:

NC Public Campaign Fund
Select 'Yes' if you want to designate $3 of taxes to this special Fund for voter education materials and for candidates who accept spending limits. Selecting 'Yes' does not change your tax or refund.
You ☐ Yes ☒ No
Your Spouse ☐ Yes ☐ No

Filing Status Year spouse died:
☒ 1. Single
☐ 2. Married Filing Jointly
☐ 3. Married Filing Separately
☐ 4. Head of Household
☐ 5. Widow(er) with Dependent Child

☐ Select box if this is an Amended 2011 return.

☐ Select box if you or your spouse were out of the country on April 15 and a U.S. citizen or resident.
☐ Select box if return is filed and signed by Executor or Administrator.

Number of Exemptions Claimed: 01
☐ Return for deceased taxpayer
Date of death:
☐ Return for deceased spouse
Date of death:

	You	Spouse
Select box if you or your spouse were a nonresident of NC for the entire year.	☐	☐
Select box if you or your spouse moved into or out of NC during the year.	☒	☐

NC Political Parties Financing Fund
Select appropriate box if you want to designate $3 to this fund. Your tax remains the same whether or not you make a designation.

You	Your Spouse
☐ Democratic	☐ Democratic
☐ Republican	☐ Republican
☐ Libertarian	☐ Libertarian
☐ Unspecified	☐ Unspecified

FS 1 EX 01 PP N DT N OC N NRT N PYT Y RCT N PFT 0

ROBI 6649 31907 DS N EA N NRS N PYS N PCS PFS 0

AR N

GA

COLUMBUS

AGI	7493	20C	0	27	0	39	0		
06	-2007	20D	0	28	0	40	0		
07	4000	21	2	30	28	42	0		
09	2390	22	0	31	5800	43	0		
15	0	24A	0	32	3000	44	0	48D	0
17	0	24B	0	34	0	45	0	49	0
19A	26	24C	0	35	2800	46	0	50	0
19B	0	24D	0	36	1200	47	0	51	0
20A	0	EU		37	0	48A	0	52	2390
20B	0	25	0	38	0	48B	0	54	666
TN		PN		PP		48C	0	55	7493

Sign Return Below ☒ **Refund Due** 28 ☐ **Payment Due** 0

I certify that, to the best of my knowledge, this return is accurate and complete.

Your Signature Date

Spouse's Signature (If filing joint return, both must sign.) Date

Home Telephone Number (Include area code)

If prepared by a person other than taxpayer, this certification is based on all information of which the preparer has any knowledge.

SELF PREPARED

Paid Preparer's Signature Date

Paid Preparer's FEIN, SSN, or PTIN Paid Preparer's Telephone Number

If you ARE NOT due a refund, mail return, any payment, and Form D-400V to: NCDOR, P.O. Box 25000, Raleigh, N.C. 27640-0640

If REFUND, mail to: NCDOR, P.O. Box R, Raleigh, N.C. 27634-0001

Exhibit D-6

REV 12/19/11 TTO

Last Name (First 10 Characters) Your Social Security Number

D-400 Line-by-Line Information

AGI	Federal Adjusted Gross Income	AGI	7493
6.	Taxable Income from Federal Return	6.	-2007
7.	Additions to Federal Taxable Income	7.	4000
8.	Add Lines 6 and 7	8.	1993
9.	Deductions from Federal Taxable Income	9.	2390
10.	Line 8 minus Line 9	10.	-397
11.	Same as Line 10	11.	-397
12.	Part-year residents and nonresidents	12.	0.0889
13.	N.C. Taxable Income	13.	-35
14.	N.C. Income Tax	14.	0
15.	Tax Credits	15.	0
16.	Subtract Line 15 from Line 14	16.	0
17.	Consumer Use Tax	17.	0
18.	Add Lines 16 and 17	18.	0

North Carolina Income Tax Withheld

19a.	Your Income Tax Withheld	19a.	26
19b.	Spouse's Income Tax Withheld	19b.	0

Other Tax Payments

20a.	2011 Estimated Tax	20a.	0
20b.	Paid with Extension	20b.	0
20c.	Partnership	20c.	0
20d.	S Corporation	20d.	0
21.	North Carolina Earned Income Tax Credit	21.	2
22.	Tax Credit for Small Businesses That Pay N.C. Unemployment Insurance	22.	0
23.	Add Lines 19a through 22	23.	28
24a.	**Tax Due** - If Line 18 is more than Line 23, subtract and enter the result	24a.	0
24b.	Penalties	24b.	0
24c.	Interest	24c.	0
EU	Exception to underpayment of estimated tax	EU	
24d.	Interest on the underpayment of estimated income tax	24d.	0
25.	**Pay this Amount**	25.	0
26.	**Overpayment** - If Line 18 is less than Line 23, subtract and enter the result	26.	28

Amount of Refund to Apply to:

27.	Amount of Line 26 to be applied to 2012 Estimated Income Tax	27.	0
28.	N.C. Nongame and Endangered Wildlife Fund	28.	0
29.	Add Lines 27 and 28	29.	0
30.	**Amount to be Refunded**	30.	28

Additions to Federal Taxable Income

31.	Itemized deductions or standard deduction from your federal return	31.	5800

32. N.C. standard deduction

Single $3,000; Head of household $4,400;
Qualifying widow(er) $6,000; Married filing jointly $6,000;
Married filing separately:
If your spouse does NOT claim itemized deductions $3,000;
If your spouse claims itemized deductions $0

	NOTE: If 65 or older or blind or if someone can claim you as a dependent, see worksheet.	32.	3000
33.	Subtract Line 32 from Line 31 - Amount cannot be less than zero	33.	2800
34.	State, local, and foreign taxes	34.	0
35.	If standard deduction, enter amount from Line 33. If itemizing, enter Line 33 or 34, whichever is less.	35.	2800
36.	Personal exemption adjustment	36.	1200
37.	Interest income from other states	37.	0
38.	Adjustment for bonus depreciation *(See instructions)*	38.	0
39.	Adjustment for Section 179 expense deduction *(See instructions)*	39.	0
40.	Other federal taxable income additions	40.	0
41.	**Total additions**	41.	4000

Deductions from Federal Taxable Income

42.	State or local income tax refund	42.	0
43.	Interest income from obligations of US or US' possessions	43.	0
44.	Social Security and Railroad Retirement Benefits	44.	0
45.	Bailey settlement retirement benefits	45.	0
46.	Other retirement benefits	46.	0
47.	Severance wages	47.	0
48.	Adjustment for bonus depreciation added back in 2008, 2009 and 2010		
48a.	2008	48a.	0
48b.	2009	48b.	0
48c.	2010	48c.	0
48d.	Add Lines 48a, 48b and 48c and enter on 48d	48d.	0
49.	Adjustment for section 179 expense deduction added back in 2010	49.	0
50.	Contributions to North Carolina's National College Savings Program (NC 529 Plan) *(See instructions)*	50.	0
51.	Adjustment for absorbed Non-ESB NOL added back in 2003, 2004, 2005, and 2006	51.	0
52.	Other federal taxable income deductions	52.	2390
53.	**Total deductions**	53.	2390

Part-Year Residents and Nonresidents

54.	All income while a part-year NC resident and NC source income while a nonresident	54.	666
55.	Total income from all sources	55.	7493
56.	Divide Line 54 by Line 55	56.	0.0889

N.C. Residency Dates for Part-Year Residents

	Beginning	Ending
Taxpayer:	01 01 11	05 01 11
Spouse:		

D-400TC (59)

10-21-11

Individual Tax Credits 2011

North Carolina Department of Revenue

If you claim a tax credit on Line 15, Line 21, or Line 22 of Form D-400, you must attach this form to the return. If you do not, the tax credit may be disallowed.

Last Name *(First 10 Characters)*

Your Social Security Number

01	0	16	0	27B	0	31	FM	N	GC	N
02	0	20A	1420	28A	0		HD	N	PC	N
04	0	20B	8	28B	0		CT	N	OS	N
06	0	21	0	29A	0		32			0
07A	0	22	0	29B	0		36			0
07B	0	23	0	30A	0		36	478		N
08	0	24	0	30B	0		38	QC		0
09	0	25	0	31	0		38			464
10	0	26	0				41A			0
12	0	27A	0				41B			0

Credit for Income Tax Paid to Another State or Country - N.C. Residents Only

1.	Total income from 1040, Line 22; 1040A, Line 15; 1040EZ, Line 4, while a N.C. resident, adjusted by applicable additions & deductions. Do not adjust any portion of Lines 40 or 52 that does not relate to gross income.	1.	0
2.	Portion of Line 1 taxed outside N.C.	2.	0
3.	Divide Line 2 by Line 1	3.	0.0000
4.	N.C. income tax (From D-400, Line 14)	4.	0
5.	Computed credit (Multiply Line 3 by Line 4)	5.	0
6.	Amount of net tax paid outside N.C. from Line 2 (See instructions for definition of net tax paid)	6.	0
7a.	Enter the lesser of Line 5 or Line 6	7a.	0
7b.	Number of states that credits are claimed	7b.	0

Credit for Child and Dependent Care Expenses

8.	Enter the expenses from Line 3 of Federal Form 2441 (See instructions)	8.	0
9.	Portion of Line 8 incurred for qualifying dependent(s)	9.	0
10.	Credit for Line 9 expenses (Use the Child and Dependent Care Credit Table)	10.	0
11.	Other qualifying expenses	11.	0
12.	Credit for Line 11 expenses (Use the Child and Dependent Care Credit Table)	12.	0
13.	Total credit for child and dependent care expenses. Full-year residents enter the amount here and on Line 15 below	13.	0
14.	Part-year residents and nonresidents multiply the amount on Line 13 by the decimal amount from Form D-400, Line 12. If Line 12 is more than 1.0000, enter amount from Line 13 here	14.	0
15.	Total credit for child and dependent care expenses from Line 13 or Line 14	15.	0

Credit for Children under 17 on Last Day of Tax Year

7020259013

Credit may be claimed only if amounts for your filing status do not exceed:

- Married filing jointly/qualifying widow(er) - $100,000
- Head of household - $80,000
- Single - $60,000
- Married filing separately - $50,000

16.	Multiply the number of children for whom you are entitled to claim the federal child tax credit by $100 (Full-year residents enter this amount here and on Line 18)	16.	0
17.	Part-year residents and nonresidents multiply the amount on Line 16 by the decimal amount from Form D-400, Line 12 and enter the result here and on Line 18	17.	0
18.	Credit for Children	18.	0

Last Name (First 10 Characters) Your Social Security Number

D-400TC Line-by-Line Information

Other Tax Credits

19.	Add Lines 7a, 15, and 18	19.	0
20a.	Total charitable contributions	20a.	1420
20b.	Credit for charitable contributions	20b.	8
21.	Credit for long-term care insurance premiums (See instructions)	21.	0
22.	Credit for adoption expenses (See instructions)	22.	0
23.	Credit for children with disabilities who require special education	23.	0
24.	Credit for Qualified Business Investments (You must attach a copy of the tax credit approval letter that you received from the Department of Revenue.)	24.	0
25.	Credit for the disabled (Complete Form D-429. Enter amount from Line 13 or 14)	25.	0
26.	Credit for certain real property land donations (See Instructions)	26.	0
	Enter expenditures and expenses on Lines 27a, 28a, 29a, and 30a only in the first year the credit is taken		
27.	Credit for rehabilitating an income-producing historic structure (See Instructions)		
27a.	Enter qualified rehabilitation expenditures	27a.	0
27b.	Enter installment amount of credit	27b.	0
28.	Credit for rehabilitating a nonincome-producing historic structure (See Instructions)		
28a.	Enter rehabilitation expenses	28a.	0
28b.	Enter installment amount of credit	28b.	0
29.	Credit for rehabilitating an income-producing historic mill facility (See Instructions)		
29a.	Enter qualified rehabilitation expenditures	29a.	0
29b.	Enter amount of credit	29b.	0
30.	Credit for rehabilitating a nonincome-producing historic mill facility (See Instructions)		
30a.	Enter rehabilitation expenses	30a.	0
30b.	Enter installment amount of credit	30b.	0
31.	Other miscellaneous income tax credits ☐ Property Taxes on Farm Machinery ☐ Gleaned Crops ☐ Handicapped Dwelling Units ☐ Poultry Composting ☐ Conservation Tillage Equipment ☐ Recycling Oyster Shells	31.	0
32.	Tax credits carried over from previous year. Do not include NC-478 carryovers.	32.	0
33.	Total (Add Lines 19, 20b, 21, 22, 23, 24, 25, 26, 27b, 28b, 29b, 30b, 31 and 32)	33.	8
34.	Amount of tax (From D-400, Line 14)	34.	0
35.	Enter the lesser of Line 33 or Line 34	35.	0
36.	Business incentive and energy tax credits (Attach NC-478 forms)	36.	0
	Is NC-478 attached?		N
37.	Add Lines 35 and 36	37.	0

Earned Income Tax Credit

You are allowed a credit equal to 5% of the Earned Income Tax Credit allowed on your federal return. For part-year residents and nonresidents, the credit must be prorated based on the ratio of income subject to North Carolina tax to total federal income.

38.	Enter the amount of your federal earned income tax credit.	38.	464
QC.	Number of qualifying children	QC.	0
39.	Multiply Line 38 by 5% (.05) Full-year residents enter this amount here and on Line 21 of form D-400.	39.	23
40.	Part-year residents and nonresidents multiply the amount on Line 39 by the decimal amount from Form D-400, Line 12 and enter the result here and on Line 21 of Form D-400. If Line 12 of Form D-400 is more than 1.0000, enter the amount from Line 39 here and on Line 21 of Form D-400.	40.	2

Tax Credit for Small Businesses That Pay N.C. Unemployment Insurance (Not Limited to the amount of tax)

41a.	Enter the amount of qualified N.C. Unemployment Insurance Contributions	41a.	0
41b.	Multiply Line 41a by 25% (.25) and enter the amount here and on Line 22 of Form D-400	41b.	0

Additional information from your 2011 North Carolina Tax Return

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

Form D-400: Individual Income Tax Return

Other Deductions **Continuation Statement**

Description: Line 52, Other Deductions	Amount
EDUCATION COSTS TAKEN AS A CREDIT IN LIEU OF THE DEDUCTION	2390
Total	2390

Form **1040** Department of the Treasury—Internal Revenue Service (99) **U.S. Individual Income Tax Return** **2011** OMB No. 1545-0074 IRS Use Only—Do not write or staple in this space.

For the year Jan. 1–Dec. 31, 2011, or other tax year beginning , 2011, ending , 20 — See separate instructions.

Your first name and initial	Last name	Your social security number
If a joint return, spouse's first name and initial	Last name	Spouse's social security number
Home address (number and street). If you have a P.O. box, see instructions.	Apt. no.	▲ Make sure the SSN(s) above and on line 6c are correct.
City, town or post office, state, and ZIP code. If you have a foreign address, also complete spaces below (see instructions). Columbus GA		**Presidential Election Campaign** Check here if you, or your spouse if filing jointly, want $3 to go to this fund. Checking a box below will not change your tax or refund. ☐ You ☐ Spouse
Foreign country name	Foreign province/county	Foreign postal code

Filing Status

Check only one box.

1 ☒ Single
2 ☐ Married filing jointly (even if only one had income)
3 ☐ Married filing separately. Enter spouse's SSN above and full name here. ▶
4 ☐ Head of household (with qualifying person). (See instructions.) If the qualifying person is a child but not your dependent, enter this child's name here. ▶
5 ☐ Qualifying widow(er) with dependent child

Exemptions

6a ☒ **Yourself.** If someone can claim you as a dependent, **do not** check box 6a — Boxes checked on 6a and 6b: 1
b ☐ **Spouse**

c **Dependents:**

(1) First name Last name	(2) Dependent's social security number	(3) Dependent's relationship to you	(4) ✓ if child under age 17 qualifying for child tax credit (see instructions)
			☐
			☐
			☐
			☐

If more than four dependents, see instructions and check here ▶ ☐

No. of children on 6c who:
• lived with you
• did not live with you due to divorce or separation (see instructions)
Dependents on 6c not entered above

d Total number of exemptions claimed — Add numbers on lines above ▶ 1

EXAMPLE

Income

Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.

If you did not get a W-2, see instructions.

Enclose, but do not attach, any payment. Also, please use **Form 1040-V.**

7	Wages, salaries, tips, etc. Attach Form(s) W-2		7	7,493.
8a	**Taxable** interest. Attach Schedule B if required		8a	
b	**Tax-exempt** interest. **Do not** include on line 8a	8b		
9a	Ordinary dividends. Attach Schedule B if required		9a	
b	Qualified dividends	9b		
10	Taxable refunds, credits, or offsets of state and local income taxes		10	
11	Alimony received		11	
12	Business income or (loss). Attach Schedule C or C-EZ		12	
13	Capital gain or (loss). Attach Schedule D if required. If not required, check here ▶ ☐		13	
14	Other gains or (losses). Attach Form 4797		14	
15a	IRA distributions 15a	b Taxable amount	15b	
16a	Pensions and annuities 16a	b Taxable amount	16b	
17	Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E		17	
18	Farm income or (loss). Attach Schedule F		18	
19	Unemployment compensation		19	
20a	Social security benefits 20a	b Taxable amount	20b	
21	Other income. List type and amount NOT FOR PROFIT ACTIVITY INCOME		21	0.
22	Combine the amounts in the far right column for lines 7 through 21. This is your **total income** ▶		22	7,493.

Adjusted Gross Income

23	Educator expenses	23			
24	Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ	24			
25	Health savings account deduction. Attach Form 8889	25			
26	Moving expenses. Attach Form 3903	26			
27	Deductible part of self-employment tax. Attach Schedule SE	27			
28	Self-employed SEP, SIMPLE, and qualified plans	28			
29	Self-employed health insurance deduction	29			
30	Penalty on early withdrawal of savings	30			
31a	Alimony paid b Recipient's SSN ▶	31a			
32	IRA deduction	32			
33	Student loan interest deduction	33			
34	Tuition and fees. Attach Form 8917	34			
35	Domestic production activities deduction. Attach Form 8903	35			
36	Add lines 23 through 35			36	
37	Subtract line 36 from line 22. This is your **adjusted gross income** ▶			37	7,493.

Exhibit D-6

 Form **1040** (2011)

Tax and Credits

Standard Deduction for—
- People who check any box on line 39a or 39b **or** who can be claimed as a dependent, see instructions.
- All others:

Single or Married filing separately, $5,800

Married filing jointly or Qualifying widow(er), $11,600

Head of household, $8,500

38	Amount from line 37 (adjusted gross income)			38	7,493.
39a	Check if: ☐ You were born before January 2, 1947, ☐ Blind. ☐ Spouse was born before January 2, 1947, ☐ Blind. **Total boxes checked** ▶ 39a				
b	If your spouse itemizes on a separate return or you were a dual-status alien, check here ▶ 39b ☐				
40	**Itemized deductions** (from Schedule A) **or** your **standard deduction** (see left margin)			40	5,800.
41	Subtract line 40 from line 38			41	1,693.
42	**Exemptions.** Multiply $3,700 by the number on line 6d			42	3,700.
43	**Taxable income.** Subtract line 42 from line 41. If line 42 is more than line 41, enter -0-			43	0.
44	**Tax** (see instructions). Check if any from: a ☐ Form(s) 8814 b ☐ Form 4972 c ☐ 962 election			44	0.
45	**Alternative minimum tax** (see instructions). Attach Form 6251			45	
46	Add lines 44 and 45 ▶			46	0.
47	Foreign tax credit. Attach Form 1116 if required	47			
48	Credit for child and dependent care expenses. Attach Form 2441	48			
49	Education credits from Form 8863, line 23	49	0.		
50	Retirement savings contributions credit. Attach Form 8880	50			
51	Child tax credit (see instructions)	51			
52	Residential energy credits. Attach Form 5695	52			
53	Other credits from Form: a ☐ 3800 b ☐ 8801 c ☐	53			
54	Add lines 47 through 53. These are your **total credits**			54	0.
55	Subtract line 54 from line 46. If line 54 is more than line 46, enter -0- ▶			55	0.

Other Taxes

56	Self-employment tax. Attach Schedule SE			56	
57	Unreported social security and Medicare tax from Form: a ☐ 4137 b ☐ 8919			57	
58	Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required			58	
59a	Household employment taxes from Schedule H			59a	
b	First-time homebuyer credit repayment. Attach Form 5405 if required			59b	
60	Other taxes. Enter code(s) from instructions			60	
61	Add lines 55 through 60. This is your **total tax** ▶			61	0.

Payments

If you have a qualifying child, attach Schedule EIC.

62	Federal income tax withheld from Forms W-2 and 1099	62	304.		
63	2011 estimated tax payments and amount applied from 2010 return	63			
64a	**Earned income credit (EIC)**	64a	464.		
b	Nontaxable combat pay election 64b				
65	Additional child tax credit. Attach Form 8812	65			
66	American opportunity credit from Form 8863, line 14	66	839.		
67	First-time homebuyer credit from Form 5405, line 10	67			
68	Amount paid with request for extension to file	68			
69	Excess social security and tier 1 RRTA tax withheld	69			
70	Credit for federal tax on fuels. Attach Form 4136	70			
71	Credits from Form: a ☐ 2439 b ☐ 8839 c ☐ 8801 d ☐ 8885	71			
72	Add lines 62, 63, 64a, and 65 through 71. These are your **total payments** ▶			72	1,607.

Refund

Direct deposit? See instructions.

73	If line 72 is more than line 61, subtract line 61 from line 72. This is the amount you **overpaid**			73	1,607.
74a	Amount of line 73 you want **refunded to you.** If Form 8888 is attached, check here ▶ ☐			74a	1,607.
▶ b	Routing number ▶ c Type: ☒ Checking ☐ Savings				
▶ d	Account number				
75	Amount of line 73 you want **applied to your 2012 estimated tax** ▶	75			

Amount You Owe

76	**Amount you owe.** Subtract line 72 from line 61. For details on how to pay, see instructions ▶			76	
77	Estimated tax penalty (see instructions)	77			

Third Party Designee

Do you want to allow another person to discuss this return with the IRS (see instructions)? ☐ **Yes.** Complete below. ☒ **No**

Designee's name ▶ Phone no. ▶ Personal identification number (PIN) ▶

Sign Here

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Joint return? See instructions. Keep a copy for your records.

Your signature	Date	Your occupation	Daytime phone number
		Student	
Spouse's signature. If a joint return, **both** must sign.	Date	Spouse's occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)

Paid Preparer Use Only

Print/Type preparer's name	Preparer's signature	Date	Check ☐ if self-employed	PTIN
Firm's name ▶ SELF PREPARED		Firm's EIN ▶		
Firm's address ▶		Phone no.		

Form **8863**

Department of the Treasury
Internal Revenue Service (99)

Education Credits (American Opportunity and Lifetime Learning Credits)

▶ See separate instructions to find out if you are eligible to take the credits.
▶ Attach to Form 1040 or Form 1040A.

OMB No. 1545-0074

2011

Attachment Sequence No. **50**

Name(s) shown on return | **Your social security number**

CAUTION

***You cannot** take both an education credit and the tuition and fees deduction (see Form 8917) for the **same student** for the same year.*

Part I American Opportunity Credit

Caution: *You **cannot** take the American opportunity credit for more than **4** tax years for the **same student.***

1	(a) Student's name (as shown on page 1 of your tax return) First name Last name	(b) Student's social security number (as shown on page 1 of your tax return)	(c) Qualified expenses (see instructions). **Do not** enter more than $4,000 for each student.	(d) Subtract $2,000 from the amount in column (c). If zero or less, enter -0-.	(e) Multiply the amount in column (d) by 25% (.25)	(f) If column (d) is zero, enter the amount from column (c). Otherwise, add $2,000 to the amount in column (e).
			2,390.	390.	98.	2,098.

2 **Tentative American opportunity credit.** Add the amounts on line 1, column (f). If you are taking the lifetime learning credit for a different student, go to Part II; otherwise, go to Part III . . . . . . ▶ 2 2,098.

Part II Lifetime Learning Credit

Caution: *You **cannot** take the American opportunity credit and the lifetime learning credit for the **same student** in the same year.*

3	(a) Student's name (as shown on page 1 of your tax return) First name	Last name	(b) Student's social security number (as shown on page 1 of your tax return)	(c) Qualified expenses (see instructions)

4	Add the amounts on line 3, column (c), and enter the total	4	
5	Enter the **smaller** of line 4 or $10,000	5	
6	**Tentative lifetime learning credit.** Multiply line 5 by 20% (.20). If you have an entry on line 2, go to Part III; otherwise go to Part IV	6	

For Paperwork Reduction Act Notice, see your tax return instructions. BAA REV 01/05/12 TTO Form **8863** (2011)

Part III Refundable American Opportunity Credit

7	Enter the amount from line 2			7	2,098.
8	Enter: $180,000 if married filing jointly; $90,000 if single, head of household, or qualifying widow(er)	8	90,000.		
9	Enter the amount from Form 1040, line 38, or Form 1040A, line 22. If you are filing Form 2555, 2555-EZ, or 4563, or you are excluding income from Puerto Rico, see Pub. 970 for the amount to enter	9	7,493.		
10	Subtract line 9 from line 8. If zero or less, **stop**; you cannot take any education credit	10	82,507.		
11	Enter: $20,000 if married filing jointly; $10,000 if single, head of household, or qualifying widow(er)	11	10,000.		
12	If line 10 is: • Equal to or more than line 11, enter 1.000 on line 12 • Less than line 11, divide line 10 by line 11. Enter the result as a decimal (rounded to at least three places)			12	1.000
13	Multiply line 7 by line 12. **Caution:** If you were under age 24 at the end of the year **and** meet the conditions on page 4 of the instructions, you **cannot** take the refundable American opportunity credit. Skip line 14, enter the amount from line 13 on line 15, and check this box ▶ ☐			13	2,098.
14	**Refundable American opportunity credit.** Multiply line 13 by 40% (.40). Enter the amount here and on Form 1040, line 66, or Form 1040A, line 40. Then go to line 15 below			14	839.

Part IV Nonrefundable Education Credits

15	Subtract line 14 from line 13			15	1,259.
16	Enter the amount from line 6, if any. If you have no entry on line 6, skip lines 17 through 22, and enter the amount from line 15 on line 6 of the Credit Limit Worksheet (see instructions)			16	
17	Enter: $122,000 if married filing jointly; $61,000 if single, head of household, or qualifying widow(er)	17			
18	Enter the amount from Form 1040, line 38, or Form 1040A, line 22. If you are filing Form 2555, 2555-EZ, or 4563, or you are excluding income from Puerto Rico, see Pub. 970 for the amount to enter	18			
19	Subtract line 18 from line 17. If zero or less, skip lines 20 and 21, and enter zero on line 22	19			
20	Enter: $20,000 if married filing jointly; $10,000 if single, head of household, or qualifying widow(er)	20			
21	If line 19 is: • Equal to or more than line 20, enter 1.000 on line 21 and go to line 22 • Less than line 20, divide line 19 by line 20. Enter the result as a decimal (rounded to at least three places)			21	
22	Multiply line 16 by line 21. Enter here and on line 1 of the Credit Limit Worksheet (see instructions) ▶			22	
23	**Nonrefundable education credits.** Enter the amount from line 11 of the Credit Limit Worksheet (see instructions) here and on Form 1040, line 49, or Form 1040A, line 31			23	0.

Form **8863** (2011)

REV 01/05/12 TTO