

M. CATHERINE LAPSLEY, LLC

• CERTIFIED PUBLIC ACCOUNTANT •

We appreciate the opportunity to work with you. To minimize the possibility of any misunderstanding between us, we are setting forth pertinent information about the services we will perform for you in this letter.

We will prepare your 2025 federal and any state individual income tax returns from the information that you provide to us. We will not audit or otherwise verify the data you submit, although we may ask you to clarify some of the information. Please respond to **ALL** of the questions in this letter. **We will be unable to proceed with the preparation of your tax returns until all of these questions are answered.**

This year, the tax return deadline is April 15, 2026. In past years, we've given a date for you to get your information to us in order to file by the deadline. We have been getting too much information in a very condensed period of time. We strive to get as many of the returns out by the deadline as we can but we also strive to provide accurate and high quality service. This year, we are recommending that you get your complete information to us as early as possible. But we are not guaranteeing that you will not go on extension. We are here year round working and will continue preparing tax returns through to the extended deadline.

The extended due date for individuals this year is October 15, 2026. You may be subject to late filing or late payment penalties if a valid extension request, including payment of your tax liability is not filed and paid on or before April 15, 2026. There is no extra cost to going on extension. We try to have your return near complete at extension time and will be able to give you your estimated tax liability. The extension allows us extra time to give your return a thorough review, make sure you are not missing anything and hopefully save you as much as possible.

It is your responsibility to provide us with complete and accurate information. We are not responsible for any tax, penalties and interest resulting from missing information, inaccurate information or under-estimated tax liability at extension time. We will pay any penalty as a result of an error or omission on our part. We are not responsible for any additional taxes and interest since they would be payable had the return been correct.

It is your responsibility to maintain, in your records, the documentation necessary to support the data used in preparing your tax returns, including but not limited to the auto, travel, entertainment, and related expenses and the required documents to support charitable contributions. If you have any questions as to the type of records required, please ask us for advice in that regard. It is also your responsibility to carefully examine and approve your completed tax returns before signing. We are not responsible for the disallowance of doubtful deductions or inadequately supported documentation, nor for any resulting taxes, penalties and interest.

Please complete the questionnaire, sign and return with your supporting documents, if you are returning information electronically please do not send “**photos**” of the documents, these digital files tend to be illegible.

Our work in connection with the preparation of your income tax returns does not include any procedures designed to discover defalcations or other irregularities, should any exist. We will render such accounting and bookkeeping assistance as determined to be necessary for preparation of the income tax returns.

We will use our judgment in resolving questions where the tax law is unclear or where there may be different interpretations of the law. We will resolve such questions in your favor, whenever possible, consistent with the tax law regulations and interpretations that have been promulgated. Certain positions taken in preparation of the tax return will be appropriately disclosed in the return. If the IRS should later contest the position taken, there may be an assessment of additional tax plus interest and penalties. We assume no liability for any such additional assessments.

It is our firm's policy to retain copies of your tax returns in electronic format for five years, after which they will be destroyed. It is your responsibility to pick up your documents.

Fees for individual income tax returns are billed according to our standard rates. Organizing records and compiling figures for entry on the tax return will be billed at our current hourly rate. Invoices are provided with the completed return, and **full payment is due upon delivery**.

We reserve the right to ask for retainer fees to be paid in advance of work. Interim billing may be submitted as work progresses beyond the normal billing cycle. We will provide you with a copy of your tax return upon payment. Any additional copies of returns requested will be subject to a \$25 processing fee.

We would like to remind all our clients that BOTH spouses must sign on all jointly filed tax returns and that we will share the information on the return with both spouses.

If you are returning this questionnaire in a paper format, please respond to the following questions in **black ink**, sign, date and return this letter to us along with your tax documents. For those responding electronically, the return of this completed engagement letter will be accepted as your signature.

Questions

The following questions pertain to the 2025 tax year. For any question answered Yes, include supporting detail or documents. Any unanswered questions, we will assume the answer is No.

Personal Information:

Yes No

Did your marital status change? _____

Are you legally married? _____

Have you or your spouse been a victim of identity theft and have you contacted the IRS? _____

If yes, furnish the 6-digit identity protection PIN issued to you by the IRS. _____ Taxpayer _____ Spouse

Are you, your spouse and dependents U.S. Citizens? _____

Dependents:

Were there any changes in dependents from the prior year? _____

Note: Include non-child dependents for whom you provided more than half the support.

For children born in 2025, the government will deposit \$1,000 into an investment account for the benefit of the child.

Did you or your spouse pay for child care including after school programs and summer camps while you or your spouse worked or looked for work? _____

Do you have any children under age 18 or student children, age 19 – 23, with unearned income more than \$1,300? _____

Did you adopt a child or begin adoption proceedings? _____

Healthcare:

Did you have healthcare coverage (health insurance) for you, your spouse, and any dependents?
PLEASE INCLUDE ALL FORM 1095's RECEIVED. _____

Did you obtain healthcare coverage through the Marketplace? _____

If Yes, include all Forms 1095-A. **We cannot file the return without Form 1095-A** if you obtain healthcare through the Marketplace.

Were you or your spouse eligible for employer-sponsored healthcare coverage? _____

Did you or your spouse have any transactions pertaining to a health savings account (HSA) or Medical Savings Account (MSA)? _____

If you received a distribution from an HSA or MSA, include all Forms 1099-SA.

Did you or your spouse receive any distributions from long-term care insurance contracts? _____

If yes, include Form 1099-LTC.

If you or your spouse are self-employed, are you or your spouse eligible to be covered under an employer's health plan at another job? _____

If Yes, how many months were you covered? _____

Education:

Did you or your spouse pay any student loan interest? _____

Did you or your spouse withdraw any amounts from your IRA to pay for higher education expenses incurred by you, your spouse, your children or grandchildren? _____

Did you or your spouse withdraw any amounts from a Coverdell Education Savings Account or Qualified Education Program (Section 529) plan?
If yes, include all Forms 1099-Q. _____

Questions

Yes No

Did you or your spouse contribute to a Qualified Education Program (Section 529) plan? _____

If yes, how much did you contribute? _____

Did you, your spouse, or your dependents incur any post-secondary education expenses, such as tuition? _____

Deductions and Credits:

Did you or your spouse contribute property (other than cash) with a fair market value of more than \$5,000 to a charitable organization? _____

If yes, provide the appraisal of property contributed. An appraisal is not required for contributions of publicly traded securities or contributions of non-publicly traded stock of \$10,000 or less.

Did you or your spouse make any cash or non-cash charitable contributions? For **ALL** donations you are required to have a written receipt for your files and if the donation is for \$250 or more you must have an acknowledgement letter from the charity? _____

Did you or your spouse make any large purchases, such as motor vehicles and boats? If you purchased a personal use automobile and financed it, we may be able to deduct the interest. _____

Did you or your spouse incur any casualty or loss attributable to a federally declared disaster? _____

Did you or your spouse purchase a new alternative technology vehicle, including a qualified plug-in electric drive motor vehicle? _____

Did you or your spouse use gasoline or special fuels for business or farm purposes (other than for a highway vehicle)? _____

If yes, provide the number of gallons or special fuel used for off-highway business purposes.
_____ Gallons _____ Type.

Did you or your spouse install any alternative energy equipment in your residence such as solar water heaters, solar electricity equipment (photovoltaic) or fuel cells? _____

Did you or your spouse install any energy efficiency improvement or energy property in your residence such as exterior doors or windows, insulation, heat pumps, furnaces, central air conditions, or water heaters? _____

Investments:

Did you or your spouse have any debts canceled, forgiven or refinanced? _____

Did you or your spouse start or purchase a business, rental property, or farm, or acquire any new interest in any partnership or S corporation? _____

Did you or your spouse sell an existing business, rental property, farm, or any existing interest in a partnership or S corporation? _____

Did you or your spouse sell, exchange, or purchase any real estate? _____

If yes, include closing statements.

Did you or your spouse receive grants of stock options from your employer, exercise any stock options granted to you or your spouse or dispose of any stock acquired under a qualified employee stock purchase plan? _____

Did you or your spouse engage in any put or call transactions? _____

If yes, provide the transaction details.

Did you or your spouse close any open short sales? _____

Did you or your spouse sell any securities not reported on Form 1099-B? _____

Questions

Yes No

Personal Residence:

Did your address change? _____

If yes, provide the new address: _____

If yes, did you move to a different home because of a change in the location of your job? _____

Did you pay real estate taxes through escrow? _____

If no, please provide a summary of real estate taxes PAID in 2025. Do not include real estate tax bills.

Did you or your spouse have an outstanding home equity loan at the end of the year? If yes, provide Form 1098. _____

Are you claiming a deduction for mortgage interest paid to a financial institution and someone else received the Form 1098? _____

Sale of Your Home:

Did you sell your home? _____

Did you receive Form 1099-S? If yes, please provide. _____

Did you or your spouse own and occupy the home as your principal residence for at least two years of the five-year period prior to the sale? _____

Did you or your spouse ever rent out the property? _____

Did you or your spouse ever use any portion of the home for business purposes? _____

Have you or your spouse sold a principal residence within the last two years? _____

At the time of the sale, the residence was owned by the: _____ Taxpayer _____ Spouse _____ Both.

Retirement or Severance:

Did you or your spouse contribute to a Roth IRA or convert an existing IRA into a Roth IRA? _____

Did you or your spouse roll into a Roth IRA any distributions from a retirement plan, an annuity plan, tax shelter annuity or deferred compensation plan? _____

Did you or your spouse turn age 73 and have money in an IRA or other retirement account without taking any distribution? _____

Did you or your spouse make a qualified charitable contribution directly from an IRA? _____

Did you or your spouse retire or change jobs? _____

Did you or your spouse receive deferred, retirement or severance compensation, including a retirement distribution received as a beneficiary? _____

If eligible, would you like to contribute to a Roth or traditional IRA? A traditional IRA contribution made by April 15 may reduce your tax liability. _____

Gifts:

Did you or your spouse make any gifts, including birthday, holiday, anniversary, graduation, etc., with a total (aggregate) value in excess of \$19,000 to any individual? _____

Did you or your spouse make any gifts of difficult-to-value assets (such as non-publicly traded stock) to any person regardless of value? _____

Did you or your spouse make any gifts to a trust for any amount? _____

Did you or your spouse have a life insurance trust? _____

Questions

Yes No

Did you or your spouse assist with the purchase of any asset (auto, home) for any individual? _____ _____

Did you or your spouse forgive any indebtedness to any individual, trust or entity? _____ _____

Foreign Matters:

Did you or your spouse perform any work outside of the U.S. or pay any foreign taxes? _____ _____

Were you or your spouse grantor or transferor for a foreign trust, have any interest in or a signature or other authority over a bank account, securities account or other financial account in a foreign country? _____ _____

Did you or your spouse create or transfer money or property to a foreign trust? _____ _____

Did you or your spouse own any foreign financial assets including property investment? _____ _____

Miscellaneous:

Did you pay or receive any alimony in 2025? If yes, please indicate date of divorce or separation agreement. _____ _____ _____

Did you or your spouse pay in excess of \$1,000 in any quarter or \$2,700 during the year for domestic services performed in or around your home to individuals who could be considered household employees? _____ _____

Have you or your spouse received a punitive damage award for damages other than for physical injuries or illness? _____ _____

Did you or your spouse engage in any bartering transactions? _____ _____

Were you or your spouse notified by the IRS or other taxing authority of any changes in prior year returns? _____ _____

For any trust that you or your spouse created or are trustee, did any beneficiaries, grantors, or trustees die or move? _____ _____

If you have a business did you issue and report to the IRS and the recipient on Form 1099-Misc any payments totaling \$600 or more for services in 2025? _____ _____

Did you repair or install a septic system or connect to municipal sewerage system for your principal residence in 2025? _____ _____

Did you use your car for business purposes (other than commuting)? If so, please provide us with the make and year of the vehicle, business miles and total miles driven in 2025. **Please note you are required to maintain an appropriate daily record of all business miles.** _____ _____

If you are a MA resident, did you make any out of state purchases for which you would owe MA sales-use tax? _____ _____

If yes, please indicate in organizer under MA state information.

Did you make **2025 quarterly estimates**? _____ _____

If yes, how much did you pay each quarter:

Federal: 1st due Apr _____ 2nd due Jun _____ 3rd due Sept _____ 4th due Jan _____

State: 1st due Apr _____ 2nd due Jun _____ 3rd due Sept _____ 4th due Jan _____

Questions

	Yes	No
How would you like to receive your tax return? _____ Pick up _____ Secure portal _____ Mail _____		
If you want it in the secure portal, please provide a current email address. _____		
At any time during 2025, did you or your spouse receive, sell, send, exchange, or otherwise acquire any financial interest in any virtual currency?	_____	_____
Do you own an interest in an LLC or similar entity that has a reporting obligation under the Corporate Transparency Act?	_____	_____

Additional state pages have been included at the back of the organizer and should be reviewed.

IF THIS LETTER CORRECTLY EXPRESSES YOUR UNDERSTANDING OF OUR ENGAGEMENT, PLEASE SIGN DATE AND RETURN TO US WITH YOUR INFORMATION. THE RETURN OF THIS COMPLETED ENGAGEMENT LETTER VIA E-MAIL WILL BE ACCEPTED AS YOUR SIGNATURE.

TAXPAYER'S SIGNATURE _____

SPOUSE'S SIGNATURE _____

DATE _____

CONTACT EMAIL _____

Bank information

The IRS is encouraging direct deposit of federal tax refunds and direct payment of federal tax liabilities. Please fill out all of the information in this section as to your preference.

Bank name: _____

Routing number: _____

Account number: _____

Checking or savings: _____

Tax refund direct deposited: Yes _____ No _____

Tax payment direct debited: Yes _____ No _____