Electronic Filing Instructions for your 2010 Federal Tax Return

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

TurboTax

Michael T Harbuck
130 Anderson Road
Roxboro, NC 27573

Balance Due/ Refund	Your federal tax return (Form 1040EZ) shows a refund due to you in the amount of $1,058.00. Applicable fees were deducted from your original refund amount of $1,058.00. Your refund is now $966.15. Because you chose to have your TurboTax fees deducted from your refund, you will receive e-mail from the University National Bank of Saint Paul, MN, which handles this transaction. Your tax refund should be direct deposited into your account within 8 to 14 days after your return is accepted. The account information you entered - Account Number: 7606600729 Routing Transit Number: 102000076.
Where's My Refund?	Before you call the Internal Revenue Service with questions about your refund, give them 8 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 Internal Revenue Service directly at 1-800-829-4477. You can also check www.irs.gov and select the "Where's my refund?" link.
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 federal return

2010 Federal Tax Return Summary		
	Adjusted Gross Income	$ 5,000.00
	Taxable Income	$ 0.00
	Total Tax	$ 0.00
	Total Payments/Credits	$ 1,058.00
	Amount to be Refunded	$ 1,058.00
	Effective Tax Rate	0.00%

Hi Michael,

We just want to thank you for using TurboTax this year! It's our goal to make your taxes easy and accurate, year after year.

With TurboTax Free Edition:

- Your filed return has 100% guaranteed accurate calculations*
- You received a printed copy of your return with supporting documents for your records

Many happy returns from TurboTax.

Consent to Use Your Tax Return Information

Federal law requires this consent form be provided to you. Unless authorized by law, we cannot use, without your consent, your tax return information for purposes other than the preparation and filing of your tax return.

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.

Before we continue, we need your permission to check your tax return to see if you are eligible for certain options in our program. Specifically, we would like to check your age, whether you have a refund and the amount, your state of residence, and whether you are a U.S. Resident.

The following statements apply:

I authorize Intuit, the maker of TurboTax to use the 2010 tax return information described above to determine my eligibility to place all or a portion of my refund on a debit card.

Sign this agreement by entering your name:

Michael	Harbuck
Taxpayer's First Name	Taxpayer's Last Name
Spouse's First Name (if applicable)	Spouse's Last Name (if applicable)

Enter today's date:

04/18/2011

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.*

We Need Your Consent to Use Your Tax Return 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 2010 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 to you. Unless authorized by law, we cannot use, without your consent, your tax return information for purposes other than the preparation and filing of your tax return.

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.’

Michael	Harbuck
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:

04/18/2011

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 Some 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 University National Bank of St. Paul, MN ('BANK') and to Santa Barbara Tax Processing Group ('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 (such as your identifying information, deposit information and refund amount) to BANK and 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 requested by the IRS. To agree, simply enter your name(s) and 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 2010 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."

Michael	Harbuck
Taxpayer First Name	Taxpayer Last Name
Spouse First Name (if applicable)	Spouse Last Name (if applicable)

Please type the date below:

04/18/2011

Date

If you believe that 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.

Form **1040EZ**

Department of the Treasury — Internal Revenue Service

Income Tax Return for Single and Joint Filers With No Dependents (99) 2010

OMB No. 1545-0074

Name, Address, and SSN

See separate instructions.

Your first name	MI	Last name	Your social security number
Michael	T	Harbuck	417-11-1274
If a joint return, spouse's first name	MI	Last name	Spouse's social security number

Home address (number and street). If you have a P.O. box, see instructions. Apt no.

130 Anderson Road

City, town or post office. If you have a foreign address, see instructions. State ZIP code

Roxboro NC 27573

▲ Make sure the SSN(s) above are correct. ▲

Checking a box below will not change your tax or refund.

Presidential Election Campaign (see instrs)

Check here if you, or your spouse if a joint return, want $3 to go to this fund? ► ☐ **You** ☐ **Spouse**

Income

Attach Form(s) W-2 here. Enclose, but do not attach, any payment.

1	Wages, salaries, and tips. This should be shown in box 1 of your Form(s) W-2. Attach your Form(s) W-2	1	5,000.
2	Taxable interest. If the total is over $1,500, you cannot use Form 1040EZ	2	
3	Unemployment compensation and Alaska Permanent Fund dividends (see instructions)	3	
4	Add lines 1, 2, and 3. This is your **adjusted gross income**	4	5,000.
5	If someone can claim you (or your spouse if a joint return) as a dependent, check the applicable box(es) below and enter the amount from the worksheet. ☐ **You** ☐ **Spouse** If no one can claim you (or your spouse if a joint return), enter $9,350 if **single;** $18,700 if **married filing jointly.** See instructions	5	9,350.
6	Subtract line 5 from line 4. If line 5 is larger than line 4, enter -0-. This is your **taxable income** ►	6	0.

You may be entitled to a larger deduction if you file Form 1040A or 1040. See *Before You Begin* in the instructions.

Payments, Credits, and Tax

7	Federal income tax withheld from Form(s) W-2 and 1099	7	364.
8	Making work pay credit (see worksheet on page 2)	8	310.
9 a	**Earned income credit (EIC)** (see instructions)	9 a	384.
b	Nontaxable combat pay election 9 b		
10	Add lines 7, 8, and 9a. These are your **total payments and credits** ►	10	1,058.
11	**Tax.** Use the amount on **line 6 above** to find your tax in the tax table in the instructions. Then, enter the tax from the table on this line	11	0.

Refund

Have it directly deposited! See instructions and fill in 12b, 12c, and 12d or Form 8888.

12 a If line 10 is larger than line 11, subtract line 11 from line 10. This is your **refund.** If Form 8888 is attached, check here ► ☐ ► 12 a 1,058.

► **b** Routing number 102000076 ► **c** Type: ☒ Checking ☐ Savings

► **d** Account number 7606600729

Amount You Owe

13 If line 11 is larger than line 10, subtract line 10 from line 11. This is the **amount you owe.** For details on how to pay, see instructions ► 13

Third Party Designee

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

Designee's name ► Phone no. ► Personal ID no. (PIN) ►

Sign Here

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

Under penalties of perjury, I declare that I have examined this return, and to the best of my knowledge and belief, it is true, correct, and accurately lists all amounts and sources of income I received during the tax year. Declaration of preparer (other than the taxpayer) is based on all information of which the preparer has any knowledge.

Your signature	Date	Your occupation	Daytime phone no.
		Stablehand	
Spouse's signature. If a joint return, **both** must sign.	Date	Spouse's occupation	

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 address ► Firm's EIN ►

Phone no.

Tax Payments Worksheet 2010

► Keep for your records

Name(s) Shown on Return	Social Security Number
Michael T Harbuck	417-11-1274

Estimated Tax Payments for 2010 (If more than 4 payments for any state or locality, see Tax Help)

	Federal		State			Local		
	Date	Amount	Date	Amount	ID	Date	Amount	ID
1	04/15/10		04/15/10			04/15/10		
2	06/15/10		06/15/10			06/15/10		
3	09/15/10		09/15/10			09/15/10		
4	01/18/11		01/18/11			01/18/11		
5								
Tot Estimated Payments . . .								

Tax Payments Other Than Withholding (If multiple states, see Tax Help)	Federal	State	ID	Local	ID
6 Overpayments applied to 2010					
7 Credited by estates and trusts					
8 **Totals** Lines 1 through 7					
9 2010 extensions					

Taxes Withheld From:					Federal	State	Local
10	Forms W-2				364.	119.	
11	Forms W-2G						
12	Forms 1099-R						
13	Forms 1099-MISC and 1099-G						
14	Schedules K-1						
15	Forms 1099-INT, DIV and OID						
16	Social Security and Railroad Benefits						
17	Form 1099-B	St		Loc			
18 a	Other withholding	St		Loc			
b	Other withholding	St		Loc			
c	Other withholding	St		Loc			
19	**Total Withholding** Lines 10 through 18c				364.	119.	
20	**Total Tax Payments for 2010**				364.	119.	

Prior Year Taxes Paid In 2010 (If multiple states or localities, see Tax Help)	State	ID	Local	ID
21 Tax paid with 2009 extensions				
22 2009 estimated tax paid after 12/31/09				
23 Balance due paid with 2009 return				
24 Other (amended returns, installment payments, etc) . .				

Federal Carryover Worksheet 2010

► Keep for your records

Name(s) Shown on Return	Social Security Number
Michael T Harbuck	417-11-1274

2009 State and Local Income Tax Information (See Tax Help)

(a) State or Local ID	(b) Paid With Extension	(c) Estimates Pd After 12/31	(d) Total With-held/Pmts	(e) Paid With Return	(f) Total Over-payment	(g) Applied Amount
Totals . .						

Other Tax and Income Information		**2009**	**2010**
1 Filing status	**1**		1 Single
2 Number of exemptions for blind or over 65 (0 - 4)	**2**		
3 Itemized deductions after limitation	**3**		119.
4 Check box if required to itemize deductions	**4**	☐	☐
5 Adjusted gross income	**5**		5,000.
6 Tax liability for Form 2210 or Form 2210-F	**6**		0.
7 Alternative minimum tax	**7**		
8 Federal overpayment applied to next year estimated tax	**8**		

QuickZoom to the IRA Information Worksheet for IRA information . . . . ►

Excess Contributions		**2009**	**2010**
9 a Taxpayer's excess Archer MSA contributions as of 12/31	**9 a**		
b Spouse's excess Archer MSA contributions as of 12/31	**b**		
10 a Taxpayer's excess Coverdell ESA contributions as of 12/31	**10 a**		
b Spouse's excess Coverdell ESA contributions as of 12/31	**b**		
11 a Taxpayer's excess HSA contributions as of 12/31	**11 a**		
b Spouse's excess HSA contributions as of 12/31	**b**		

Loss and Expense Carryovers		**2009**	**2010**
12 a Short-term capital loss	**12 a**		
b AMT Short-term capital loss	**b**		
13 a Long-term capital loss	**13 a**		
b AMT Long-term capital loss	**b**		
14 a Net operating loss available to carry forward	**14 a**		
b AMT Net operating loss available to carry forward	**b**		
15 a Investment interest expense disallowed	**15 a**		
b AMT Investment interest expense disallowed	**b**		
16 Nonrecaptured net Section 1231 losses from: **a** 2010	**16 a**		
b 2009	**b**		
c 2008	**c**		
d 2007	**d**		
e 2006	**e**		
f 2005	**f**		

University National Bank Refund Processing Agreement ('Agreement')

Name: Michael T Harbuck

Social Security No.: 417-11-1274

This Agreement contains important terms, conditions and disclosures about the processing of your refund by University National Bank of Saint Paul, MN, (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 2010 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 TRANSFER 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 2010 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 2010 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	$ 1,058.00
Less BANK Refund Processing Service Fee	$ 29.95
Less TurboTax Fees	$ 61.90
Less Additional Products and Services Purchased	$
Expected Proceeds*	$ 966.15

*These charges are itemized. This is only an estimate. The amount will be reduced by any applicable sales taxes, and if applicable, a ten dollar ($10) BANK handling 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 2010 federal income tax refund from the IRS. BANK must receive an acknowledgment 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 ten dollars ($10) as a BANK handling 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. **Acknowledgments.** (a) You understand that: (i) BANK cannot guarantee the amount of your tax year 2010 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 2010 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: University National Bank, P.O. Box 261059, San Diego, CA 92126, 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 to Checking or Savings Account: 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 account designated 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

RTN #: 102000076 **ACCOUNT #:** 7606600729

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 personal bank account information incorrectly and your deposit is returned to BANK, the refund balance minus a $10 BANK handling fee will be disbursed to you via a cashier's check mailed to the address on your tax return. 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 University National Bank, P.O. Box 261059, San Diego, California 92126 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 Minnesota.

11. **Arbitration Provision.** 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 an arbitration commenced as close as possible to where you reside. 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 fee for you.

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 2010 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 2010 TurboTax(R) Software and Services, as the term 'Communications' is defined therein, (iii) You consent to the release of your 2010 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 2010 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 University National 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 we collect and share depend on the product or service you have with us. This can include: • Social Security Number • Income • Account balances • Payment history • Transaction history
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 University National Bank chooses to share and whether you can limit the sharing.

Reasons we can share your personal information	Does University National 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 nonaffiliates to market to you.	No	We don't share

Questions?	Toll Free: 800-717-7228.

Who we are	
Who is providing this notice?	University National Bank
What we do	
How does University National 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. Your information is accessible only to employees who need the information in order to process your product request, answer your questions or determine the types of additional products or services that we think may interest you. We train our employees on their responsibility to maintain the privacy for your personal information.
How does University National Bank collect my personal information?	We collect your personal information about you when you apply for a tax related product. This includes information in your application and your tax return in each year that you applied for a tax-related bank product, such as your name, address, social security number, income, deductions, refund and the like. We also collect information about your transactions with us, other lenders, tax preparers and similar providers, such as payment histories, balances due, and tax information. We may also collect information concerning your credit history from a consumer reporting agency.
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 nonaffiliates to market you.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • University Financial Corp. dba Sunrise Community Banks. • Franklin National Bank • Park Midway Bank, NA
Nonaffiliates	Companies not related by common ownership or control. They can be financial or nonfinancial companies. University National Bank does not share with nonaffiliates so they can market to you.
Joint marketing	A formal joint marketing agreement between nonaffiliated financial companies that together market financial products or services to you. University National 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.	

ELECTRONIC POSTMARK - CERTIFICATION OF ELECTRONIC FILING

TAXPAYER: Michael T Harbuck
PRIMARY SSN: 417-11-1274

FEDERAL RETURN SUBMITTED: April 18, 2011 02:00 PM PDT
FEDERAL RETURN ACCEPTANCE DATE:

Your return was electronically transmitted on 04/18/2011

The Intuit Electronic Postmark shows the date and time Intuit received your federal tax return. The Intuit Electronic Postmark documents the filing date of your income tax return, and the electronic postmark information should be kept on file with your tax return and other tax-related documentation.

There are two important aspects of the Intuit Electronic Postmark:

1. THE INTUIT ELECTRONIC POSTMARK.
The electronic postmark shows the date and time Intuit received the federal return, and is deemed the filing date if the date of the electronic postmark is on or before the date prescribed for filing of the federal individual income tax return.

TIMELY FILING:
For your federal return to be considered filed on time, your return must be postmarked on or before midnight April 18, 2011. Intuit's electronic postmark is issued in the Pacific Time (PT) zone. If you are not filing in the PT zone, you will need to add or subtract hours from the Intuit Electronic Postmark time to determine your local postmark time. For example, if you are filing in the Eastern Time (ET) zone and you electronically file your return at 9 AM on April 18, 2011, your Intuit electronic postmark will indicate April 18, 2011, 6 AM. If your federal tax return is rejected, the IRS still considers it filed on time if the electronic postmark is on or before April 18, 2011, and a corrected return is submitted and accepted before April 22, 2011. If your return is submitted after April 22, 2011, a new time stamp is issued to reflect that your return was submitted after the IRS deadline and, consequently, is no longer considered to have been filed on time.

If you request an automatic six-month extension, your return must be electronically postmarked by midnight October 15, 2011. If your federal tax return is rejected, the IRS will still consider it filed on time if the electronic postmark is on or before October 15, 2011, and the corrected return is submitted and accepted by October 20, 2011.

2. THE ACCEPTANCE DATE.
Once the IRS accepts the electronically filed return, the acceptance date will be provided by the Intuit Electronic Filing Center. This date is proof that the IRS accepted the electronically filed return.

SMART WORKSHEET FOR: Form 1040EZ: Individual Tax Return

Earned Income Credit Smart Worksheet

A	Date of birth (mm/dd/yyyy) . . . . Taxpayer . 04/27/1972 Spouse . .	
B	Is the taxpayer or spouse a qualifying child for EIC for another person? . . . ►	Yes [ ] No [X]
C	Was the taxpayer's (and spouse's if married filing jointly) home in the United States for more than half of 2010? . . . . ►	Yes [X] No [ ]
D	If the SSN of the taxpayer, or spouse if married filing jointly, was obtained to get a federally funded benefit, such as Medicaid, and the Social Security card contains the legend **Not Valid for Employment**, check this box . . . . ►	[ ]
E	Check if EIC was disallowed or reduced in a previous year and taxpayer is required to file Form 8862 this year . . . . ►	[ ]
F	Check if notified by the IRS that EIC cannot be claimed in 2010. . . . . ►	[ ]

Electronic Filing Instructions for your 2010 California Tax Return

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

Michael T Harbuck
130 Anderson Road
Roxboro, NC 27573

Balance Due/ Refund	Your California state tax return (Form 540NR) shows a refund due to you in the amount of $29.00. Your tax refund should be direct deposited into your account within 8 to 14 days after your return is accepted. The account information you entered - Account Number: 7606600729 Routing Transit Number: 102000076.
Where's My Refund?	Before you call the Franchise Tax Board with questions about your refund, give them 8 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 Franchise Tax Board directly at 1-800-338-0505. From outside of California use 1-916-845-6500. You can also visit the Franchise Tax Board web site at http://www.ftb.ca.gov/online/refund/.
What You Need to Sign	Sign and date Form 8453-OL within 1 day of acceptance.
Do Not Mail	Do not mail a paper copy of your tax return. Since you filed electronically, the Franchise Tax Board already has your return.
What You Need to Keep	Your Electronic Filing Instructions (this form) - Form 8453-OL and attachment(s) Printed copy of your state and federal returns
2010 California Tax Return Summary	Taxable Income $ 1,330.00 Total Tax $ 0.00 Total Payments/Credits $ 29.00 Amount to be Refunded $ 29.00 Effective Tax Rate 1.3%

DO NOT MAIL THIS FORM TO THE FTB

Date Accepted

TAXABLE YEAR **2010**

California Online e-file Return Authorization for Individuals

FORM **8453-OL**

Your first name and initial	Last name	Your SSN or ITIN
MICHAEL T	HARBUCK	417-11-1274
If joint return, spouse's/RDP's first name and initial	Last name	Spouse's/RDP's SSN or ITIN

Address (including number and street, PO Box, or PMB no.)	Apt. no./Ste. no.	Daytime telephone number
130 ANDERSON ROAD		
City	State	ZIP code
ROXBORO	NC	27573

Part I Tax Return Information (whole dollars only)

1 California adjusted gross income. (Form 540, line 17; Form 540 2EZ, line 16; Long Form 540NR, line 32; or Short Form 540NR, line 32) . . . . 1 2,400.

2 Refund or no amount due. (Form 540, line 115; Form 540 2EZ, line 28; Long Form 540NR, line 125; or Short Form 540NR, line 125) . . . . 2 29.

3 Amount you owe. (Form 540, line 111; Form 540 2EZ, line 27; Long Form 540NR, line 121; or Short Form 540NR, line 121) 3

Part II Settle Your Account Electronically for Taxable Year 2010 (Due 04/15/11)

4 [X] Direct deposit of refund

5 [ ] Electronic funds withdrawal **5 a** Amount ______ **5 b** Withdrawal date (MM/DD/YYYY) ______

Part III Make Estimated Tax Payments for Taxable Year 2011 These are **not** installment payments for the current amount you owe.

	First Payment Due 4/15/11	Second Payment Due 6/15/11	Third Payment Due 9/15/11	Fourth Payment Due 1/17/12
6 Amount.				
7 Withdrawal date				

Part IV Banking Information (Have you verified your banking information?)

8 Amount of refund to be directly deposited to account below 29.

9 Routing number 102000076

10 Account number 7606600729

11 Type of account: [X] Checking [ ] Savings

12 The remaining amount of my refund for direct deposit ______

13 Routing number ______

14 Account number ______

15 Type of account: [ ] Checking [ ] Savings

Part V Declaration of Taxpayer(s)

I authorize my account to be settled as designated in Part II. If I check Part II, box 4, I declare that the direct deposit refund information in Part IV agrees with the authorization stated on my return. I authorize an electronic funds withdrawal for the amount listed on line 5a and any estimated payment amounts listed on line 6 from the account listed on lines 9, 10, and 11. If I have filed a joint return, this is an irrevocable appointment of the other spouse/RDP as an agent to receive the refund or authorize an electronic funds withdrawal.

Under penalties of perjury, I declare that the information I provided to the Franchise Tax Board (FTB), either directly or through e-file software, including my name, address, and social security number (SSN) or individual taxpayer identification number (ITIN), and the amounts shown in Part I above, agrees with the information and amounts shown on the corresponding lines of my 2010 California income tax return. To the best of my knowledge and belief, my return is true, correct, and complete. If I am filing a balance due return, I understand that if the FTB does not receive full and timely payment of my tax liability, I remain liable for the tax liability and all applicable interest and penalties. I authorize my return and accompanying schedules and statements to be transmitted to the FTB directly or through the e-file software. **If the processing of my return or refund is delayed, I authorize the FTB to disclose to me, either directly or through the e-file software, the reason(s) for the delay or the date when the refund was sent.**

Sign Here

▶ ______ Your signature | Date

▶ ______ Spouse's/RDP's signature. If filing jointly, both must sign. | Date

It is unlawful to forge a spouse's/RDP's signature.

For Privacy Notice, get form FTB 1131.

CAIA4812 11/29/10

California Nonresident or Part-Year Resident Income Tax Return 2010

Long Form

FORM **540NR** C1 **Side 1**

APE

417-11-1274 HARB ** 10
MICHAEL T HARBUCK

P
AC
A
R
RP

130 ANDERSON ROAD
ROXBORO NC 27573 04-27-1972

Filing Status

1 [X] Single
2 [ ] Married/RDP filing jointly (see instructions)
3 [ ] Married/RDP filing separately. Enter spouse's/RDP's SSN or ITIN above and full name here
4 [ ] Head of household (with qualifying person) (see instructions)
5 [ ] Qualifying widow(er) with dependent child. Enter year spouse/RDP died

If your California filing status is different from your federal filing status, check the box here ● [ ]

6 If someone can claim you (or your spouse/RDP) as a dependent, check the box here (see instructions). ● 6 [ ]

Exemptions

► For line 7, line 8, line 9, and line 10: Multiply the amount you enter in the box by the pre-printed dollar amount for that line. **Whole dollars only**

7	**Personal:** If you checked 1, 3, or 4 above, enter 1 in the box. If you checked 2 or 5, enter 2. If you checked the box on line 6, see instructions	1	X $99 =	$ 99.
8	**Blind:** If you (or your spouse/RDP) are visually impaired, enter 1; if both are visually impaired, enter 2		X $99 =	$
9	**Senior:** If you (or your spouse/RDP) are 65 or older, enter 1; if both are 65 or older, enter 2 ●		X $99 =	$
10	**Dependents:** Enter name and relationship. **Do not include yourself or your spouse/RDP.** Total dependent exemptions ●		X $99 =	$
11	**Exemption amount:** Add line 7 through line 10			$ 99.

Total Taxable Income

12	Total California wages from all your Form(s) W-2, box 16. ●	2,400.
13	Enter federal AGI from Form 1040, line 37; 1040A, line 21; 1040EZ, line 4; 1040NR, line 36; or 1040NR-EZ, line 10	5,000.
14	California adjustments — subtractions. Enter the amount from Schedule CA (540NR), line 37, column B ●	
15	Subtract line 14 from line 13. If less than zero, enter the result in parentheses (see instructions)	5,000.
16	California adjustments — additions. Enter the amount from Schedule CA (540NR), line 37, column C ●	
17	Adjusted gross income from all sources. Combine line 15 and line 16 ●	5,000.
18	Enter the **larger** of: Your California **itemized deductions** from Schedule CA (540NR), line 43; **OR** Your California **standard deduction** (see instructions) ●	3,670.
19	Subtract line 18 from line 17. This is your **total taxable income.** If less than zero, enter -0-	1,330.

California Taxable Income

31	Tax. Check the box if from: [X] Tax Table [ ] Tax Rate Schedule [ ] FTB 3800 [ ] FTB 3803 ◉	16.
32	CA adjusted gross income from Schedule CA (540NR), Part IV, line 45 ●	2,400.
35	CA Taxable Income from Schedule CA (540NR), Part IV, line 49 ●	638.
36	CA Tax Rate. Divide line 31 by line 19	0.0120
37	CA Tax Before Exemption Credits. Multiply line 35 by line 36	8.
38	CA Exemption Credit Percentage. Divide line 35 by line 19. If more than 1, enter 1.0000	0.4797
39	CA Prorated Exemption Credits. Multiply line 11 by line 38. If the amount on line 13 is more than $162,186 (see instructions)	47.
40	CA Regular Tax Before Credits. Subtract line 39 from line 37. If less than zero, enter -0-	0.
41	Tax (see instructions). Check the box if from: [ ] Schedule G-1 [ ] Form FTB 5870A ◉	
42	Add line 40 and line 41 ●	0.

Your name: MICHAEL T HARBUCK Your SSN or ITIN: 417-11-1274

	50	Enter the amount from Side 1, line 42	50	0.
Special Credits	51	Credit for joint custody head of household (see instructions) ● 51		
	52	Credit for dependent parent (see instructions) ● 52		
	53	Credit for senior head of household (see instructions) ● 53		
	54	Credit percentage. Divide line 35 by line 19. If more than 1, enter 1.0000 (see instructions) 54		
	55	Credit amount (see instructions)	● 55	0.
	56	New jobs credit, amount generated (see instructions) ● 56		
	57	New jobs credit, amount claimed (see instructions)	● 57	
	58	Enter credit name ______ code no. ____ and amount	► 58	
	59	Enter credit name ______ code no. ____ and amount	► 59	
	60	To claim more than two credits (see instructions)	● 60	
	61	Nonrefundable renter's credit (see instructions)	● 61	
	62	Add line 55 and line 57 through line 61. These are your total credits	62	0.
	63	Subtract line 62 from line 50. If less than zero, enter -0-	63	0.
Other Taxes	71	Alternative minimum tax. Attach Schedule P (540NR)	● 71	0.
	72	Mental Health Services Tax (see instructions)	● 72	
	73	Other taxes and credit recapture (see instructions)	● 73	
	74	Add line 63, line 71, line 72, and line 73. This is your total tax	● 74	0.
Payments	81	California income tax withheld (see instructions)	● 81	29.
	82	2010 CA estimated tax and other payments (see instructions)	● 82	
	83	Real estate or other withholding (see instructions)	● 83	
	84	Excess SDI (or VPDI). To see if you qualify (see instructions)	● 84	
		Child and Dependent Care Expenses Credit (see instructions). Attach form FTB 3506.		
	85	Qualifying person's social security number ● 85		
	86	Qualifying person's social security number ● 86		
	87	Enter the amount from form FTB 3506, Part III, line 8 ● 87		
	88	Child and Dependent Care Expenses Credit from form FTB 3506, Part III, line 12	● 88	
	89	Add line 81, line 82, line 83, line 84, and line 88. These are your total payments	89	29.
Overpaid Tax/Tax Due	101	Overpaid tax. If line 89 is more than line 74, subtract line 74 from line 89	101	29.
	102	Amount of line 101 you want applied to your **2011** estimated tax	● 102	0.
	103	Overpaid tax available this year. Subtract line 102 from line 101	● 103	29.
	104	Tax due. If line 89 is less than line 74, subtract line 89 from line 74	104	

Your name: MICHAEL T HARBUCK

Your SSN or ITIN: 417-11-1274

Contributions

	Code	Amount
California Seniors Special Fund. See instructions	● 400	
Alzheimer's Disease/Related Disorders Fund	● 401	
California Fund for Senior Citizens	● 402	
Rare and Endangered Species Preservation Program	● 403	
State Children's Trust Fund for the Prevention of Child Abuse	● 404	
California Breast Cancer Research Fund	● 405	
California Firefighters' Memorial Fund	● 406	
Emergency Food For Families Fund	● 407	
California Peace Officer Memorial Foundation Fund	● 408	
California Sea Otter Fund	● 410	
California Cancer Research Fund	● 413	
Arts Council Fund	● 415	
California Police Activities League (CALPAL) Fund	● 416	
California Veterans Homes Fund	● 417	
Safely Surrendered Baby Fund	● 418	
120 Add code 400 through code 418. This is your total contribution	● 120	

Amount You Owe

121 **AMOUNT YOU OWE.** Add line 104 and line 120 (see instructions). **Do not send cash.** Mail to: **FRANCHISE TAX BOARD, PO BOX 942867, SACRAMENTO CA 94267-0001** ● 121

Pay Online - Go to **ftb.ca.gov** and search for **web pay.**

Interest and Penalties

122 Interest, late return penalties, and late payment penalties . 122

123 Underpayment of estimated tax. Check the box: ☐ **FTB 5805 attached** ☐ **FTB 5805F attached** ● 123

124 Total amount due (see instructions). Enclose, but **do not** staple, any payment . 124

Refund and Direct Deposit

125 **REFUND OR NO AMOUNT DUE.** Subtract line 120 from line 103. Mail to: **FRANCHISE TAX BOARD, PO BOX 942840, SACRAMENTO CA 94240-0002** ● 125 29.

Fill in the information to authorize direct deposit of your refund into one or two accounts. **Do not** attach a voided check or a deposit slip (see instructions). **Have you verified the routing and account numbers?** Use whole dollars only.

All or the following amount of my refund (line 125) is authorized for direct deposit into the account shown below:

● Routing number	● Type	● Account number	● 126 Direct deposit amount
102000076	☒ Checking ☐ Savings	7606600729	29.

The remaining amount of my refund (line 125) is authorized for direct deposit into the account shown below:

● Routing number	● Type	● Account number	● 127 Direct deposit amount
	☐ Checking ☐ Savings		

Important: Attach a copy of your complete federal income tax return.

Under penalties 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.

Sign Here

It is unlawful to forge a spouse's/RDP's signature.

Joint tax return? (see instructions.)

Your signature X

Spouse's/RDP's signature (if a joint tax return, both must sign) X

Daytime phone number (optional)

Your email address (optional). Enter only one email address.

Paid preparer's signature **(declaration of preparer is based on all information of which preparer has any knowledge)** Date

SELF PREPARED

Firm's name (or yours if self-employed) Firm's address

● Paid Preparer's PTIN/SSN

● FEIN

Do you want to allow another person to discuss this tax return with us (see instructions)? ● ☐ Yes ☒ No

Print Third Party Designee's Name Telephone Number

TAXABLE YEAR **2010**

California Adjustments — Nonresidents or Part-Year Residents

SCHEDULE **CA (540NR)**

Important: Attach this schedule behind Long Form 540NR, Side 3 as a supporting California Schedule.

Name(s) as shown on return	SSN or ITIN
MICHAEL T HARBUCK	417-11-1274

Part I Residency Information. Complete all lines that apply to you and your spouse/RDP.

During 2010:	Yourself	Spouse/RDP
1 a I was domiciled in (enter state or country)	N/A	
b I was in the military and stationed in (enter state or country)	N/A	
2 I became a California resident (enter the state of prior residence and date of move)	N/A N/A	
3 I became a nonresident (enter new state of residence and date of move)	FLORIDA N/A	
4 I was a nonresident of CA the entire year (enter state or country of residence)	FL	
5 The number of days I spent in California (for **any** purpose) is:	40	
6 I owned a home/property in California (enter 'Yes' or 'No')	NO	
Before 2010:		
7 I was a California resident for the period of (enter dates)	N/A N/A	
8 I entered California on (enter date)	N/A	
9 I left California on (enter date)	N/A	

Part II Income Adjustment Schedule

Section A — Income		A **Federal Amounts** (taxable amounts from your federal return)	B **Subtractions** See instructions (difference between CA & federal law)	C **Additions** See instructions (difference between CA & federal law)	D **Total Amounts Using CA Law As If You Were a CA Resident** (subtract column B from column A; add column C to the result)	E **CA Amounts** (income earned or received as a CA resident and income earned or received from CA sources as a nonresident)
7 Wages, salaries, tips, etc. See instructions before making an entry in column B or C	7	5,000.			5,000.	2,400.
8 Taxable interest b	8 a					
9 Ordinary dividends. See instructions. b	9 a					
10 Taxable refunds, credits, or offsets of state and local income taxes. Enter the same amount in column A and column B	10					
11 Alimony received. See instructions	11					
12 Business income or (loss)	12					
13 Capital gain or (loss). See instructions.	13					
14 Other gains or (losses)	14					
15 IRA distributions. See instructions. a	15 b					
16 Pensions & annuities. See instructions. a	16 b					
17 Rental real estate, royalties, partnerships, S corporations, trusts, etc	17					
18 Farm income or (loss)	18					
19 Unemployment compensation	19					
20 Social security benefits a	20 b					
21 Other income.						
a California lottery winnings			a	a		
b Disaster loss carryover from FTB 3805V			b	b		
c Federal NOL (Form 1040, line 21)	21		c	c	21	21
d NOL carryover from FTB 3805V			d	d		
e NOL from FTB 3805D, FTB 3805Z, FTB 3806, FTB 3807, or FTB 3809			e	e		
f Other (describe):			f	f		
22 a **Total:** Combine line 7 through line 21 in each column. Continue to Side 2	22 a	5,000.			5,000.	2,400.

CAIA4912 12/24/10

Income Adjustment Schedule

Section B — Adjustments to Income

		A Federal Amounts (taxable amounts from your federal return)	B Subtractions See instructions (difference between CA & federal law)	C Additions See instructions (difference between CA & federal law)	D Total Amounts Using CA Law As If You Were a CA Resident (subtract column B from column A; add column C to the result)	E CA Amounts (income earned or received as a CA resident and income earned or received from CA sources as a nonresident)
22 b Enter totals from Schedule CA (540NR), Side 1, line 22a, column A through column E	22 b	5,000.			5,000.	2,400.
23 Educator Expenses	23					
24 Certain business expenses of reservists, performing artists, and fee-basis government officials	24					
25 Health savings account deduction	25					
26 Moving expenses	26					
27 One-half of self-employment tax	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					
31 a Alimony paid. b Enter recipient's: SSN ___ Last name ___	31 a					
32 IRA deduction	32					
33 Student loan interest deduction	33					
34 Tuition and fees	34					
35 Domestic production activities deduction	35					
36 Add line 23 through line 31a and line 32 through line 35 in each column, A through E	36					
37 **Total.** Subtract line 36 from line 22b in each column, A through E. See instructions	37	5,000.			5,000.	2,400.

Part III — Adjustments to Federal Itemized Deductions

38	**Federal Itemized Deductions.** Add the amounts on federal Schedule A (Form 1040), lines 4, 9, 15, 19, 20, 27, and 28 (or Schedule A (Form 1040NR), lines 3, 7, 8, 15, and 16)	38	119.
39	Enter total of federal Schedule A (Form 1040), line 5 (State Disability Insurance, and state and local income tax, or General Sales Tax), line 7 (new motor vehicle tax), and line 8 (foreign taxes **only**). See instructions	39	119.
40	Subtract line 39 from line 38	40	0.
41	Other adjustments including California lottery losses. See instructions. Specify ___	41	
42	Combine line 40 and line 41	42	0.

43 **Is your federal AGI (Long Form 540NR, line 13) more than the amount shown below for your filing status?**

- Single or married/RDP filing separately . . . **$162,186**
- Head of household . . . **$243,283**
- Married/RDP filing jointly or qualifying widow(er) . . . **$324,376**

No. Transfer the amount on line 42 to line 43.

Yes. Complete the Itemized Deductions Worksheet in the instructions for Schedule CA (540NR), line 43 . . . 43 0.

44 **Enter the larger of the amount on line 43 or your standard deduction listed below**

- Single or married/RDP filing separately . . . **$3,670**
- Married/RDP filing jointly, head of household, or qualifying widow(er) . . **$7,340** . . . 44 3,670.

Part IV — California Taxable Income

45	**California AGI.** Enter your California AGI from line 37, column E			45	2,400.
46	Enter your deductions from line 44	46	3,670.		
47	**Deduction Percentage.** Divide line 37, column E by line 37, column D. Carry the decimal to four places. If the result is greater than 1.0000, enter 1.0000. If less than zero, enter -0-	47	0.4800		
48	**California Itemized/Standard Deductions.** Multiply line 46 by the percentage on line 47			48	1,762.
49	**California Taxable Income.** Subtract line 48 from line 45. Transfer this amount to Long Form 540NR, line 35. If less than zero, enter -0-			49	638.

SMART WORKSHEET FOR: Form 540NR: Part-Year or Nonresident Tax Return

Form 540NR California Income Tax Withheld Smart Worksheet

A	California income tax withheld from the Tax Payments Worksheet	29.
B	Real estate and nonresident withholding from Form(s) 592-B and 593 entered on the federal Tax Payments Worksheet and included on line A . . . . . . **Note**: Make sure that the amount on line B is reported on the federal Tax Payments Worksheet or you will not get the state income tax deduction on your federal Schedule A.	
C	California income tax withheld for line 81. Subtract line B from line A	29.

SMART WORKSHEET FOR: Sch CA(540NR): California Adjustments

Schedule CA(NR) Wages, Salaries, Tips, Etc Smart Worksheet

1	Total wages from box 15 of the W-2 Worksheets included in the federal program where the state entered is 'CA' and statutory wage information is **not** entered	2,400.

Department of the Treasury — Internal Revenue Service

Form **1040EZ** **Income Tax Return for Single and Joint Filers With No Dependents** (99) **2010** OMB No. 1545-0074

Name, Address, and SSN

See separate instructions.

Your first name	MI	Last name	Your social security number
Michael	T	Harbuck	417-11-1274
If a joint return, spouse's first name	MI	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 are correct. ▲
130 Anderson Road			
City, town or post office. If you have a foreign address, see instructions.	State	ZIP code	Checking a box below will not change your tax or refund.
Roxboro	NC	27573	

Presidential Election Campaign (see instrs) Check here if you, or your spouse if a joint return, want $3 to go to this fund? ► ☐ **You** ☐ **Spouse**

Income

Attach Form(s) W-2 here. Enclose, but do not attach, any payment.

1	Wages, salaries, and tips. This should be shown in box 1 of your Form(s) W-2. Attach your Form(s) W-2	1	5,000.
2	Taxable interest. If the total is over $1,500, you cannot use Form 1040EZ	2	
3	Unemployment compensation and Alaska Permanent Fund dividends (see instructions)	3	
4	Add lines 1, 2, and 3. This is your **adjusted gross income**	4	5,000.
5	If someone can claim you (or your spouse if a joint return) as a dependent, check the applicable box(es) below and enter the amount from the worksheet. ☐ **You** ☐ **Spouse** If no one can claim you (or your spouse if a joint return), enter $9,350 if **single;** $18,700 if **married filing jointly.** See instructions	5	9,350.
6	Subtract line 5 from line 4. If line 5 is larger than line 4, enter -0-. This is your **taxable income** ►	6	0.

You may be entitled to a larger deduction if you file Form 1040A or 1040. See *Before You Begin* in the instructions.

Payments, Credits, and Tax

7	Federal income tax withheld from Form(s) W-2 and 1099	7	364.
8	Making work pay credit (see worksheet on page 2)	8	310.
9 a	**Earned income credit (EIC)** (see instructions)	9 a	384.
b	Nontaxable combat pay election 9 b		
10	Add lines 7, 8, and 9a. These are your **total payments and credits** ►	10	1,058.
11	**Tax.** Use the amount on **line 6 above** to find your tax in the tax table in the instructions. Then, enter the tax from the table on this line	11	0.

Refund

Have it directly deposited! See instructions and fill in 12b, 12c, and 12d or Form 8888.

12 a	If line 10 is larger than line 11, subtract line 11 from line 10. This is your **refund.** If Form 8888 is attached, check here ► ☐ ►	12 a	1,058.

► **b** Routing number 102000076 ► **c** Type: ☒ Checking ☐ Savings

► **d** Account number 7606600729

Amount You Owe

13	If line 11 is larger than line 10, subtract line 10 from line 11. This is the **amount you owe.** For details on how to pay, see instructions ►	13	

Third Party Designee

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

Designee's name ► Phone no. ► Personal ID no. (PIN) ►

Sign Here

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

Under penalties of perjury, I declare that I have examined this return, and to the best of my knowledge and belief, it is true, correct, and accurately lists all amounts and sources of income I received during the tax year. Declaration of preparer (other than the taxpayer) is based on all information of which the preparer has any knowledge.

Your signature	Date	Your occupation	Daytime phone no.
		Stablehand	
Spouse's signature. If a joint return, **both** must sign.	Date	Spouse's occupation	

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 address ►			Firm's EIN ►	
			Phone no.	

Electronic Filing Instructions for your 2010 Colorado Tax Return

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

Michael T Harbuck
130 Anderson Road
Roxboro, NC 27573

Balance Due/ Refund	Your Colorado state tax return (Form 104) shows a refund due to you in the amount of $90.00. Your tax refund should be direct deposited into your account within 8 to 14 days after your return is accepted. The account information you entered - Account Number: 7606600729 Routing Transit Number: 102000076.
Where's My Refund?	Before you call the Colorado Department of Revenue with questions about your refund, give them 8 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 Colorado Department of Revenue directly at 1-303-238-7378. From outside of Colorado use 1-303-238-3278. You can also visit the Colorado Department of Revenue web site at www.taxcolorado.com.
What You Need to Sign	Sign and date Form DR 8453 within 1 day of acceptance.
Do Not Mail	Do not mail a paper copy of your tax return. Since you filed electronically, the Colorado Department of Revenue already has your return.
What You Need to Keep	Your Electronic Filing Instructions (this form) - Form DR 8453 Printed copy of your state and federal returns All W-2's, W-2G's and 1099's that report Colorado withholding
2010 Colorado Tax Return Summary	Taxable Income $ -4,350.00 Total Tax $ 0.00 Total Payments/Credits $ 90.00 Amount to be Refunded $ 90.00

DR 8453 (09/27/10)
COLORADO DEPARTMENT OF REVENUE
DENVER CO 80261-0005
www.TaxColorado.com

STATE OF COLORADO
INDIVIDUAL INCOME TAX
DECLARATION FOR ELECTRONIC FILING

DO NOT MAIL THIS FORM TO
THE IRS OR THE COLORADO
DEPARTMENT OF REVENUE
RETAIN WITH YOUR RECORDS

1030

DCN

Taxpayer Last Name	First Name	MI	Social Security Number
Harbuck	Michael	T	417-11-1274
Spouse, If Joint Return, Last Name	First Name	MI	Social Security Number

Address	Telephone Number
130 Anderson Road	

City	State	ZIP Code
Roxboro	NC	27573

Part I — TAX RETURN INFORMATION

(Whole dollars only)

1	Total Income, line 22 from your federal Form 1040, line 15 on Form 1040A, or line 4 on Form 1040EZ	1	5,000.
2	Taxable Income, line 43 on federal Form 1040, line 27 on Form 1040A, or line 6 on Form 1040EZ	2	0.
3	Colorado Tax, line 15 on Colorado Form 104	3	
4	Colorado Tax Withheld, line 21 on Colorado Form 104	4	90.
5	Refund, line 44 on Colorado Form 104	5	90.
6	Amount You Owe, line 48 on Colorado Form 104	6	

Part II — DECLARATION OF TAXPAYER

Under penalties of perjury, I declare that the information I have provided for electronic filing and the amounts shown in Part I above agree with the amounts shown on my 2010 Federal/Colorado income tax returns, and that said tax returns, statements, schedules and attachments are true, correct, and complete to the best of my knowledge and belief. I understand that I (or my Electronic Return Originator (ERO) if applicable) may be required to provide paper copies of this declaration, my returns, withholding statements, schedules, and attachments upon request by the Colorado Department of Revenue at any time during the period covered by the Colorado statute of limitations.

Your Signature	Date	Spouse's Signature, if joint return both MUST sign	Date

Part III — DECLARATION OF ERO/PREPARER/TRANSMITTER

If the transmitter did not prepare the tax return, check here [X]

If I am not the preparer, I declare only that the amounts shown in Part I above agree with the amounts shown on the taxpayer's 2010 Federal/Colorado income tax returns. If I am the preparer, under penalties of perjury I declare that I have reviewed the above taxpayer's 2010 Federal/Colorado income tax returns and that the information provided to me by the taxpayer and the amounts shown in Part I above agree with the amounts shown on said tax returns, and that said tax returns, statements, schedules, and attachments are true, correct, and complete to the best of my knowledge and belief. As preparer, I further declare that I have obtained the taxpayer's signature on this form at the time of filing and have provided the taxpayer with copies of all forms and information filed. I also agree to maintain this signed Form (DR 8453) for the period covered by the Colorado statute of limitations (VITA excluded. See instructions), and to provide paper copies of this declaration, said returns, withholding statements, schedules, and attachments upon request by the Colorado Department of Revenue at any time during this period.

ERO's Signature		Your Social Security Number or Preparer Identification Number
Self-Prepared		
Check if also preparer [ ]	Date	

Departmental Use Only

1030

2010 (0013) FORM 104 COLORADO INDIVIDUAL INCOME TAX RETURN

RESIDENCY STATUS (CHECK ONE)

[ ] FULL-YEAR RESIDENT(S)
[X] PART-YEAR RESIDENT(S) OR NONRESIDENT(S) (or resident, part-year, nonresident combinations)

For calendar year **2010** or fiscal year ______

	LAST NAME	FIRST NAME AND INITIAL	DECEASED	SOCIAL SECURITY NUMBER
Yourself	Harbuck	Michael T	[ ] YES	417-11-1274
Spouse, if joint			[ ] YES	

Mailing Address			Your telephone number
130 Anderson Road			
City	**State**	**ZIP Code**	**Email Address**
Roxboro	NC	27573	

If you use a tax preparer and do not want this booklet mailed to you next year, please check here . . . [ ]

ROUND TO THE NEAREST DOLLAR

			Amount
1	**ENTER AMOUNT** from federal Form 1040, line 43; **or** from federal Form 1040 A, line 27; **or** from federal Form 1040 EZ, line 6 (Federal Taxable Income)	● 1	-4,350.00
	ADDITIONS TO FEDERAL TAXABLE INCOME		
2	Enter the state income tax deduction, if any, from line 5 of Schedule A of your federal Form 1040	● 2	00
3	Other additions, explain: ______	● 3	00
4	Total of lines 1 through 3	4	-4,350.00
	SUBTRACTIONS FROM FEDERAL TAXABLE INCOME		
5	Enter the state income tax refund, if any, you reported on line 10 of your federal Form 1040	● 5	00
6	United States government interest	● 6	00
7	Pension-annuity subtraction, taxpayer	● 7	00
8	Pension-annuity subtraction, spouse	● 8	00
9	Colorado source capital gain (5 year assets acquired on or after 5/9/94)	● 9	00
10	Tuition program contribution	● 10	00
11	Qualifying charitable contribution	● 11	00
12	Other subtractions, see instructions and check applicable box: [ ] PERA contribution made in 1984-1986; [ ] DPSRS contributions made in 1986; [ ] tier I or II railroad benefits; [ ] qualified reservation income [ ] wildfire mitigation measures	● 12	00
13	Total of lines 5 through 12	13	00
14	**COLORADO TAXABLE INCOME,** line 4 minus line 13	● 14	-4,350.00

GO TO THE TAX TABLE IN THE INSTRUCTIONS WITH YOUR TAXABLE INCOME FROM LINE 14 TO FIND YOUR TAX. FULL-YEAR RESIDENTS ENTER YOUR TAX ON LINE 15. PART-YEAR RESIDENTS AND NONRESIDENTS GO TO FORM 104PN.

INCOME TAX, PREPAYMENTS AND CREDITS

STAPLE 1099 W2 FORMS W2G AND HERE (only if Colorado tax withheld is reported on the form)

			Amount
15	**COLORADO TAX** from the tax table. Part-year residents and nonresidents enter tax from line 36, Form 104PN	● 15	00
16	Alternative minimum tax from Form 104AMT	● 16	00
17	Recapture of prior year credits	● 17	00
18	Total of lines 15 through 17	18	00
19	Total non-refundable credits from line 47, form 104CR (may not exceed total tax on lines 15 and 16)	● 19	00
20	Net Tax, line 18 minus line 19	20	0.00
21	**COLORADO INCOME TAX WITHHELD** from wages and winnings	● 21	90.00
22	**ESTIMATED TAX payments and credits;** extension payments; and amounts withheld on nonresident real estate sales and partnership/S corp/fiduciary income	● 22	00
23	Total refundable credits from line 9, Form 104CR	● 23	00
24	Total of lines 21 through 23	24	90.00

25	Enter the amount from federal Form 1040, line 37; or from federal Form 1040A, line 21; or from federal Form 1040EZ, line 4 (Federal Adjusted Gross Income)	● 25	5,000.00
26	If line 24 is more than 20, subtract line 20 from 24. This is your overpayment	26	90.00
27	Amount you want ***credited to your 2011 estimated tax***	● 27	00

VOLUNTARY CONTRIBUTIONS — CHECKOFF COLORADO

ENTER THE AMOUNT, IF ANY, YOU WISH TO CONTRIBUTE TO:

28	The Nongame and Endangered Wildlife Cash Fund	● 28	00
29	The Colorado Domestic Abuse Program Fund	● 29	00
30	The Homeless Prevention Activities Program Fund	● 30	00
31	The Special Olympics Colorado Fund	● 31	00
32	The Western Slope Military Veterans' Cemetery Fund	● 32	00
33	The Pet Overpopulation Fund	● 33	00
34	The Colorado Healthy Rivers Fund	● 34	00
35	The Alzheimer's Association Fund	● 35	00
36	The Military Family Relief Fund	● 36	00
37	The Colorado Breast and Women's Reproductive Cancers Fund	● 37	00
38	The Adult Stem Cell Cure Fund	● 38	00
39	The 9Health Fair Fund	● 39	00
40	The Make-A-Wish Foundation of Colorado Fund	● 40	00
41	The Colorado 2-1-1 First Call for Help Fund	● 41	00
42	The Unwanted Horse Fund	● 42	00
43	Total of lines 27 through 42	43	00

REFUND

44	Line 26 minus line 43. This is your **REFUND. e-*file*** this return. Get your refund faster!	● 44	90.00

Direct Deposit

Routing number 102000076 Type: [X] Checking [ ] Savings

Account number 7606600729

AMOUNT OWED

AMOUNT YOU OWE

45	Penalty, also include on line 48 if applicable	● 45	00
46	Interest, also include on line 48 if applicable	● 46	00
47	Estimated tax penalty, also include on line 48 if applicable	● 47	00
48	If line 20 is more than line 24, subtract line 24 from line 20. This is the amount you owe. Include amount entered on line 43	● 48	00

- **Pay online at *www.colorado.gov/paytax*, or make check payable to Colorado Department of Revenue.**
- **To ensure you receive credit for your payment by check, write your social security number and '2010 Form 104' on your check.**
- **DO NOT send cash; DO NOT staple check to return.**

The State may convert your check to a one time electronic banking transaction. Your bank account may be debited as early as the same day received by the State. If converted, your check will not be returned. If your check is rejected due to insufficient or uncollected funds, the Department of Revenue may collect the payment amount directly from your bank account electronically.

THIRD PARTY DESIGNEE

Do you want to allow another person to discuss this return with the Colorado Department of Revenue (see instructions)?

[ ] Yes. Complete the following. [ ] No

Designee's Name	Phone Number	Personal Identification Number (PIN)
●		

SIGN YOUR RETURN

Under penalties of perjury, I declare that to the best of my knowledge and belief, this return is true, correct,and complete.

Your Signature		Spouse's Signature. If joint return, BOTH must sign.	
Date	Year of Birth 1972	Date	Year of Birth

Paid Preparer's Name, Address and Telephone Number

Self prepared

MAIL YOUR RETURN TO:

COLORADO DEPARTMENT OF REVENUE
DENVER, CO 80261-0005

(10/07/10)

FORM 104PN — PART-YEAR RESIDENT/NONRESIDENT TAX CALCULATION SCHEDULE 2010

1030

Taxpayer's Name	Social Security Number
Michael T Harbuck	417-11-1274

Use this form if you and/or your spouse were a resident of another state for all or part of 2010. This form apportions your gross income so the Colorado tax computed from the tax table on your total 2010 income will be reduced to reflect only the tax on your Colorado income. Complete this form after you have filled out lines 1 through 14 of Form 104. If you filed federal form 1040NR, see FYI Income 6.

1 • **Taxpayer is (check one):** [X] Full-Year Nonresident; [ ] Part-Year Resident from ______ /10 to ______ /10; [ ] Full-Year Resident

2 • **Spouse is (check one):** [ ] Full-Year Nonresident; [ ] Part-Year Resident from ______ /10 to ______ /10; [ ] Full-Year Resident

3 • **Check the federal form you filed.**

[ ] 1040 [X] 1040 EZ [ ] Other
[ ] 1040A [ ] 1040 NR

			Federal Information		Colorado Information
4	Enter all income from Form 1040 line 7; 1040A line 7; or Form 1040EZ line 1	• 4	5,000.00		
5	Enter income from line 4 that was earned while working in Colorado **and/or** earned while you were a Colorado resident. Part-year residents should include moving expense reimbursements only if paid for moving into Colorado			• 5	2,600.00
6	Enter all interest/dividend income from Form 1040 lines 8a and 9a; Form 1040A lines 8a and 9a; or Form 1040EZ line 2	• 6	00		
7	Enter income from line 6 that was earned while you were a resident of Colorado			• 7	00
8	Enter all income from Form 1040 line 19; Form 1040A line 13; or Form 1040EZ line 3	• 8	00		
9	Enter income from line 8 that is from State of Colorado unemployment benefits; **and/or** is from another state's benefits that were received while you were a Colorado resident			• 9	00

If you filed federal Form 1040EZ, go to line 24. All others continue with line 10.

10	Enter all income from Form 1040 lines 13 and 14; or Form 1040A line 10	• 10	00		
11	Enter income from line 10 that was earned during that part of the year you were a Colorado resident **and/or** was earned on property located in Colorado			• 11	00
12	Enter all income from Form 1040 lines 15b, 16b, and 20b; or Form 1040A lines 11b, 12b, and 14b	• 12	00		
13	Enter income from line 12 that was received during that part of the year you were a Colorado resident			• 13	00

If you filed federal Form 1040A, go to line 20. If you filed Form 1040, continue with line 14.

14	Enter all business and farm income from Form 1040 lines 12 and 18	• 14	00		
15	Enter income from line 14 that was earned during that part of the year you were a Colorado resident **and/or** was earned from a Colorado operation			• 15	00
16	Enter all Schedule E income from Form 1040 line 17	• 16	00		
17	Enter income from line 16 that was earned from Colorado sources; **and/or** rent and royalty income received or credited to your account during that part of the year you were a Colorado resident; **and/or** partnership/S corporation/fiduciary income apportioned based on the number of days of Colorado residency during the corporation/partnership/fiduciary tax year			• 17	00
18	Enter all other income from Form 1040 lines 10, 11 and 21, (list type ______)	• 18	00		
19	Enter income from line 18 that was earned or received during that part of the year you were a Colorado resident **and/or** was received from Colorado sources (list type ______)			• 19	00

		Federal Information	Colorado Information
20	Total Income. Enter amount from Form 1040 line 22; or Form 1040A line 15 . . . **20**	00	
21	Total Colorado Income. Enter the total from the Colorado column, lines 5, 7, 9, 11, 13, 15, 17 and 19 . . . **21**		00
22	Enter all federal adjustments from Form 1040 line 36, or Form 1040A line 20 (list type ______) . . . • **22**	00	
23	Enter adjustments from line 22 as follows: (list type ______) . . . • **23**		00

- Educator expenses, IRA deduction, business expenses of reservists, performing artists and fee-basis government officials, health savings account deduction, self-employment tax, self-employed health insurance deduction, SEP and SIMPLE deductions are allowed in the ratio of Colorado wages and/or self-employment income to total wages and/or self-employment income.
- Student loan interest deduction, alimony, and tuition and fees deduction are allowed in the Colorado to federal total income ratio (line 21/line 20).
- Domestic production activities deduction is allowed in the Colorado to Federal QPAI ratio.
- Penalty paid on early withdrawals made while a Colorado resident.
- Moving expenses if you are moving into Colorado, not if you are moving out.
- For treatment of other adjustments reported on form 1040 line 36, see FYI Income **6**.

		Federal Information	Colorado Information
24	Adjusted Gross Income. Enter amount from Form 1040 line 37; or Form 1040A line 21; or Form 1040EZ line 4 . . . **24**	5,000. 00	
25	Colorado Adjusted Gross Income. If you filed Form 1040 or 1040A, subtract the amount on line 23 of Form 104PN from the amount on line 21 of Form 104PN. If you filed Form 1040EZ, enter the total of lines 5, 7 and 9 of Form 104PN . . . **25**		2,600. 00
26	Additions to Adjusted Gross Income. Enter the amount from line 3 of Colorado Form 104 excluding any charitable contribution adjustments . . . • **26**	00	
27	Additions to Colorado Adjusted Gross Income. Enter any amount from line 26 that is from non-Colorado state or local bond interest earned while a Colorado resident, **and/or** any lump-sum distribution from a pension or profit sharing plan received while a Colorado resident. (See FYI Income 6 for treatment of other additions) . . . • **27**		00
28	Total of lines 24 and 26 . . . **28**	5,000. 00	
29	Total of lines 25 and 27 . . . **29**		2,600. 00
30	Subtractions from Adjusted Gross Income. Enter the amount from line 13 of Colorado Form 104 excluding any qualifying charitable contributions . . . • **30**	00	
31	Subtractions from Colorado Adjusted Gross Income. Enter any amount from line 30 as follows . . . • **31**		00

- The state income tax refund subtraction to the extent included on line 19 above,
- The federal interest subtraction to the extent included on line 7 above,
- The pension/annuity subtraction and the PERA or School District Number One retirement subtraction to the extent included on line 13 above,
- The Colorado capital gain subtraction to the extent included on line 11 above,
- For treatment of other subtractions, see FYI Income 6.

		Federal Information	Colorado Information
32	Modified Adjusted Gross Income. Subtract the amount on line 30 from the amount on line 28 . . . **32**	5,000. 00	
33	Modified Colorado Adjusted Gross Income. Subtract the amount on line 31 from the amount on line 29 . . . **33**		2,600. 00
34	Amount on line 33 divided by the amount on line 32 . . . **34**		52.0000 %
35	Tax from the tax table based on income reported on Colorado Form 104 line 14 . . . **35**		00
36	Apportioned tax. Amount on line 35 multiplied by the percentage on line 34. Enter here and on Form 104 line 15 . . . **36**		00

Michael T Harbuck 417-11-1274

SMART WORKSHEET FOR: Form 104: Individual Income Tax Return

Line 11 - Charitable Contributions Smart Worksheet
(See Tax Help)

A	Federal Schedule A, line 19	**A**	
B	Enter charitable donations not entered on Schedule A	**B**	
C	Less: Colorado limitation	**C**	**(500)**
D	Total Colorado qualifying charitable contribution	**D**	0.

KEEP FOR YOUR RECORDS