

Member Center

Your Credit

Your Debt

Your Identity

Your Home

Your Insurance

Your Savings

Credit Alerts

Credit Reports

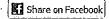
Credit Scores

Trending

#### Credit Score & Analysis



Refresh Your Score



Share on Facebook Shares your TransUnion Grade

YOUR CREDIT SCORE

TransUnion.

Score: 927 Grade: A

Add Experian Score NOW!

EQUIFAX

Add Equifax Score NOW!

Created on: 06/24/2013

Based on your credit report data, this is a depiction of your credit worthiness. ar karraktarak di saka karaktarak di kuman karaktarak di karrak di karrak di karrak di karrak di karrak di kar

See if you're pre-qualified for credit card offers from Capital One®

YOUR CREDIT GRADE

TransUnion

You are here 800 700

Experian

Add Experian Score NOWI

Equifax

Add Equifax Score NOWI

The numerical score ranges from 990 to 501 equaling grade ranges from A to F.

WHERE YOU RANK

TransUnion

Experian

Equifax

You are here. 50%

Add Experian Score NOW!

Add Equifax Score NOW!

Compared to the rest of the nation, this is how your credit score ranks. High percentage are better.

#### Background

Your credit score is created using a mathematical formula that measures data from your credit report.

https://tui.transunion.com/tab/product/score/transUnion

## See Your Complete Credit Picture



Data From ALL 3 Bureaus in 1 Easy-to-Read Report

**अल्लानायमञ्** 

<u>(60</u>)

#### Lending Tree RELATED ITEMS

DEFERS FOR YOU

Capital One

Card Offers

Auto Loans

No Obligation Refi with

See ALL 3 credit reports and scores

Get detailed info about your recent Credit Alerts

View your Single Credit Report

#### FAQ

How does my credit score affect me?

Why do I need all three credit scores?

Credit scores evaluate your payment behavior, debt levels and credit history. Factors like income, race and gender are not measured in the scoring process. Credit scoring systems are used by lenders, insurers, landlords, employers and utility companies to evaluate your credit behavior. Having a high credit score will help you receive the best rates on new credit and loans.

#### Explanation

There are several factors taken into account that help determine your credit score. The factors making the largest impact are listed below. Remember that these factors vary in how strongly they impact your credit score. For example, if you have a very high credit score, the negative factors in your analysis are likely to have a small impact on your credit. For very low credit scores, the opposite is true in that negative factors have a very large impact on your credit.

# TransUnion.

#### See if you're pre-qualified for credit card offers from Capital One®

#### Michael, these are the factors impacting your score:

- Your average credit amount on open real estate accounts is too low. [TransUnion] Having
  credit available to you is a sign that you are able to manage your finances responsibly. Lenders
  usually like to see that consumers have a large amount of credit available to them.
- The available credit on your open revolving credit accounts is too low. [TransUnion] Having credit available to you is a sign that you are able to manage your finances responsibly. Lenders usually like to see that consumers have a large amount of credit available to them.
- You have too many recently opened installment accounts. [TransUnion] Opening too many
  new accounts can be a concern to potential creditors since it does not yet show a record of
  responsible use. Allowing the accounts time to mature before applying for more may allow
  creditors to better understand how you pay these debts.
- The sum of your bank credit card account balances is too high. [TransUnion] High credit
  balances may be considered by lenders to be a negative factor when determining
  creditworthiness. Paying down your balance may improve your score.

Note [ TransUnion ]: In addition to the factors listed above, the number of inquiries on your credit report has adversely affected your credit score.

What did you think?		
What did you think of the Credit Score? (Your ans	wers are a	nonymous.)
How satisfied are you with this product? (Click a star.)	(Low) &	<sub>የ</sub> ተለተ

(LOW)	<mark>ስ</mark> ስል	☆ (High)
Oyes	ONo	

0

Did you like the way it looked?	
***************************************	
Tell us more (optional):	

This comment section is not intended for submitting customer service inquiries. Any comments submitted here will not receive a response.

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#### Additional Information

The VantageScore Credit Score is provided to help you better understand how lenders view your credit report. It is not an endorsement or a determination of your qualification for a loan. Lenders use credit scores to help determine whether or not you are a good candidate for a loan and what Interest rate you will pay. However, each lender has specific underwriting standards, so you should not assume that you will receive the same evaluation from each lender. As part of the underwriting process, they will incorporate additional information you provide and may obtain references. In addition, even if you are approved, the terms and conditions of loans vary from lender to lender. The information used to determine your credit score comes from one of the three major credit bureaus - TransUnion, Equifax and Experian. Credit reports are a compilation of credit information that is reported to the applicable bureau by the various lending institutions with which you have accounts. The information contained in your report reflects the latest information provided to the applicable bureau. If you recently made a payment, opened a new account, or authorized an Inquiry, it may not yet be reflected in the credit report of any one of the bureaus you receive. Likewise, if the information is not included in the applicable credit report it will not be reflected in your credit score based on such report. Also, disputed items are not incorporated in the assessment of your credit score. Your credit score will change each time new information is captured in the credit report on which it is based, TransUnion Interactive is not connected in any way with Fair, Isaac and Company; the credit scores provided here are not so-called FICO scores. The VantageScore Credit Score may not be identical in every respect to any consumer credit scores produced by any other company.

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PERSONAL INFORMATION					
CREDIT REPORTING AGENCY:	Trans <b>Union.</b>	experian	EQUIFAX		
CREDIT REPORT DATE:	06/24/2013		***************************************		
NAME: ALSO KNOWN AS:	MICHAEL P. BELL BELL,MICHAEL,PATRICK BELL P. MICHAEL				
DATE OF BIRTH:	03/1955	***************************************	***************************************		
CURRENT ADDRESS:	2872 PO BOX 2872 TOLEDO, OH 43606 06/13/2007				
PREVIOUS ADDRESS:	3010 HOPEWELL PL TOLEDO, OH 43606 12/01/2000				
	545 N HURON ST TOLEDO, OH 43604				
EMPLOYER:	STATE OF OHO 05/28/2007				
PREVIOUS EMPLOYER:	CITY OF TOLEDO 03/01/1998				

#### Consumer Statemen

None Reported

SUMMARY	
	TransUnion Experian Ejuríax
TOTAL ACCOUNTS:	16 .
OPEN ACCOUNTS:	4
CLOSED ACCOUNTS:	12
DELINQUENT:	0
DEROGATORY:	Ö
BALANCES:	37378
PAYMENTS:	1246
PUBLIC RECORDS:	0 -
INQUIRIES (2 years):	1

ACCOUN	T HISTOR	ŧΥ								
At-a-ylai	iceviewi	111 <b>1012)</b> 10	urpayn	ientihis	tory					
	Х	<u>ok</u>	<b>30</b> )	60	901	120	150	PP	RE	co
Not Applicable	Unknown	Current					150+ days late		Repossession Foreclosure	

Real Estate Accounts: Primary and secondary mortgages on your home

#### **TOL FTR FCU**

	↑TransUnion Experian Equifax
Account No.:	
Condition:	Ulosea
Balance:	\$0
Type:	Home equity
Pay Status:	Current
Past Due:	\$0
High Balance:	\$51096
Terms:	
Limit:	
Payment:	\$1696
Opened:	03/20/2008
Reported:	05/31/2012
Responsibility:	Individual
Late Payments (las	t 7 years):
30 Days Late:	0
60 Days Late:	0

#### Two Year Payment History:

90 Days Late:

Experian

Equifax

May Jun Jul Aug Sep Oct Nov Dec '11 Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec '12 Feb Mar Apr

#### Remarks:

[TransUnion] [Experian] [Equifax]

#### **TOL FTR FCU**

	TransUnion Experian Equifax
Account No.:	Yalik <del>an manan manan manan 19 mengali mengalan kan mengan mengalah mengan mengan pengalah mengan mengan mengan</del>
Condition:	Closed
Balance:	\$0
Type:	Real estate
Pay Status:	Current
Past Due:	\$0
High Balance:	\$67000
Terms:	36 months
Limit:	
Payment:	\$1000
Opened:	04/25/2007
Reported:	04/30/2007
Responsibility:	Individual
Late Payments (las	t 7 years):
30 Days Late:	0
60 Days Late:	0
90 Days Late:	0
Two Year Payment	History:

Experien

Equifax

Apr May Jun Jul Aug Sep Oct Nov Dec '06 Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec '07 Feb Mar

#### Remarks:

[TransUnion]

[Experian]

[Equifax]

#### ABN-AMRO

	TransUnion Experian Equifax
Account No.:	
Condition:	Closed (Transferred)
Balance:	\$0
Type:	Conventional real estate mortgage
Pay Status:	Current
Past Due:	\$0
High Balance:	\$106200
Terms:	180 months
Llmit:	
Payment:	\$1163
Opened:	05/23/2003
Reported:	09/05/2007
Responsibility:	Individual
Late Payments (las	st 7 years):
30 Days Late:	0

60 Days Late: 0 90 Days Late: 0

#### Two Year Payment History:

#### Experian

Equifax

Sep Oct Nov Dec 106 Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec 107 Feb Mar Apr May Jun Jul Aug

#### Remarks:

[TransUnion] Transferred to another lender

[Experian] [Equifax]

#### CITIMORTGAGE

	TransUnion Experian Equifax	
Account No.:		
Condition:	Open	
Balance:	\$34388	
Type:	Conventional real estate	
	mortgage .	
Pay Status:	Current	
Past Due:	\$0	
High Balance:	\$106200	
Terms:	180 months	
Limit:	•	
Payment:	\$1226	
Opened:	05/23/2003	
Reported:	05/31/2013	
Responsibility:	Individual	
Late Payments (las	7 years):	
30 Days Late:	0	
-60 Days Late:	0	

90 Days Late:

#### Two Year Payment History:

#### Experian

Equifax

May Jun Jul Aug Sep Oct Nov Dec '12 Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec '13 Feb Mar Apr

#### Remarks:

[TransUnion] [Experian] [Equifax]

#### Revolving Accounts: Accounts with an open-end term

#### **AMEX**

,		
	TransUnion Experian Equifax	
Account No.:		
Condition:	Open `	
Balance:	\$2037	
Туре:	Credit Card	
Pay Status:	Current	
Past Due:	\$0	
High Balance:	\$2037	
Terms:		
Limit:	\$20000	
Payment:		
Opened:	01/27/2013	
Reported:	05/25/2013	
Responsibility:	hdividual	
Late Payments (last	7 voore)	
30 Days Late:	n	
60 Days Late:	0	
90 Days Late:	0	
ou Days Late.		
Two Year Payment History:		

OK OK OK TransUnion

Experian

Equifax

May Jun Jul Aug Sep Oct Nov Dec 12 Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec 13 Feb Mar Apr

#### Remarks:

[TransUnion] [Experian] [Equifax]

#### CAP1/ELDER

Equifax

	TransUnion Experian Equifax
Account No.:	700344
Condition:	Closed (Paid)
Balance:	<b>\$0</b>
Туре:	Charge account
Pay Status:	Current
Past Due:	\$0
High Balance:	\$0 ·
Terms:	•
Limit:	\$1300
Payment:	
Opened:	04/19/2011
Reported:	07/24/2012
Responsibility:	individual
Late Payments (last	7 years):
30 Days Late:	0
60 Days Late:	0
90 Days Late:	0
Two Year Payment i	History:
TransUnion	OK OK OK X X X OK OK OK OK OK OK
Experian	

Jul Aug Sep Oct Nov Dec '11 Feb Mar Apr May jun Jul Aug Sep Oct Nov Dec '12 Feb Mar Apr May jun

[TransUnion] Purchased by another lender

[Experian] [Equifax]

#### HSBC/ELDER

	TransUnion Experian Equifax
Account No.:	
Condition:	, Closed (Paid)
Balance:	\$0
Type:	Charge account
Pay Status:	Current
Past Due:	\$0
High Balance:	\$0
Terms:	
Limit:	\$3000
Payment:	
Opened:	05/28/2007
Reported:	02/19/2011
Responsibility:	Individual
Late Payments (las	t 7 years):
30 Days Late:	0
60 Days Late:	. 0

#### Two Year Payment History:

Experian

90 Days Late:

Equifax

Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec 10 Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec 11

#### Remarks:

[TransUnion] Closed

[Experian]

[Equifax]

#### GECRB/JCP

	TransUnion Experian Equifax:
Account No.:	The transport of the control of the
Condition:	Closed (Paid)
Balance:	\$0
Type:	Charge account
Pay Status:	Current
Past Due:	\$0
High Balance:	\$2000
Terms:	
Limit:	\$124
Payment:	
Opened:	05/17/2007
Reported:	05/28/2013
Responsibility:	Individual
Late Payments (las	t 7 years):
30 Days Late:	0
60 Days Late:	0
90 Days Late:	0

#### Two Year Payment History:

Experian

Equifax

May Jun Jul Aug Sep Oct Nov Dec 12 Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec 13 Feb Mar Apr

[TransUnion] Closed

[Experian] [Equifax]

#### **BK OF AMER**

TransUnion Experian Equifax: Account No.: Condition: Closed (Paid) Balance: \$0 Credit Card Type: Pay Status: Current Past Due: \$0 High Balance: \$7201 Terms: Limit: \$36000 Payment: Opened: 01/10/2002 Reported: 04/16/2010 Responsibility: ndividual Late Payments (last 7 years):

#### 0

30 Days Late:

0

60 Days Late: 90 Days Late:

0

#### Two Year Payment History:

TransUnion X X X X X X X X X X X X  $X \cdot X$ 

Experian

Equifax

Apr May Jun Jul Aug Sep Oct Nov Dec '09 Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec '10 Feb Mar

#### Remarks:

[TransUnion] Account closed by consumer

[Experian]

[Equifax]

#### 5/3 BANK CC

TransUnion Experian Equifax
Open
\$0
Credit Card
Current
\$0
\$0
\$1500
03/04/1998
06/14/2013
Individual
7 years):
0
0
0

#### Two Year Payment History:

#### Experian

Equifax

jun Jul Aug Sep Oct Nov Dec 12 Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec 13 Feb Mar Apr May

[TransUnion] [Experian] [Equifax]

#### CHASE

OHAGE				
	TransUnion	Experian	Equifax	
Account No.:		THE STATE OF THE S	S 1000 000 V 00 V 10 000 000 000 000 000	
Condition:	Closed			
Balance:	. \$0			
Type:	Credit Card			
Pay Status:	Current			
Past Due:	<b>\$</b> 0			
High Balance:	\$0			
Terms:				
Limit:	\$10000			
Payment:				
Opened:	06/12/1997		•	
Reported:	02/09/2009			
Responsibility:	Individual			
Late Payments (las	st 7 years):			
30 Days Late:	0			
60 Days Late:	0			

#### Two Year Payment History:

0

Experian

90 Days Late:

Equifax

Feb Mar Apr May Jun, Jul Aug Sep Oct Nov Dec 108 Feb Mar Apr May Jun, Jul Aug Sep Oct Nov Dec 109

#### Remarks:

[TransUnion] Closed

[Experian]

[Equifax]

#### FIREFIGHT CO

	TransUnion Experian Equifax
Account No.:	A Company of the Control of the Cont
Condition:	Closed
Balance:	\$0
Type:	Credit Card
Pay Status:	Current
Past Due:	\$0
High Balance:	\$0
Terms:	
Limit:	\$20000
Payment:	
Opened:	09/09/1987
Reported:	10/21/2010
Responsibility:	Individual
Late Payments (last	7 years):
30 Days Late:	0
60 Days Late:	0
90 Days Lafe:	0

#### Two Year Payment History:

Experian

Equifax

Oct Nov Dec '09 Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec '10 Feb Mar Apr May Jun Jul Aug Sep

[TransUnion] Credit card lost or stolen

[Experian]

[Equifax]

#### FIREFIGHT CO

	TransUnion Experian Equifax
Account No.:	The second secon
Condition:	Open
Balance:	\$953
Type:	Credit Card
Pay Status:	Current
Past Due:	<b>\$0</b>
High Balance:	\$6745
Terms:	
Limit:	\$20000
Payment:	\$20
Opened:	09/09/1987
Reported:	06/20/2013
Responsibility:	Individual
Late Payments (last	7 years):
30 Days Late:	0
60 Days Late:	0
90 Days Late:	

#### Two Year Payment History:

Experian

Equifax

jun jul Aug Sep Oct Nov Dec '12 Feb Mar Apr May jun jul Aug Sep Oct Nov Dec '13 Feb Mar Apr May

#### Remarks:

[TransUnion]

[Experian]

[Equifax]

Installment Accounts: Accounts comprised of fixed terms with regular payments

#### TOL FTR FCU

	(TransUnion Experian Equifax
Account No.:	A.SMod determinant and the control of the second and the second of the
Condition:	Closed
Balance:	· \$0
Type:	Unsecured loan
Pay Status:	Current
Past Due:	\$0
High Balance:	\$15000
Terms:	60 months
Limit:	
Payment:	\$301
Opened:	08/30/2012
Reported:	04/04/2013
Responsibility:	Individual
Late Payments (las	t 7 years):
30 Days Late:	0
60 Days Late:	0
90 Days Late:	0

#### Two Year Payment History:

TransUnion

OK OK OK OK OK OK OK

Experian

Eoulfax

Apr May Jun Jul Aug Sep Oct Nov Dec '12 Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec '13 Feb Mar

#### Remarks:

[TransUnion] Closed

[Experian]

[Equifax]

#### TOL FTR FCU

Condition: Closed Balance: \$0 Type: Secured loan Pay Status: Current Past Due: \$0 High Balance: \$20000 Terms: 12 months Limit: Payment: \$1702 Opened: 07/24/2012 Reported: 09/30/2012 Responsibility: individual  Late Payments (last 7 years): 30 Days Late: 0 60 Days Late: 0 90 Days Late: 0 Two Year Payment History:  TransUnion  OK OK		TransUnion Experian Equifax
Balance: \$0	Account No.:	
Type: Secured loan  Pay Status: Current  Past Due: \$0  High Balance: \$20000  Terms: 12 months  Limit:  Payment: \$1702  Opened: 07/24/2012  Reported: 09/30/2012  Responsibility: Individual  Late Payments (last 7 years):  30 Days Late: 0  60 Days Late: 0  90 Days Late: 0  Two Year Payment History:  TransUnion  OK OK	Condition:	Closed
Pay Status: Current Past Due: \$0 High Balance: \$20000 Terms: 12 months Limit: Payment: \$1702 Opened: 07/24/2012 Reported: 09/30/2012 Responsibility: individual  Late Payments (last 7 years): 30 Days Late: 0 60 Days Late: 0 90 Days Late: 0 Two Year Payment History:  TransUnion  OK OK	Balance:	\$0
Past Due: \$0  High Balance: \$20000  Terms: 12 months  Limit:  Payment: \$1702  Opened: 07/24/2012  Reported: 09/30/2012  Responsibility: individual  Late Payments (last 7 years): 30 Days Late: 0 60 Days Late: 0 90 Days Late: 0 Two Year Payment History:  TransUnion  OK OK	Type:	Secured loan
High Balance: \$20000 Terms: 12 months Limit: Payment: \$1702 Opened: 07/24/2012 Reported: 09/30/2012 Responsibility: individual  Late Payments (last 7 years): 30 Days Late: 0 60 Days Late: 0 90 Days Late: 0 Two Year Payment History:  TransUnion  OK OK	Pay Status:	Current
Terms: 12 months Limit: Payment: \$1702 Opened: 07/24/2012 Reported: 09/30/2012 Responsibility: individual  Late Payments (last 7 years): 30 Days Late: 0 60 Days Late: 0 90 Days Late: 0 Two Year Payment History:  TransUnion  OK OK	Past Due:	\$0
Limit:	High Balance:	\$20000
Payment: \$1702 Opened: 07/24/2012 Reported: 09/30/2012 Responsibility: Individual  Late Payments (last 7 years): 30 Days Late: 0 60 Days Late: 0 90 Days Late: 0 Two Year Payment History:  TransUnion  OK OK	Terms:	12 months
Opened:         07/24/2012           Reported:         09/30/2012           Responsibility:         Individual           Late Payments (last 7 years):         30 Days Late:         0           60 Days Late:         0         0           90 Days Late:         0         0           Two Year Payment History:         OK OK	Limit:	
Reported: 09/30/2012 Responsibility: Individual  Late Payments (last 7 years): 30 Days Late: 0 60 Days Late: 0 90 Days Late: 0 Two Year Payment History:  TransUnion  OK OK	Payment:	\$1702
Responsibility: Individual  Late Payments (last 7 years): 30 Days Late: 0 60 Days Late: 0 90 Days Late: 0 Two Year Payment History:  TransUnion  OK OK	Opened:	07/24/2012
Late Payments (last 7 years): 30 Days Late: 0 60 Days Late: 0 90 Days Late: 0 Two Year Payment History: TransUnion  OK OK	Reported:	09/30/2012
30 Days Late: 0 60 Days Late: 0 90 Days Late: 0 Two Year Payment History:  TransUnion  OK OK	Responsibility:	individual
60 Days Late: 0 90 Days Late: 0 Two Year Payment History:  TransUnion  OK OK	Late Payments (las	st 7 years):
90 Days Late: 0 Two Year Payment History: TransUnion OK OK	30 Days Late:	0
Two Year Payment History:  TransUnion  OK OK	60 Days Late:	0
TransUnion OK OK	90 Days Late:	0
	Two Year Payment	History:
Experian	TransUnion	OK] OK]
,	Experian	

Sep Oct Nov Dec 11 Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec 12 Feb Mar Apr May Jun Jul Aug

#### Remarks:

Equifax

[TransUnion]

[Experian]

[Equifax]

#### TOL FTR FCU

	<u>TransUnion</u> Experian Equifax
Account No.:	CONTROL TENTO CONTROL SAME A CONTRACTOR SAME SAME SERVICE SAME SERVICE TO SAME TO CONTROL TO CONTRO
Condition:	Closed (Refinanced)
Balance:	\$0
Type:	Home improvement
Pay Status:	Current
Past Due:	\$0
High Balance:	\$34155
Terms:	40 months
Limit:	•
Payment:	\$0 ·
Opened:	04/25/2007
Reported:	03/20/2008
Responsibility:	Individual
Late Payments (las	t 7 years):

#### 30 Days Late:

30 Days Late: 60 Days Late:

90 Days Late:

#### Remarks:

[TransUnion] Account closed due to refinance

[Experian]

[Equifax]

Other Accounts: Accounts in which the exact category is unknown None Reported

Collection Accounts: Accounts seriously past due

None Reported

#### PUBLIC INFORMATION

None Reported

INQUIRIES		
Creditor Name	Date of Inquiry	Gretlit/Bureau
TOL FR FTR F	07/24/2012	TransUnion

CREDITOR CONTACTS		
Creditor Name	Address	PhoneMumber
ABN-AMRO	PO BOX 9438 GAITHERSBURG , MD 20898	
AMERICAN EXPRESS	P O BOX 981537 EL PASO , TX 79998	(800) 874-2717
BANK OF AMERICA	PO BOX 982235 EL PASO , TX 79998	
CAPITAL ONE / ELDER BEER	PO BOX 30253 SALT LAKE CITY , UT 84130	(800) 695-6950
CHASE BANK USA NA	P O BOX 15298 WILMINGTON , DE 19850	(800) 955-9900
CITIMORTGAGE	PO BOX 6243 SIOUX FALLS , SD 57117	(800) 283-7918
FIFTH THIRD BANK - CREDI	5050 KINGSLEY DR MD 1MOC2G CINCINATTI , OH 45263	(800) 972-3030
GECRB/JC PENNEY	PO BOX 965007 ORLANDO , FL 32896	(866) 227-5213
HSBC ELDER BEERMAN	PO BOX 30253 SALT LAKE CITY , UT 84130	(800) 695-6950
TOLEDO FIRE FIGHTERS FCU	POB 5909 TOLEDO , OH 43612	(419) 474-7200
TOLEDO FIREFIGHTERS FCU	2800 W LASKEY TOLEDO , OH 43613	(419) 474-7200
TOLEDOFIREFIGH/TOLFRFTRF	P O Box 1838 Columbus , OH 43216	(877) 237-8317

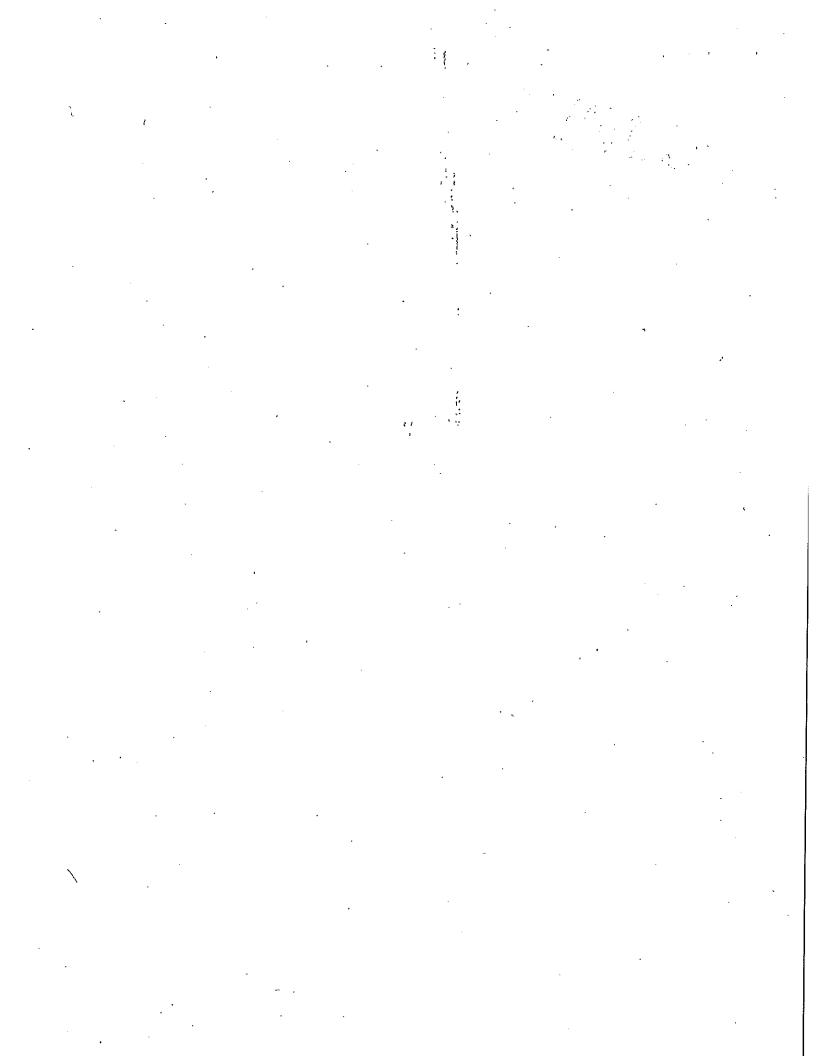
COPY

Federal Tax Return

Michael P Bell

2012

John Fravor Tax and Acccounting 1284 Cypress Point Drive Banning, CA 92220-6602 Phone: 951-769-0519 Fax: 951-769-0519 jfravor@verizon.net



		ent of the Treasury—Internal Revenue Se		(99)	20	112						
· · · · · · · · · · · · · · · · · · ·		Individual Income	iax Re	turn	143		OMB No	. 1545-0074		*	t write or staple in this s	pace.
Your first name	ec. 31, ;	2012, or other tax year beginning M.I.	Last name			ending		0.75.		<del></del>	instructions.	
Michael				•				Suffix	Your	social se	curity number	
If a joint return, spous	e'e firet	P M.I.	Bell Last name	···						<b></b>	<del> </del>	
ii a joint totam, opous	o a mar	name will	Last Haille	,				Suffix	Spou	se's soci	al security number	٠.
Home address (numb	er and s	freet). If you have a P.O. box, see it	ofrioliona						-		· ·	
		acety. If you have a r.O. box, see if	isiiucions.					Apt. no.		L .	sure the SSN(s) abo	
3010 Hopewell Pl		, and ZIP code. If you have a foreign	addraga ol	lea complete en	sees belo	ou (ooo instau	oliono)	J	<del> </del>		on line 6c are correc	
Toledo.	~, suit	and Ell Code. II you have a loteign	i audicess, ai	iso complete sp	aces neit	•	•	000404			d Election Campaign	n
Foreign country name			Forei	gn province/sta	te/counfu	OH	····	6-3104 gn postal code			or your spouse if filing to to this fund. Checking	
·				au biostitocista	County		1.016	âu hosiai code			t change your tax or	
									refund	L	You Spous	\$ <b>e</b>
Filing Status	1	X Single				4	Head of i	ousehold (with	qualifying	person). (	See instructions.) If	
	2	Married filing jointly (eve	n if only or	ne had incom	ne)	J	the qualif child's na	ying person is a	child but	not your d	ependent, enter this	
	3	Married filing separately	_		•		Ciniu 9 ila	ille ifele.	•			
	_	and full name here.	Lines ope			. ▶		:			1	
Check only one	⊳						Fire	t name	Las	t name	SSN	
box.		First name	Las	st name		5	Qualifyir	ng widow(er) v	with depe	endent cl	hild '	
		[V] v 15 15				<u></u>				Boxes cl		
Exemptions		X Yourself. If someone ca		-					]	on 6a an		1
	b	Spouse						٠,٠٠٠ ،	٠	. No. of ch		
	£	Dependents:		(O) Decembe	atta.	(0) D	(4	) V if child under	age 17	on 6c wh		0
			5	2) Depende) social security n		(3) Depend relationship		alifying for child to			of live with	<u></u>
16 0 6	(1) Fin	st name Last name		• • • • • • • • • • • • • • • • • • • •		·		(see instruction	ns)	you due	to divorce	
If more than four								· 🗓		or separa	ation ructions) ——	0
dependents, see instructions and										Depende	nts on 6c	_
check here										not enter	ed above	0
alcorriote -	d	Total number of exemptions of	laimed						<del></del> .	Add num		1
[na = nu = n			·							lines abo	an way	i
Income	7	Wages, salaries, tips, etc. At	tach Form	(s) W-2						7	108,481	
Attach Form(s)	8a	Taxable interest. Attach Sch								8a	31	
W-2 here. Also	b	Tax-exempt interest. Do no	t include o	n line 8a .			d8_	<u></u>	i			
attach Forms	9a b	Ordinary dividends. Attach S Qualified dividends							1	9a	·····	
W-2G and	10	Taxable refunds, credits, or o							<u> </u>	100	514	
1099-R if tax was withheld.	11	Alimony received								10 11	- 014	$\vdash$
nao mamora	12	Business income or (loss). A								12		-
	13	Capital gain or (loss). Attach							<b>⊳</b> □	13		
If you did not get a W-2,	14	Other gains or (losses). Attac	h Form 47	97						14		
see instructions.	15a	IRA distributions		15a		b		amount		15b		
•	16a	Pensions and annuities						amount		16b	69,395	
Enclose, but do	17	Rental real estate, royalties,								17	·	
not attach, any	18	Farm income or (loss). Attac								18	<del></del>	
payment. Also, please use	19 20a	Unemployment compensation								19	-	
Form 1040-V.	21a	Social security benefits Other income. List type and		[ ZUA ]		Đ	laxable a	emount		20b	0	ļ
1 01111 1040-7.	22	Combine the amounts in the	far right co	lumn for lines	7 fbrou	iah 21 Thie	ie vour to	tal incomo		21	178,421	
	23	Educator expenses ,					23	lai income.	· · · · ·	22	170,421	-
Adjusted	24	Certain business expenses o	f reservists	s, performing	artists.	and	- 2.5	<del> </del>				
Gross		fee-basis government official					24		1.			
Income	25	Health savings account dedu							1			
•	26	Moving expenses. Attach Fo					26					
	27	Deductible part of self-employ										
	28	Self-employed SEP, SIMPLE										
	29	Self-employed health insuran	ce deducti	ion			29	ļ.,				
	30	Penalty on early withdrawal o						ļ				l
	31a	Alimony paid b Recipie	ents SSN	<b>P</b>			31a	ļ		1000		l
	32 33	IRA deduction Student loan interest deduction					32	<del> </del>				
	34	Tuition and fees. Attach Form	71 18017	• • • • •		• • • • •	33	<del> </del>				l
	35 ·	Domestic production activities						<del> </del>				
	36	Add lines 23 through 31a and						<u> </u>	I_	76.26 36		
<u> </u>	37	Subtract line 36 from line 22.								37	178,421	
										1		

Form 1040 (2012)		Michael P Bell							-	' Pa	gei <b>2</b>
	38	Amount from line 37 (adjusted gro	oss income)						38	178,421	
Tax and	39a	1			Blind.	Total bo	xes			•	1
Credits		if: Spouse was born			Blind.		i <b>№</b> 39a		2434		1
Standard	1.		_	•—-	-					•	1
Deduction .	b			,					200	04.040	.]
for	_40_	Itemized deductions (from Sche			-				40	24,646	<del></del>
People who	41								41	153,775	-
check any box on line	42	Exemptions. Multiply \$3,800 by							42	3,800	+
39a or 39b or who can be	43	Taxable income. Subtract line 42	[]						43	149,975	+-
claimed as a dependent,	44	Tax (see instructions). Check if any from		om(s) 8814 b			962 election	• •	44	35,454	<del> </del>
see	45	Alternative minimum tax (see in							45	05.454	$\vdash$
instructions.	46	Add lines 44 and 45						. <b></b>	46	35,454	-
• All others:	47	Foreign tax credit. Attach Form 11				47			- 8000		
Single or	48	Credit for child and dependent ca	-			48					
Married filing separately,	49	Education credits from Form 8863				49		-			Ì
\$5,950	50	Retirement savings contributions				50					1
Married filing jointly or	51	Child tax credit. Attach Schedule 8				51					
Qualifying widow(er),.	52	Residential energy credits. Attach	_		· · · · ·	52	··			-	ł
\$11,900 Head of	53	Other credits from Form: a 38	88 <u> </u>	01 c 📗		53					
household,	54	Add lines 47 through 53. These ar	re your total cr	edits					54	<u> </u>	<u>L</u>
\$8,700	55	Subtract line 54 from line 46. If lin	e 54 is more th	an line 46, enter -	0			▶	55	35,454	
,	56	Self-employment tax, Attach Sche	dule SE	<del> </del>					56	•	J
Other	57	Unreported social security and Me			4137 b	891	9		57		
Taxes	58	Additional tax on IRAs, other qual							58	-	
	59a		n Schedule H .						59a		
	b	First-time homebuyer credit repay							59b		$\Box$
	60	Other taxes. Enter code(s) from in							60	•	•
•	61	Add lines 55 through 60. This is yo						. ▶	61	35,454	
<b>Payments</b>	62	Federal income tax withheld from				62	36,4	68	<b>基際</b>		
	63	2012 estimated tax payments and				63		1			
,	64a	Earned income credit (EIC)				64a					١.
If you have a qualifying	b	Nontaxable combat pay election .		1 . 1							`
child, attach	65	Additional child tax credit. Attach 5			-	65		- 1.			
Schedule EIC.	66	American opportunity credit from F				66				;	1
	67	Reserved				67		感響		•	
	68	Amount paid with request for exter	nsion to file .			68				i	Ì
•	69	Excess social security and tier 1 R			- 1	69				•	
	70	Credit for federal tax on fuels. Atta				70					Ì
	71		Reserved C		8885	71				İ	1
	72	Add lines 62, 63, 64a, and 65 thro			ments			>	72	36,468	Ш.
	73	If line 72 is more than line 61, sub				ou over	oaid		73	1,014	
Refund	74a	Amount of line 73 you want refund					. <u></u> •		74a	1,014	Щ
	<b>⊳</b> b	Routing number.			oe: X Chec		Savin	gs			
Direct deposit?		•		•			_ <del>_</del>	•			
See Instructions.	∳ d	Account number					<del>.</del>			1	1
	75	Amount of line 73 you want applie				75			熱靈		
Amount .	76	Amount you owe. Subtract line 7	2 from line 61.	For details on how	w to pay, see	instrucți	ons	. , <b>&gt;</b>	76	0	2722143
You Owe	. 77	Estimated tax penalty (see instruc	tions) <u>.</u>	<u> </u>	. : . <u></u>	77	•		<b>被影響</b>	17000032400	播
Title Design		Do you want to allow another person	to discuss this	return with the IR	S (see instru	ctions)?	Ye	s. Com	plete be	low. X No	o
Third Party		Designee's	Pho		•		ersonal identifi	cation			1
Designee		ame >	no.	▶ .		n	umber (PIN)		<b>D</b>		<u></u>
Sign	1	Inder penalties of perjury, I declare that I h	ave examined thi	s return and accompa	anying schedule	s and stat	lements, and to	the best	t of my kn	owledge and	
Here	ł	elief, they are true, correct, and complete.	Declaration of pr	eparer (other than tax	фауег) is based	on all info	ormation of whi	ch prepa	irer has ar	y knowledge.	
Into the man of the		′our signature		Date	Your occupation	où		Da	ytime pho	vue unuper	
Joint return? See Instructions.					MAYOR / F	RETIRE	D FIRE CH				
Кеер а сору бог	7	Spouse's signature. If a joint return, both m	ust sign.	Date	Spouse's occu	upation		lf th	e IRS sent y , enter if	you an Identity Protection	n —
your records.	_					. ,		here	e (see Inst.)	1,	
	í	rint/Type preparer's name	Preparer's sign	nature		Date	•	Check	X	PTIN	
Paid		John Fravor PA	John Fravor	PA		4	/1/2013	self-em	ployed		•
Preparer		irm's name 🕒 John Fravor Tax ar									
Use Only		irm's address 🏲 1284 Cypress Poir	nt Drive Ba	nning	CA 9222	0-6602	Phone no.	8	5 <u>1-769</u>		
7-1-1-1					-· <del></del>		·		_	Form 1040 (2)	012)

# SCHEDULE A

Department of the Treasury

Internal Revenue Service (99)

**Itemized Deductions** 

Information about Schedule A and its separate instructions is at www.irs.gov/form1040.

▶ Attach to Form 1040.

OMB No. 1545-0074

Attachment Sequence No. (

Name(s) shown on Form 1040 Your social security number Michael P Bell Caution. Do not include expenses reimbursed or paid by others. Medical 1 6,171 and Enter amount from Form 1040, line 38 . . 2 178,421 Dental 3 Expenses 4 Subtract line 3 from line 1. If line 3 is more than line 1, enter -0-Taxes You 5 State and local a X Income taxes, or Paid 5 10.760 b General sales taxes 3,162 7 8 Other taxes. List type and amount ▶ 9 13,922 Interest 10 Home mortgage interest and points reported to you on Form 1098 2,140 You Paid 11 Home mortgage interest not reported to you on Form 1098. If paid to the person from whom you bought the home, see instructions and show that person's name, identifying no., and address Name Address Note. Your mortgage TIN interest 12 Points not reported to you on Form 1098. See instructions for deduction may 12 be limited (see 13 Mortgage insurance premiums (see instructions) . . . . . . . . . 13 instructions). 14 Investment interest. Attach Form 4952 if required. (See instructions.) . . . 14 15 2,140 Gifts to 16 Gifts by cash or check. If you made any gift of \$250 or more, Charity 16 8,584 17 Other than by cash or check. If any gift of \$250 or more, see If you made a instructions. You must attach Form 8283 if over \$500 . . . . 17 gift and got a benefit for it. 18 see instructions. 19 8,584 Casualty and Theft Losses 20 Casualty or theft loss(es). Attach Form 4684. (See instructions:) 20 Job Expenses 21 Unreimbursed employee expenses—job travel, union dues, and Certain job education, etc. Attach Form 2106 or 2106-EZ if required. Miscellaneous (See instructions.) **Deductions** 175 23 Other expenses—investment, safe deposit box, etc. List type and amount 24 Add lines 21 through 23 . . . . . . . . . 175 25 Enter amount from Form 1040, line 38 . . 25 178,421 Subtract line 26 from line 24. If line 26 is more than line 24, enter -0- . . . . . . . . . . . . . Other Other-from list in instructions. List type and amount Miscellaneous **Deductions** Total 29 Add the amounts in the far right column for lines 4 through 28. Also, enter this amount Itemized Deductions 30 If you elect to itemize deductions even though they are less than your standard 

#### SCHEDULE B (Form 1040A or 1040)

**Interest and Ordinary Dividends** 

Information about Schedule B (Form 1040A or 1040) and its instructions is at www.irs.gov/form1040.

Attach to Form 1040A or 1040.

OMB No. 1545-0074 2(0)

Attachment, Sequence No

Department of the Treasury Internal Revenue Service (99) Your social security number Name(s) shown on return Michael P Bell List name of payer. If any interest is from a seller-financed mortgage and the Amount Part I buyer used the property as a personal residence, see instructions on back and list Interest this interest first. Also, show that buyer's social security number and address 31 Toledo Firefighter's FCU (See instructions on back and the instructions for Form 1040A, or Form 1040, line 8a.) 1 Note. If you received a Form 1099-INT, Form 1099-OID, or substitute statement from a brokerage firm, list the firm's name as the 2 31 Add the amounts on line 1 . payer and enter Excludable interest on series EE and I U.S. savings bonds issued after 1989. the total interest 3 shown on that Subtract line 3 from line 2. Enter the result here and on Form 1040A, or Form form. 31 4 1040. line 8a. . Amount Note. If line 4 is over \$1,500, you must complete Part III. Part II List name of payer > \_\_\_\_\_ Ordinary Dividends (See instructions on back and the instructions for Form 1040A, or Form 1040, line 9a.) Note. If you received a Form 1099-DIV or substitute statement from a brokerage firm, list the firm's name as the payer and enter the ordinary Add the amounts on line 5. Enter the total here and on Form 1040A, or Form dividends shown on that form. 0 1040, line 9a. Note. If line 6 is over \$1,500, you must complete Part III. You must complete this part if you (a) had over \$1,500 of taxable interest or ordinary dividends; (b) had a foreign account; or (c) received a distribution from, or were a grantor of, or a transferor to, a foreign trust. Yes At any time during 2012, did you have a financial interest in or signature authority over a financial account (such as a bank account, securities account, or brokerage account) located in a foreign Part III country? See instructions . . . . Foreign If "Yes," are you required to file Form TD F 90-22.1 to report that financial interest or signature authority? See Form TD F 90-22.1 and its instructions for filing requirements and exceptions to Accounts and Trusts If you are required to file Form TD F 90-22.1, enter the name of the foreign country where the (See financial account is located > instructions on During 2012, did you receive a distribution from, or were you the grantor of, or transferor to, a back) foreign trust? If "Yes," you may have to file Form 3520. See instructions on back

### Alternative Minimum Tax—Individuals

Information about Form 6251 and its separate instructions is at www.irs.gov/form6251.

OMB No. 1545-0074

Attachment 32

Sequence No.

Department of the Treasury Internal Revenue Service (99)

Name(s) shown on Form 1040 or Form 1040NR

► Attach to Form 1040 or Form 1040NR.

Your social security number

Mich	ael P Bell			
Rai	Alternative Minimum Taxable Income (See instructions for how to complete	e eac	h line.)	
1	If filing Schedule A (Form 1040), enter the amount from Form 1040, line 41, and go to line 2. Otherwise, enter the			
	amount from Form 1040, line 38, and go to line 7. (If less than zero, enter as a negative amount.)	1	153,77	5
2	Medical and dental. Enter the smaller of Schedule A (Form 1040), line 4, or 2.5% (.025) of Form 1040, line			
	38. If zero or less, enter-0	2		0
3	Taxes from Schedule A (Form 1040), line 9	3	13,92	2
4	Enter the home mortgage interest adjustment, if any, from line 6 of the worksheet in the instructions for this line.	4		<u> </u>
5	Miscellaneous deductions from Schedule A (Form 1040), line 27	5		
6	Skip this line. It is reserved for future use	6		
7	Tax refund from Form 1040, line 10 or line 21	7	( 51	4 )
8	Investment interest expense (difference between regular tax and AMT)	8		
9	Depletion (difference between regular tax and AMT)	9		
10	Net operating loss deduction from Form 1040, line 21. Enter as a positive amount	10		
11	Alternative tax net operating loss deduction	11	(	1)
12	Interest from specified private activity bonds exempt from the regular tax	12		<u> </u>
13	Qualified small business stock (7% of gain excluded under section 1202)	13		Щ.
14	Exercise of incentive stock options (excess of AMT income over regular tax income)	14		-
15	Estates and trusts (amount from Schedule K-1 (Form 1041), box 12, code A)	15	ļ	╝
16	Electing large partnerships (amount from Schedule K-1 (Form 1065-B), box 6)	16	ļ	┷
17	Disposition of property (difference between AMT and regular tax gain or loss)	17		_
18	Depreciation on assets placed in service after 1986 (difference between regular tax and AMT)	18	•	<del> </del>
19	Passive activities (difference between AMT and regular tax income or loss)	19		┿.
20	Loss limitations (difference between AMT and regular tax income or loss)	20		-
21	Circulation costs (difference between regular tax and AMT)	21		
22	Long-term contracts (difference between AMT and regular tax income)	22		
23	Mining costs (difference between regular tax and AMT)	23	ļ	
24	Research and experimental costs (difference between regular tax and AMT)	24		
25	Income from certain installment sales before January 1, 1987	25	(	<del>                                     </del>
26	Intangible drilling costs preference.	26		
27	Other adjustments, including income-based related adjustments	27		<del> </del>
28	Alternative minimum taxable income. Combine lines 1 through 27. (If married filing separately, see instructions.)		167 10	2
Par	Alternative Minimum Tax (AMT)	28	167,18	٥١
29	Exemption, See instructions	29	36,92	9]
30	Subtract line 29 from line 28. If more than zero, go to line 31. If zero or less, enter -0- here and on lines 31. 33:	123	00,02	1
	and 35, and go to line 34	30	130,25	ام
31	• If you are filling Form 2555 or 2555-EZ, see instructions for the amount to enter.		100,20	
	If you reported capital gain distributions directly on Form 1040, line 13; you reported qualified dividends			
	on Form 1040, fine 9b; or you had a gain on both lines 15 and 16 of Schedule D (Form 1040) (as refigured	15.0		
	for the AMT, if necessary), complete Part III on the back and enter the amount from line 54 here.	31	33,86	6
	• All others: If line 30 is \$175,000 or less (\$87,500 or less if married filling separately),	19,35		
	multiply line 30 by 26% (.26). Otherwise, multiply line 30 by 28% (.28) and subtract			
	\$3,500 (\$1,750 if married filling separately) from the result.			
32	Alternative minimum tax foreign tax credit (see instructions)	32	-	-
33	Tentative minimum tax. Subtract line 32 from line 31	33	33,86	6
34	Tax from Form 1040, line 44 (minus any tax from Form 4972 and any foreign tax credit from Form 1040,	5, (\$.7) 8		T
	line 47). If you used Schedule J to figure your tax, the amount from line 44 of Form 1040 must be refigured	1,270 to		
	without using Schedule J (see instructions)	34	35,45	4
35	AMT. Subtract line 34 from line 33. If zero or less, enter -0 Enter here and on Form 1040, line 45	35		0

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3010 Hopewell Place					I net a gold			Shouse's St	DIN
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Foreign country		Foreign provinc	e/county		Foreign post	al cod	е	Foreign pho	ne number
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	·								
ERO	. (Enter da	ita in the Prepa	rer Manager)						
ERO's name John Fravor PA							Check if self- employed X	ERO's SSN	or PTIN
Firm's name		<del></del>	<del></del>			*	employed X	ERO's EIN	
John Fravor Tax and	Accounting							LICOLII	
Address	•							Phone	····
1284 Cypress Point D	rive .							951-769-05 <sup>-</sup>	19
City Banning									
Paid Prepare									
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John Fravor PA					Tron paid hiel	ւ Դիգ	employed X	, jouaici s F	1114
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Address 1284 Cypress Point D	rive				·			Phone	10 -
City	1117				State	ZIP co	ode	951-769-051 Foreign cour	
Banning					1 1		)-6602	. 5.5.9.1 000	···· J

Payment and Refund Options (1040 E-File Info)		
Zero Balance/Refund Due Option		
There is neither a refund nor a balance due.		
Payment Options		
The taxpayer owes \$0 in tax liability.  Paper check by mail. See 'Mailing Inst' tab below for addresses.  Direct Debit. Complete the Bank Information section below. Be su  Credit Card payment via Internet or phone. Use the 'Credit Card P  No payment to be sent with Return/Installment Agreement		
Refund Options	· · ·	·
X The taxpayer is due a refund of \$1,014. Choose one of the following re	efund options. Current <u>Return Fees</u>	Estimated Bank Product Cost**
Preparer fees paid separately:   Money Clip Visa® Prepaid Card	\$180.00	\$0.00
X Direct Deposit*	\$180.00	\$0.00
Paper check by mail	\$180.00	\$0.00
Preparer fees deducted automatically from refund: Diamond Plus Card (mailed to taxpayer) Diamond Plus Card (instantly issue to taxpayer)	\$0.00 \$0.00	
Instant Issue ID number from front of envelope Refund Transfer Direct Deposit* Refund Transfer (Check)	\$0.00 \$0.00	
*Complete Taxpayer's Bank Information section below. **Exclusive of any state b	ank products selected.	
Bank Information		·
Taxpayer's Bank Information: X Check ("X") here to use prior year Routing number:  Account number:  Type of account: X Checking Savings  If a payment is due, enter the date of payment and the amount the This date may not be before today's date or after 04/15/13, unless	Use of state fo X taxpayer will pay:	on rms ] ··· ·
Date Amount to Pay  Form 8888 Bank Information:  Routing number #2: Account number #2:  Type of account:  Checking #2  Savings #2	Use of state for	



# Ohio IT-1040 Tax Return

Michael P Bell

2012

John Fravor Tax and Acccounting 1284 Cypress Point Drive Banning, CA 92220-6602 Phone: 951-769-0519 Fax: 951-769-0519 jfravor@verizon.net



Do not use staples.

Taxpayer Social Security no. (required)

Department of Taxation



Taxable year beginning in

T 1040 Rev. 10/12 Individual Income Tax Return

check box

Use only black ink.

If deceased

Spouse's Social Security no. (only if joint return) >> If deceased

Use UPPERCASE leffers.

Your first name

MICHAEL

check box

M.L Last name

Р BELL

Spouse's first name (only if married filing jointly)

Last name

Mailing address (for faster processing, use a street address)

3010 HOPEWELL PLACE

City

TOLEDO,

ZIP code

County (first four letters)

OH

43606

LUCA

Home address (if different from mailing address) - do NOT show city or state

ZIP code

County (first four letters)

Foreign country (provide this information if the mailing address is outside the U.S.)

Foreign postal code

E-mail address

Ohio Residency Status - Check applicable box

X Full-year resident

Part-year resident

Nonresident >>

Indicate state

Check applicable box for spouse (only if married filing jointly)

Full-year resident

Part-year resident

Nonresident >> Indicate state

Filing Status - Check one (as reported on federal income tax return)

Single or head of household or qualifying widow(er)

Married filing jointly

Married filing separately (enter spouse's SS#)

Ohio Political Party Fund

No

Do you want \$1 to go to this fund?

If joint return, does your spouse want \$1 to go to this fund? ...

Note: Checking "Yes" will not increase your tax or decrease your refund.

Federal adjusted gross income (from IRS form 1040, line 37; 1040A, line 21;

Ohio School District Number for 2012 (see pages 43-48 of the instructions)

1099-R if tax was withheld. Place any other supporting documents or statements after the last page of your return. Go paperless. It's FREE! Visit tax.ohio.gov to try Ohio I-File.

Do not use staples, tape or glue. Place your W-2(s), check (payable to Ohio Treasurer of State) and Ohio form

IT 40P on top of your return. Include forms W-2G and

Most electronic filers receive their refunds in 5-7 business days by direct deposit!

INCOME AND TAX INFORMATION

	1040EZ, IIIIE 4; 1040NR, IIIIE 36; OF 1040NR-EZ, IIIIE 10)	1.	•	1/8421	00
2.	Adjustments from line 47 on page 3 of Ohio form IT 1040 (enclose page 3)	2.		- 514	00
	Ohio adjusted gross income (line 2 added to or subtracted from line 1)	3.		177907	00
4.	Personal exemption and dependent exemption deduction – multiply your personal and dependent exemptions 1 times \$1,700 and enter the result here	4.		1700	00

8. Ohio tax less Schedule B credits (line 6 minus line 7; enter -0- if line 6 is less than line 7) ...... 8.

Ohio tax less exemption credit (line 8 minus line 9; enter -0- if line 8 is less than line 9) ............10.

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2012 IT 1040

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2012 IT 1040

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Taxable year beginning in

# IT 1040 Rev. 10/12

S	Ohio	Taxation	75000sr		2012	Individual Income Ta	x Retu	rn	
100	Amount from line	10 on nage 1	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	~	10a.		7496	00	•
11		See the instruction	s on page 20 for eligibil	ity and documenta	tion requirements		•		
11.	_	married filing jointly			it \$650) 11.	· ·		00	
12			t (line 10a minus line 1		12.		7496	00	
13	Total credits from	line 69 on page 4 o	of Ohio form IT 1040 (e	nclose page 4)	13.			00	
14	Manufacturing eq	uipment grant. You	must include the grant	request form	14.			00	
15	Ohio income tax	(line 12 minus lines	13 and 14; enter - 0- if	the total of lines 1	3 and 14 is more				
10,							7496	00	
16.	Interest penalty o	n underpayment of	estimated tax. Enclose	Ohio form IT/SD 2	210 (see page		•		
			····					00	
17.	Unpaid Ohio use	tax (see the works)	neet on page 33 of the i	instructions)	17.			00	
18.	Total Ohio tax lial	oility (add lines 15,	16 and 17)		TOTAL TAX ▶ 18.		7496	00	
19.	Ohio income tax	withheld (box 17 on	W-2; box 14 on W-2G	and box 12 on 10	99-R). Place	·		0.0	
	W-2(s), W-2G(s)	and 1099-R(s) on to	op of this return	AMOUN	r withheld ▶ 19.		8044	0 Ó	
20.	Add the 2012 Ohi	io form IT 1040ES p	ayment(s), 2012 Ohio	form IT 40P extens	sion payment(s)			0.0	
	and 2011 overpay	yment credited to 20	012		20.			00	
21.		ts. Include certificat		•					
	a. Business jobs		<ul> <li>b. Pass-through ent</li> </ul>						
		. 00		. 00			•		
	c. Historic preser		d. Motion picture pro						
		00		00			0044	00	
22.	Add lines 19, 20	and 21a, b, c and d	***************************************	TOTAL	PAYMENTS > 22.		8044	00	
If li	ne 22 is MORE TI	IAN line 18, go to	line 23. If line 22 is L	ESȘ THAN line 10	3, skip to line 27.		548	00.	
23.	If line 22 is MORE	ETHAN line 18, sub	tract line 18 from line 2	22 AMOUN	COVERPAID ▶ 23.		540	00	
			)13 income tax liability		DIT TO 2013 P 24.			00	
25.	Amount of line 23	that you wish to do	onate to the following for	ınd(s):	,	•			
	a. Military injury r		b. Ohio Historical Sc	ciety	•				
	. 0	0	00			•			
	c. Wildlife species		d. Natural areas						
	0	-	. 00				548	00	
26.	Line 23 minus the	sum of lines 24 an	d 25a, b, c and d. Ente	r here, then skip to	line 28 26.	. •	340	00	
27.	If line 22 is LESS	THAN line 18, subt	ract line 22 from line 18	3P	MOUNT DUE ▶ 27.			00	
28.			tax and/or late-filed ref					00	
	instructions)		kip to line 30. If you e	INTERESTA	ND PENALIYF 28. ton line 27 go to li	ne 29.	•	00	
11 y	Amount due nius	interest and penalty	<i>ı</i> (add lines 27 and 28).	. If payment is encl	osed, make				
	check navable to	Ohio Treasurer of S	tate and include Ohio f	om IT 40P (see ot	ir Web site at		00	•	
	tax.ohio.gov)		AMOUNT DUE PL	US INTEREST AN	ID PENALIT > 29.				
30.	Refund less inter	est and penalty (line	26 minus line 28). Ent	er the amount here	∍.				
	(If line 28 is more	than line 26, you h	ave an amount due. Su	ibtract line 26 from		548 00			
			29.)	OUR REPUND	<b>y</b> 30.	0.10			
<u>S</u>	IGN HERE (re	<u>quired)</u>				If your refund is less than \$	1.01, no refund	l will be issue	eđ.
11	have read this retu	rn. Under penalties	of perjury, I declare the	at, to the best of my	/ knowledge and	if you owe less than \$1.0	l, no payment	is necessary	<b>/</b> •
b	eller, the return an	u all enclosures are	true, correct and comp	iiere.		For Departme	ent Use	Only	
	Vous simple			Date		. J. zoponiki		<b>.</b>	
1	Your signature	•		Dale					
<b>b</b>	Spouse's signatur	e (see page 10 of the	ne instructions)	Phone number					
	John Frav		· ·	951-769	-0519				

MAILING INFORMATION:

NO Payment Enclosed - Mail to: Ohio Department of Taxation, P.O. Box 2679, Columbus, OH 43218-2679 Payment Enclosed - Mail to: Ohio Department of Taxation, P.O. Box 2057, Columbus, OH 43218-2057



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Phone number

Yes X No.



Code

Preparer's printed name (see page 11 of the instructions)

Do you authorize your preparer to contact us regarding this return?



Department of Taxation



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Taxable year beginning in

IT 1040 Rev. 10/12 Individual Income Tax Return

SS#

- IF LINE 2 (ON PAGE 1) IS -0- OR BLANK, DO NOT MAIL PAGE 3.

1		" LINE 2 JOH FACE 1) 10 -0- OK BEARN, BO NOT WAIL	. PAGE 3.	
	<u>sc</u>	HEDULE A – Income Adjustments (Additions and Deductions)		
		itions (add income items only to the extent not included on page 1, line 1).		
1		Non-Ohio state or local government interest and dividends		00
1		Certain pass-through entity Ohio taxes paid and Ohio Revised Code section 5733.40(A)	-	
1		pass-through entity adjustment32		00.
١	33a.	Federal interest and dividends subject to state taxation		00
		Reimbursement of college tuition expenses and fees deducted in any previous year(s) and	•	
ı		noneducation expenditures from a college savings accountb.		00
	c.	Losses from sale or disposition of Ohio public obligations	•	00
	d.			00
1	e.	Reimbursement of expenses previously deducted for Ohio income tax purposes, but only if the		
		reimbursement is not in federal adjusted gross incomee.		00
ł	f.	Lump sum distribution add-back and miscellaneous federal income tax adjustments		0.0
1	g.	Adjustment for Internal Revenue Code sections 168(k) and 179 depreciation expense g.	•	00
1		Total additions (add lines 31 through 33g and enter here). You must complete the		
ı		applicable line items above		00
	ъ.			00
1	ne	ductions (deduct income items only to the extent included on page 1, line 1).	•	
1	35a.	Federal interest and dividends exempt from state taxation		00
	b.	Adjustment for Internal Revenue Code sections 168(k) and 179 depreciation expense b.	•	00
1	36.	Employee compensation earned in Ohio by full-year residents of neighboring states and certain		
		income earned by military nonresidents and civilian nonresident spouses		00
	37a.	Military pay for Ohio residents, but only if the military pay is included on line 1 of this return		
l		and is received while the military member was stationed outside Ohio		00
١	b.	Military retirement income and military injury relief fund amounts included in federal adjusted		
1		gross income (line 1 on page 1)	•	00
	38a.	State or municipal income tax overpayments shown on IRS form 1040, line 10	. 514	00
١		Refund or reimbursements shown on IRS form 1040, line 21 for itemized deductions claimed	, – – -	
ı		on a prior year federal income tax return		00
1	C.	Repayment of income reported in a prior year and miscellaneous federal tax adjustments c.		00
1		Disability and survivorship benefits (do not include pension continuation benefits)		00
1		Qualifying Social Security benefits and certain railroad retirement benefits40.		00
1		Education: Ohio 529 contributions; tuition credit purchases		00
۱		Pell/Ohio College Opportunity taxable grant amounts used to pay room and board		00
l	42.	Certain Ohio National Guard reimbursements and benefits42.	·	00
1		Unreimbursed long-term care insurance premiums, unsubsidized health care insurance		
		premiums and excess health care expenses (see worksheet on page 27 of the instructions) 43a.		00
	b.	Funds deposited into, and earnings of, a medical savings account for eligible health care	_	
l		expenses (see worksheet on page 28 of the instructions)		00
l	C.	Qualified organ donor expenses (maximum \$10,000 per taxpayer) and amounts contributed		
l		to an individual development account		00
l	44.	Wage expense not deducted due to the targeted jobs or the work opportunity tax credits44.		00
ı				
ı	45.	Interest income from Ohio public obligations and from Ohio purchase obligations; gains from the sale or disposition of Ohio public obligations; public service payments received from the		
ŀ		state of Ohio or income from a transfer agreement45.		00
	46.	Total deductions (add lines 35a through 45 only). You must complete the applicable line	•	
1		items above	514	00
1				
ľ		Net adjustments – If line 34 is MORE THAN line 46, enter the difference here and on line 2 as a positive amount. If line 34 is LESS THAN line 46,		
	•	enter the difference here and on line 2 as a negative amount.	· - 514	00
١				



SS#

Department of Taxation



Taxable year beginning in

2012

IT 1040 Rev. 10/12 Individual Income Tax Return

IF LINE 7 (PAGE 1) AND LINE 13 (PAGE 2) ARE BOTH -0- OR BLANK, DO NOT MAIL PAGE 4.

IF LINE I (FAGE I) AND LINE IO (FAGE 2) TIME 25.11		
SCHEDULE B - Nonbusiness Credits	200	0.0
48. Retirement income credit (Ilmit \$200 per return). See the table on page 29 of the instructions 48.	200	00
49. Senior citizen credit (you must be 65 or older to claim this credit; limit \$50 per return)49.	•	00
	•	0.0
50. Lump sum distribution credit (you must be 65 or older to claim this credit)		00
51. Child care and dependent care credit (see the worksheet on page 30 of the instructions)	ı	00
· · · · · · · · · · · · · · · · · · ·		0.0
52. Lump sum retirement credit52.		00
53. If line 5 on page 1 is \$10,000 or less, enter \$88; otherwise, enter -0- or leave blank53.	•	00
54. Displaced worker training credit (see the worksheet and instructions on pages 30 and 31)		0.0
(limit \$500 per taxpayer)54.		00
(mma + + + + + + + + + + + + + + + + + +		0.0
55. Ohio political contributions credit (limit \$50 per taxpayer)	•	00
oo, one pointed continues to the transfer of t		
56. Ohio adoption credit (\$1,500 per child adopted during the year)		00
57. Total Schedule B credits (add lines 48 through 56). Enter here and on page 1, line 7	200	00
SCHEDULE C - Full-Year Ohio Resident Credit		
58. Enter the portion of line 3 on page 1 subjected to tax by other states or the District of		
Columbia while you are an Ohio resident (limits apply – see page 31 of the instructions)		00
59. Enter Ohio adjusted gross income (line 3 on page 1)		00
60. Divide line 58 by line 59 and enter the result here (four digits; do not round).		
Multiply this factor by the amount on line 12 on page 2 and enter the result here		00
61. Enter the 2012 income tax, less all credits other than withholding and estimated tax payments and		
overpayment carryforwards from previous years, paid to other states or the District of Columbia		
(limits apply – see page 31 of the instructions)		00
62. Enter the smaller of line 60 or line 61. This is your Ohio resident tax credit. Enter here and on		
line 67 below. If you filed a return for 2012 with a state(s) other than Ohio, enter the two-letter	<i>2</i>	
state abbreviation in the box(es) below		00
State appliediation in the box(es) below		
	•	
SCHEDULE D - Nonresident / Part-Year Resident Credit (date of part-year residency	to	)
63. Enter the portion of Ohio adjusted gross income (line 3) that was not earned or received		
in Ohio. Include Ohio form IT 2023 if required (see page 31 of the instructions)		00
64. Enter the Ohio adjusted gross income (line 3 on page 1)	•	00
65. Divide line 63 by line 64 and enter the result here (four digits; do not round).		
Multiply this factor by the amount on line 12. Enter here and on line 68 below		00
Widneys uno tables by the amount on the last seems and the last seems are the last seems and the last seems and the last seems are the last seems		
SUMMARY OF CREDITS FROM SCHEDULES C, D AND E		
66. Enter the amount from line 10 of Schedule E, Nonrefundable Business Credits (see page		
32 of the instructions)		00
67. Enter the amount from line 62 above67.		00
68. Enter the amount from line 65 above		00
co. Add lines 66, 67 and 68. Enfor here and on page 2. line 43.		00
OB. And Hiles Oo' Of did oo' Purel here did ou base all me to minimum.		
9. Add lines 66, 67 and 68. Enter here and on page 2, line 13		

#### **MAILING INFORMATION**

NO Payment Enclosed – Mail to: Ohio Department of Taxation P.O. Box 2679 Columbus, OH 43218-2679

Enclose your federal income tax return if line 1 on page 1 of this return is -0- or negative. Payment Enclosed -- Mail to: Ohio Department of Taxation P.O. Box 2057 Columbus, OH 43218-2057



2012 IT 1040

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2012 IT 1040



2012 (	Ohio Elec	ctronic	e Fili	ing In	fori	mation		
Signature	4				د . د د دروس	garan diga ka	AND THE PERSON	
X Under penalties of perjury, I de and if applicable, the Ohio sch penalties of perjury that if I am his/her behalf and to file the re	ool district inco filing a return v	me tax reto with my spo	urn are	true, corre	ect an	d complete.	. I also decla	are under
X Use Federal PIN information.	•	•						
,		PIN (5	Digits)					
. Ta	xpayer PIN:	· •						
	ouse PIN:		<u> </u>		٠		•	
<u>-</u> -	te signed:	04/04	1/2013					
	RO PIN:	04/0	172.010					
EFIN :	Elektrikan (delek	edroft.	18 第395 在	医克勒氏 類問	(PA) 图	वी.विकासका ३५५	inera zách	A MARIE CO
Enter your 6 digit EFIN number					•••			
Submission ID	·	· · · · · · · · · · · · · · · · · · ·					*	
The Submission ID for this return will be o	computed automs	afically when	<u> </u>	**************************************				
you create the e-file and will be displayed Submission ID:	•			-		·		
Taxpayer Information			. 49 Sec. 15.1		ogoje po	A Property of the	200 - 200 - 1 1 1 2 1 C	
Filer's first name	Filer's middle	initial	Filer's la	ast name		ta a ser y taget		Filer's suffix
Michael	Р	<u></u>	Bell					
Spouse's first name	name Spouse's middle initial Spouse's last name							Spouse's suffix
MFS spouse's first name	MFS spouse's	's last name	1	•	<del></del>	•	MFS spouse	's SSN
Street address	<u> </u>		F	iler's SSN			Spouse's SS	SN
3010 Hopewell Place					-	•		
Address continuation			lr	n care of na	ame			-
City			s	tate	ZIP co	ode	Daytime pho	ne number
Toledo,				OH 43606-3104				
Foreign country	Foreign provid	nce/county	F	oreign pos	tal cod	е	Foreign phor	ıe number
ÉRO. (Enter data	n the Preparer N	المرابعة (Vanager	nalairi:	sa tubo di nasi di Sa katakasasa sa	oord on the second		ob established a	40. In 188
ERO's name						Check if self-	ERO's SSN	
John Fravor PA						employed X		
Firm's name							ERO's EIN	
John Fravor Tax and Acccounting Address						<del></del>	Phone	
1284 Cypress Point Drive		•						-769-0519
City			S	tate	ZIP co	ode		
Banning				Α	92220	-6602		
	n the Preparer I	Manager)	rada .	181 KG F Q 8	i ticstina.	***		
Paid preparer's name			N	on-paid prep	o type		Preparer's St	SN or PTIN
John Fravor PA Firm's name	,					employed X		-
John Fravor Tax and Acccounting				,			EIN	
Address		<del></del>			<del></del>	·	Phone	
1284 Cypress Point Drive								769-0519
City					ZIP co	1	Foreign coun	itr <b>y</b>
Banning Email address			C.	A	92220			
ifravor@verizon.net							Foreign phon	e.

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ayment and Refund C	ptions (OH E-File Info)		· · · · · ·	
Part 1 - Ohio Income	Тах			<u></u>
Zero Balance/Refun	d Due Option			
There is neither a refund	nor a balance due.			
Payment Options				
You owe \$0 in income tax	: liability.	•		
Paper check by mail.	See 'Mailing Inst' tab below for add	dresses.		
Direct Debit.			DEG 0000)	
Credit card payments	may be made by telephoning 1-80 y visiting www.officialpayments.com	10-2PAY-1AX (1-800-2 n	272-9828).	
See Credit Card Wor	ksheet. <u>Cl</u>	lick here to go to www	officialpayments.com.	•
Refund Options	· · · · · · · · · · · · · · · · · · ·	<u> </u>		
	x refund of \$548. Choose one of th	ne following refund opt	ions.	
Preparer fees deducted autor	natically from refund.			
State Bank Product (	projected State Bank Product Fee:	\$10)		•
Preparer fees paid separately				
Paper check by mail				1 .
X Direct Deposit. Com	plete the Bank Information below.			•
Taxpayer's Bank Infe	ormation			
Routing number:	-		* •	
Account number:	-			
Type of account:	X Checking · S	Savings		
• •	IRA Checking IF	RA Savings		
* *	529 College Advantage Sav		$\sigma_{\rm CL}$	
	•	iciary first name	Beneficiary last name	
529 Account Information				· -
Deposit Amou			,	
This date may not be	t due, enter the date of payment an before today's date or after April 15	nd amount. 5, 2013 to avoid penal <sup>a</sup>	ties.	
Date: Amount to pay:	0			
	to an account outside of the United	l States?	Yes No X	
Additional Direct Dep	osit Accounts:		•	
Routing number 2:				
Account number 2:				
Type of account:		Savings		
	IRA Checking IF 529 College Advantage Sav	RA Savings		
•		iciary first name	Beneficiary last name	
529 Account Informatio	•	in a round		
Deposit Amou				
Will these funds be going	to an account outside of the United	d States? Yes	No No	
	x Payment and Refund (	Outions (OU E	E9 - 16-1	