

- 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

Score: 927 Grade: **A**

Created on: 06/24/2013

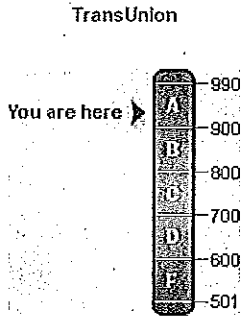
[Add Experian Score NOW!](#)

[Add Equifax Score NOW!](#)

Based on your credit report data, this is a depiction of your credit worthiness.

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

YOUR CREDIT GRADE

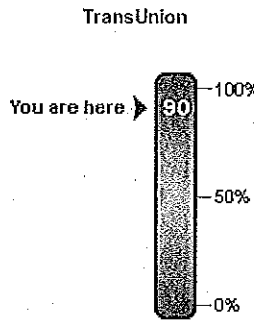


Experian [Add Experian Score NOW!](#)

Equifax [Add Equifax Score NOW!](#)

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

WHERE YOU RANK



Experian [Add Experian Score NOW!](#)

Equifax [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.

OFFERS FOR YOU

- [Capital One](#)
- [Card Offers](#)
- [Auto Loans](#)
- [No Obligation](#)
- [Refi with](#)
- [Lending Tree](#)

RELATED ITEMS

- [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?](#)

See Your Complete Credit Picture

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

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

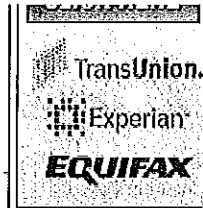
There are several factors taken into account that help determine your credit score. The factors making the largest impact are listed below. Remember that these factors vary in how strongly they impact your credit score. For example, if you have a very high credit score, the negative factors in your analysis 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.

[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 answers are anonymous.)

How satisfied are you with this product? (Click a star.) (Low) ★★★★★ (High)

Did you find the information you were looking for? Yes No

Did you like the way it looked? Yes No

Tell us more (optional):

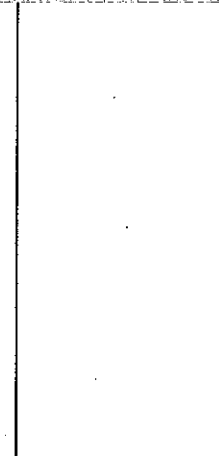
[Empty text input box]

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



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.





PERSONAL INFORMATION

CREDIT REPORTING AGENCY: **TransUnion.** **experian** **EQUIFAX**

CREDIT REPORT DATE: 06/24/2013

NAME: MICHAEL P. BELL
 ALSO KNOWN AS: 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 OHIO
 05/28/2007

PREVIOUS EMPLOYER: CITY OF TOLEDO
 03/01/1998

Consumer Statement

None Reported

SUMMARY

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

ACCOUNT HISTORY

At a glance viewing of your payment history

	X	OK	30	60	90	120	150	PP	RF	CO
Not Applicable	Unknown	Current	30 days late	60 days late	90 days late	120 days late	150+ days late	Payment plan	Repossession Foreclosure	Collection Chargeoff

Real Estate Accounts: Primary and secondary mortgages on your home

TOL FTR FCU

	TransUnion	Experian	Equifax
Account No.:			
Condition:	Closed		
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 (last 7 years):

30 Days Late: 0
60 Days Late: 0
90 Days Late: 0

Two Year Payment History:

TransUnion: [OK]

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.:			
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 (last 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] [OK] [OK] [OK] [OK] X [OK] [OK] [OK] [OK] [OK] [OK] [OK] [OK] [OK] [OK] [OK] [OK] [OK] [OK]

Experian

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
 Limit:
 Payment: \$1163
 Opened: 05/23/2003
 Reported: 09/05/2007
 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]

Experian

Equifax

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

Remarks:

[TransUnion] Transferred to another lender
 [Experian]
 [Equifax]

CITIMORTGAGE

	TransUnion	Experian	Equifax
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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 (last 7 years):
 30 Days Late: 0
 60 Days Late: 0
 90 Days Late: 0

Two Year Payment History:

TransUnion [OK]

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		
Type:	Credit Card		
Pay Status:	Current		
Past Due:	\$0		
High Balance:	\$2037		
Terms:			
Limit:	\$20000		
Payment:			
Opened:	01/27/2013		
Reported:	05/25/2013		
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	OK									
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

	TransUnion	Experian	Equifax
Account No.:			
Condition:	Closed (Paid)		
Balance:	\$0		
Type:	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 History:

TransUnion													OK	OK	OK	X	X	X	X	OK	OK	OK	OK	OK	OK	OK	
Experian																											
Equifax																											
	Jul	Aug	Sep	Oct	Nov	Dec	'11	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	'12	Feb	Mar	Apr	May	Jun			

Remarks:

[TransUnion] Closed
 [Experian]
 [Equifax]

BK OF AMER

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

Late Payments (last 7 years):

30 Days Late: 0
 60 Days Late: 0
 90 Days Late: 0

Two Year Payment History:

TransUnion 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
Account No.:			
Condition:	Open		
Balance:	\$0		
Type:	Credit Card		
Pay Status:	Current		
Past Due:	\$0		
High Balance:	\$0		
Terms:			
Limit:	\$1500		
Payment:			
Opened:	03/04/1998		
Reported:	06/14/2013		
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

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]

CHASE

	TransUnion	Experian	Equifax
Account No.:			
Condition:	Closed		
Balance:	\$0		
Type:	Credit Card		
Pay Status:	Current		
Past Due:	\$0		
High Balance:	\$0		
Terms:			
Limit:	\$10000		
Payment:			
Opened:	06/12/1997		
Reported:	02/09/2009		
Responsibility:	Individual		

Late Payments (last 7 years):

30 Days Late: 0
 60 Days Late: 0
 90 Days Late: 0

Two Year Payment History:

TransUnion

Experian

Equifax

Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec '08 Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec '09

Remarks:

[TransUnion] Closed
 [Experian]
 [Equifax]

FIREFIGHT CO

	TransUnion	Experian	Equifax
Account No.:			
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 Late: 0

Two Year Payment History:

TransUnion

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

Remarks:

[TransUnion] Credit card lost or stolen
[Experian]
[Equifax]

FIREFIGHT CO

	TransUnion	Experian	Equifax
--	------------	----------	---------

Account No.:
 Condition: Open
 Balance: \$953
 Type: Credit Card
 Pay Status: Current
 Past Due: \$0
 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: 0

Two Year Payment History:

TransUnion [OK]

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
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Account No.:
 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 (last 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] [OK]

Experian

Equifax

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

	TransUnion	Experian	Equifax
Account No.:			
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

Experian

Equifax

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:

[TransUnion]
[Experian]
[Equifax]

TOL FTR FCU

	TransUnion	Experian	Equifax
Account No.:			
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 (last 7 years):

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	Credit Bureau
TOL FR FTR F	07/24/2012	TransUnion

CREDITOR CONTACTS

Creditor Name	Address	Phone Number
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 CINCINNATI, OH 45263	(800) 972-3030
GEORBJC 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

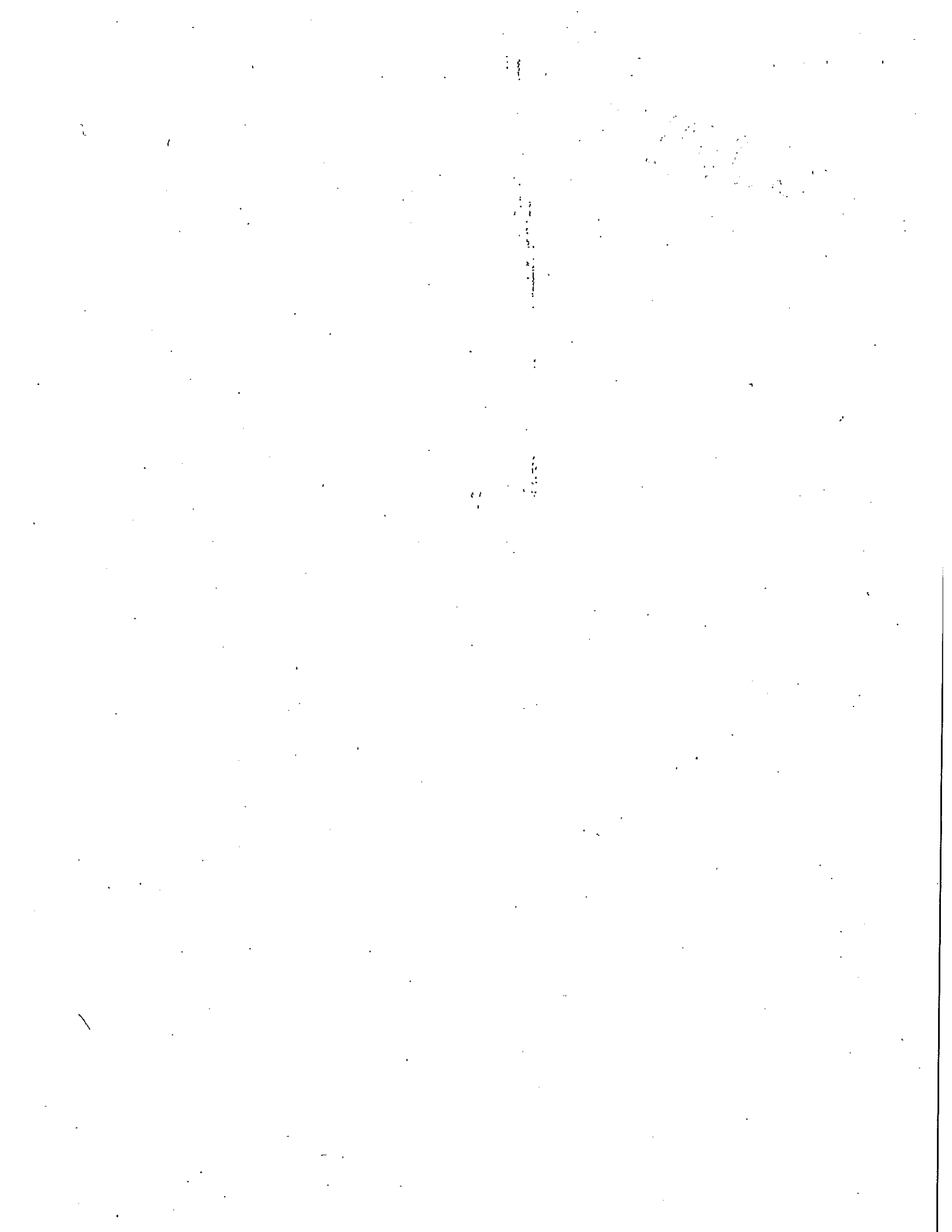
COPY

**Federal
Tax Return**

Michael P Bell

2012

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



For the year Jan. 1–Dec. 31, 2012, or other tax year beginning, ending. Your first name Michael, Last name Bell, Suffix. Home address 3010 Hopewell Place, Toledo, OH 43606-3104.

Filing Status: 1 [X] Single, 4 [] Head of household. Check only one box. Qualifying widow(er) with dependent child 5 []

Exemptions: 6a [X] Yourself, 6b [] Spouse. Dependents table with columns for name, SSN, and relationship. Total number of exemptions claimed: 1.

Income: 7 Wages, salaries, tips, etc. 108,481. 8a Taxable interest 31. 9a Ordinary dividends. 10 Taxable refunds, credits, or offsets of state and local income taxes 514. 16a Pensions and annuities 70,932. 16b Taxable amount 69,395. 22 Total income 178,421.

Adjusted Gross Income: 23 Educator expenses. 24 Certain business expenses. 25 Health savings account deduction. 26 Moving expenses. 27 Deductible part of self-employment tax. 28 Self-employed SEP, SIMPLE, and qualified plans. 29 Self-employed health insurance deduction. 30 Penalty on early withdrawal of savings. 31a Alimony paid. 32 IRA deduction. 33 Student loan interest deduction. 34 Tuition and fees. 35 Domestic production activities deduction. 36 Add lines 23 through 31a and 32 through 35. 37 Subtract line 36 from line 22. This is your adjusted gross income 178,421.

Tax and Credits

38 Amount from line 37 (adjusted gross income) 38 178,421

39a Check You were born before January 2, 1948, Blind. } Total boxes checked 39a
 if: Spouse was born before January 2, 1948, Blind. }

b If your spouse itemizes on a separate return or you were a dual-status alien, check here. 39b

40 Itemized deductions (from Schedule A) or your standard deduction (see left margin) 40 24,646

41 Subtract line 40 from line 38 41 153,775

42 Exemptions. Multiply \$3,800 by the number on line 6d 42 3,800

43 Taxable income. Subtract line 42 from line 41. If line 42 is more than line 41, enter -0- 43 149,975

44 Tax (see instructions). Check if any from: a Form(s) 8814 b Form 4972 c 962 election 44 35,454

45 Alternative minimum tax (see instructions). Attach Form 6251 45

46 Add lines 44 and 45 46 35,454

47 Foreign tax credit. Attach Form 1116 if required 47

48 Credit for child and dependent care expenses. Attach Form 2441 48

49 Education credits from Form 8863, line 19 49

50 Retirement savings contributions credit. Attach Form 8880 50

51 Child tax credit. Attach Schedule 8812, if required 51

52 Residential energy credits. Attach Form 5695 52

53 Other credits from Form: a 3800 b 8801 c 53

54 Add lines 47 through 53. These are your total credits 54

55 Subtract line 54 from line 46. If line 54 is more than line 46, enter -0- 55 35,454

Other Taxes

56 Self-employment tax. Attach Schedule SE 56

57 Unreported social security and Medicare tax from Form: a 4137 b 8919 57

58 Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required 58

59a Household employment taxes from Schedule H 59a

b First-time homebuyer credit repayment. Attach Form 5405 if required 59b

60 Other taxes. Enter code(s) from instructions 60

61 Add lines 55 through 60. This is your total tax 61 35,454

Payments

62 Federal income tax withheld from Forms W-2 and 1099 62 36,468

63 2012 estimated tax payments and amount applied from 2011 return 63

64a Earned income credit (EIC) 64a

b Nontaxable combat pay election 64b

65 Additional child tax credit. Attach Schedule 8812 65

66 American opportunity credit from Form 8863, line 8 66

67 Reserved 67

68 Amount paid with request for extension to file 68

69 Excess social security and tier 1 RRTA tax withheld 69

70 Credit for federal tax on fuels. Attach Form 4136 70

71 Credits from Form: a 2439 b Reserved c 8801 d 8885 71

72 Add lines 62, 63, 64a, and 65 through 71. These are your total payments 72 36,468

Refund

73 If line 72 is more than line 61, subtract line 61 from line 72. This is the amount you overpaid 73 1,014

74a Amount of line 73 you want refunded to you. If Form 8888 is attached, check here. 74a 1,014

b Routing number _____ c Type: Checking Savings

d Account number _____

75 Amount of line 73 you want applied to your 2013 estimated tax 75

Amount You Owe

76 Amount you owe. Subtract line 72 from line 61. For details on how to pay, see instructions 76 0

77 Estimated tax penalty (see instructions) 77

Third Party Designee

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

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

Sign Here

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

Your signature _____ Date _____ Your occupation MAYOR / RETIRED FIRE CHIEF Daytime phone number _____

Spouse's signature. If a joint return, both must sign. _____ Date _____ Spouse's occupation _____ If the IRS sent you an Identity Protection PIN, enter it here (see Inst.) _____

Paid Preparer Use Only

Print/Type preparer's name John Fravor PA Preparer's signature John Fravor PA Date 4/1/2013 Check if self-employed PTIN _____

Firm's name John Fravor Tax and Accounting Firm's EIN _____

Firm's address 1284 Cypress Point Drive Banning CA 92220-6602 Phone no. 951-769-0519

**SCHEDULE A
(Form 1040)**

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

2012

Attachment
Sequence No. **07**

Name(s) shown on Form 1040

Your social security number

Michael P Bell

		1	2	3	4	
Medical and Dental Expenses	Caution. Do not include expenses reimbursed or paid by others.					
	1 Medical and dental expenses (see instructions)	1	6,171			
	2 Enter amount from Form 1040, line 38 . . . [2] 178,421					
	3 Multiply line 2 by 7.5% (.075)	3	13,382			
4 Subtract line 3 from line 1. If line 3 is more than line 1, enter -0-				4	0	
Taxes You Paid	5 State and local					
	a <input checked="" type="checkbox"/> Income taxes, or	5	10,760			
	b <input type="checkbox"/> General sales taxes					
	6 Real estate taxes (see instructions)	6	3,162			
	7 Personal property taxes	7				
8 Other taxes. List type and amount ▶	8					
9 Add lines 5 through 8				9	13,922	
Interest You Paid	10 Home mortgage interest and points reported to you on Form 1098	10	2,140			
	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 interest deduction may be limited (see instructions).	11					
12 Points not reported to you on Form 1098. See instructions for special rules	12					
13 Mortgage insurance premiums (see instructions)	13					
14 Investment interest. Attach Form 4952 if required. (See instructions.)	14					
15 Add lines 10 through 14				15	2,140	
Gifts to Charity	16 Gifts by cash or check. If you made any gift of \$250 or more, see instructions	16	8,584			
	17 Other than by cash or check. If any gift of \$250 or more, see instructions. You must attach Form 8283 if over \$500	17				
	18 Carryover from prior year	18				
	19 Add lines 16 through 18				19	8,584
Casualty and Theft Losses	20 Casualty or theft loss(es). Attach Form 4684. (See instructions:)				20	
Job Expenses and Certain Miscellaneous Deductions	21 Unreimbursed employee expenses—job travel, union dues, job education, etc. Attach Form 2106 or 2106-EZ if required. (See instructions.) ▶	21				
	22 Tax preparation fees	22	175			
	23 Other expenses—investment, safe deposit box, etc. List type and amount ▶	23				
	24 Add lines 21 through 23	24	175			
	25 Enter amount from Form 1040, line 38 . . . [25] 178,421					
	26 Multiply line 25 by 2% (.02)	26	3,568			
	27 Subtract line 26 from line 24. If line 26 is more than line 24, enter -0-				27	0
Other Miscellaneous Deductions	28 Other—from list in instructions. List type and amount ▶				28	
Total Itemized Deductions	29 Add the amounts in the far right column for lines 4 through 28. Also, enter this amount on Form 1040, line 40 . . .				29	24,646
30 If you elect to itemize deductions even though they are less than your standard deduction, check here . . . ▶ <input type="checkbox"/>						

SCHEDULE B
(Form 1040A or 1040)

Interest and Ordinary Dividends

OMB No. 1545-0074

2012

Attachment
Sequence No. **08**

Department of the Treasury
Internal Revenue Service (99)

▶ Attach to Form 1040A or 1040.

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

Name(s) shown on return

Your social security number

Michael P Bell

Part I
Interest

- 1** List name of payer. If any interest is from a seller-financed mortgage and the buyer used the property as a personal residence, see instructions on back and list this interest first. Also, show that buyer's social security number and address ▶

Toledo Firefighter's FCU

(See instructions on back and the instructions for Form 1040A, or Form 1040, line 8a.)

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 payer and enter the total interest shown on that form.

- 2** Add the amounts on line 1 **2** 31
- 3** Excludable interest on series EE and I U.S. savings bonds issued after 1989. Attach Form 8815 **3**
- 4** Subtract line 3 from line 2. Enter the result here and on Form 1040A, or Form 1040, line 8a ▶ **4** 31

Note. If line 4 is over \$1,500, you must complete Part III.

Part II
Ordinary Dividends

- 5** List name of payer ▶

(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 dividends shown on that form.

- 6** Add the amounts on line 5. Enter the total here and on Form 1040A, or Form 1040, line 9a ▶ **6** 0

Note. If line 6 is over \$1,500, you must complete Part III.

Part III
Foreign Accounts and Trusts

(See instructions on back)

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.

- 7a** 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 country? See instructions Yes No
- 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 those requirements Yes No
- b** If you are required to file Form TD F 90-22.1, enter the name of the foreign country where the financial account is located ▶ Yes No
- 8** During 2012, did you receive a distribution from, or were you the grantor of, or transferor to, a foreign trust? If "Yes," you may have to file Form 3520. See instructions on back Yes No

Alternative Minimum Tax—Individuals

Department of the Treasury
Internal Revenue Service (99)

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

Attachment
Sequence No. **32**

Attach to Form 1040 or Form 1040NR.

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

Your social security number

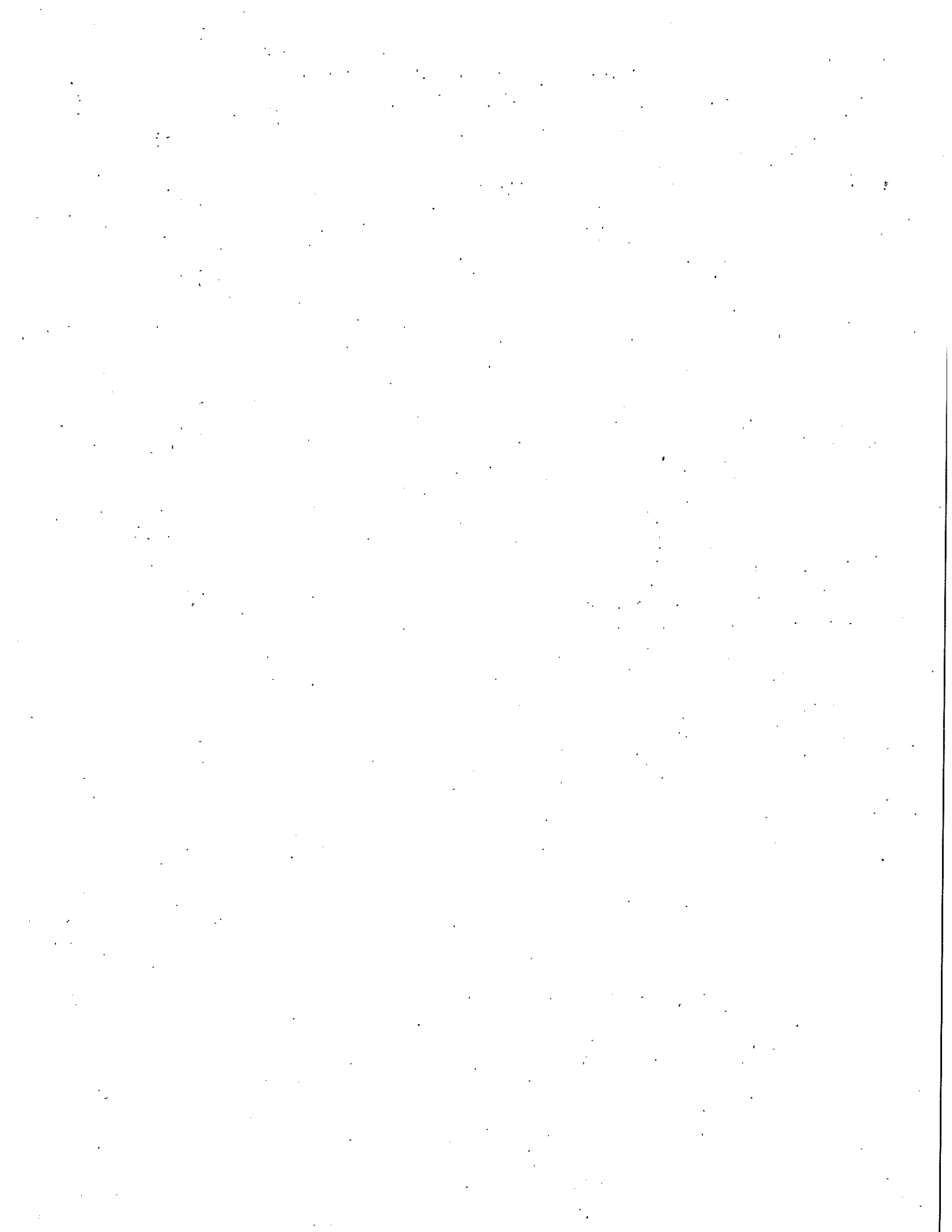
Michael P Bell

Part I Alternative Minimum Taxable Income (See instructions for how to complete each 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	153,775
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	13,922
4	Enter the home mortgage interest adjustment, if any, from line 6 of the worksheet in the instructions for this line.	4	
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	(514)
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	()
12	Interest from specified private activity bonds exempt from the regular tax	12	
13	Qualified small business stock (7% of gain excluded under section 1202)	13	
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	
16	Electing large partnerships (amount from Schedule K-1 (Form 1065-B), box 6)	16	
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	
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	
24	Research and experimental costs (difference between regular tax and AMT)	24	
25	Income from certain installment sales before January 1, 1987	25	()
26	Intangible drilling costs preference	26	
27	Other adjustments, including income-based related adjustments	27	
28	Alternative minimum taxable income. Combine lines 1 through 27. (If married filing separately, see instructions.)	28	167,183

Part II Alternative Minimum Tax (AMT)

29	Exemption. See instructions	29	36,929
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; and 35, and go to line 34	30	130,254
31	<ul style="list-style-type: none"> • If you are filing Form 2555 or 2555-EZ, see instructions for the amount to enter. • If you reported capital gain distributions directly on Form 1040, line 13; you reported qualified dividends on Form 1040, line 9b; or you had a gain on both lines 15 and 16 of Schedule D (Form 1040) (as refigured for the AMT, if necessary), complete Part III on the back and enter the amount from line 54 here. • All others: If line 30 is \$175,000 or less (\$87,500 or less if married filing separately), multiply line 30 by 26% (.26). Otherwise, multiply line 30 by 28% (.28) and subtract \$3,500 (\$1,750 if married filing separately) from the result. 	31	33,866
32	Alternative minimum tax foreign tax credit (see instructions)	32	
33	Tentative minimum tax. Subtract line 32 from line 31	33	33,866
34	Tax from Form 1040, line 44 (minus any tax from Form 4972 and any foreign tax credit from Form 1040, line 47). If you used Schedule J to figure your tax, the amount from line 44 of Form 1040 must be refigured without using Schedule J (see instructions)	34	35,454
35	AMT. Subtract line 34 from line 33. If zero or less, enter -0-. Enter here and on Form 1040, line 45	35	0



2012 Electronic Filing Information (1040)

Signature Method (Note: When filing status is 'MFJ,' both filers must use PINs.)

- Practitioner PIN. Use only Section (A) below.
 Self-Select PIN. Use Sections (A) and (B) below.
 Self-Select PIN using Electronic Filing PIN. Use Sections (A) and (B) below. [Click here to get EF PIN from IRS website](#)

PIN Information (Enter information below and then confirm the information on the 'PIN' tab)

(A) Practitioner and Self-Select PIN			(B) Self-Select PIN Only:		
	PIN (5 Digits)	T/S entered	ERO entered	Prior Year PIN (or) Prior Year AGI	Date of Birth
Taxpayer PIN:		<input checked="" type="checkbox"/>	<input type="checkbox"/>		
Spouse PIN:		<input type="checkbox"/>	<input type="checkbox"/>		
Date signed:	04/01/2013				
ERO PIN:	12345				

- Power of Attorney.
 Personal Representative.

EFIN

Enter your 6-digit EFIN number. Note: You must enter the EFIN through the Preparer Manager.
 EFIN: _____

Submission ID

The Submission ID for this return will be computed automatically when you create the e-file and will be displayed here.
 Submission ID _____

Taxpayer Information

Filer's first name Michael		Filer's middle initial P	Filer's last name Bell	Filer's suffix
Spouse's first name		Spouse's middle initial	Spouse's last name	Spouse's suffix
Street address 3010 Hopewell Place			Filer's SSN	Spouse's SSN
Address continuation			POA, personal rep or c/o addressee name	
City Toledo,			State OH	ZIP code 43606-3104
Daytime phone number			Foreign phone number	
Foreign country		Foreign province/county	Foreign postal code	Foreign phone number
Email address			IRS identity protection PIN	

ERO

(Enter data in the Preparer Manager)

ERO's name John Fravor PA		Check if self-employed <input checked="" type="checkbox"/>	ERO's SSN or PTIN
Firm's name John Fravor Tax and Accounting		ERO's EIN	
Address 1284 Cypress Point Drive			Phone 951-769-0519
City Banning		State CA	ZIP code 92220-6602

Paid Preparer

(Enter data in the Preparer Manager)

Paid preparer's name John Fravor PA		Non-paid prep type	Check if self-employed <input checked="" type="checkbox"/>	Preparer's PTIN
Firm's name John Fravor Tax and Accounting		EIN		
Address 1284 Cypress Point Drive				Phone 951-769-0519
City Banning		State CA	ZIP code 92220-6602	Foreign country

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 sure to include the payment date.
- Credit Card payment via Internet or phone. Use the 'Credit Card Paymt' Worksheet on Form 1040.
- No payment to be sent with Return/Installment Agreement

Refund Options

The taxpayer is due a refund of \$1,014. Choose one of the following refund options.

Check one	Current Return Fees	Estimated Bank Product Cost**
Preparer fees paid separately:		
<input type="checkbox"/> Money Clip Visa® Prepaid Card	\$180.00	\$0.00
<input checked="" type="checkbox"/> Direct Deposit*	\$180.00	\$0.00
<input type="checkbox"/> Paper check by mail	\$180.00	\$0.00
Preparer fees deducted automatically from refund:		
<input type="checkbox"/> Diamond Plus Card (mailed to taxpayer)	\$0.00	
<input type="checkbox"/> Diamond Plus Card (instantly issue to taxpayer) Instant Issue ID number from front of envelope	\$0.00	
<input type="checkbox"/> Refund Transfer Direct Deposit*	\$0.00	
<input type="checkbox"/> Refund Transfer (Check)	\$0.00	

*Complete Taxpayer's Bank Information section below. **Exclusive of any state bank products selected.

Bank Information

Taxpayer's Bank Information: Check ("X") here to use prior years "Taxpayer's Bank Information".

Routing number: _____ Use on state forms

Account number: _____

Type of account: Checking Savings

If a payment is due, enter the date of payment and the amount the taxpayer will pay.
This date may not be before today's date or after 04/15/13, unless taxpayer is in a qualified disaster area.

Date _____
Amount to Pay _____ 0

Form 8888 Bank Information:

Routing number #2: _____ Use on state forms

Account number #2: _____

Type of account: Checking #2 Savings #2

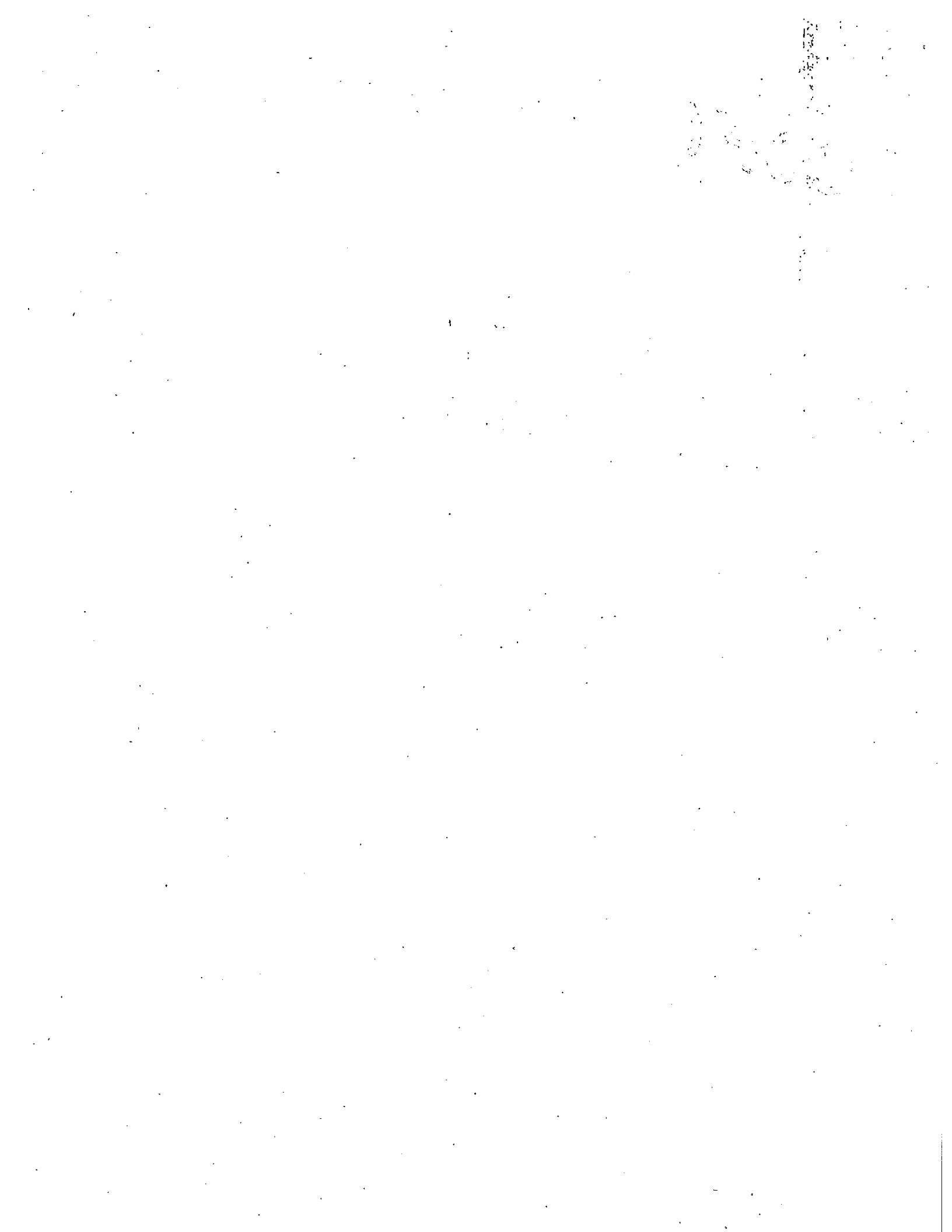
COPY

**Ohio IT-1040
Tax Return**

Michael P Bell

2012

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



Do not use staples.



Ohio

Department of Taxation



12000160

Taxable year beginning in

2012

IT 1040 Rev. 10/12 Individual Income Tax Return

Use only black ink.

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

Use UPPERCASE letters. check box

Your first name M.I. Last name MICHAEL P BELL

Spouse's first name (only if married filing jointly) M.I. Last name

Mailing address (for faster processing, use a street address) 3010 HOPEWELL PLACE

City TOLEDO, State OH ZIP code 43606 County (first four letters) 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)

X Single or head of household or qualifying widow(er)

Married filing jointly Married filing separately (enter spouse's SS#)

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 1099-R if tax was withheld. Place any other supporting documents or statements after the last page of your return.

Ohio Political Party Fund

Yes 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.

Ohio School District Number for 2012

(see pages 43-48 of the instructions) 4807

Go paperless. It's FREE! Visit tax.ohio.gov to try Ohio I-File.

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

INCOME AND TAX INFORMATION

Table with 10 rows of income and tax information, including Federal adjusted gross income, adjustments, Ohio adjusted gross income, personal exemption, and Ohio taxable income.



Department of Taxation



Taxable year beginning in

2012

IT 1040 Rev. 10/12 Individual Income Tax Return

SS#

Table with 3 columns: Description, Amount, and Balance. Rows include 10a. Amount from line 10 on page 1 (7496 00), 11. Joint filing credit (00), 12. Ohio income tax less joint filing credit (7496 00), 13. Total credits from line 69 on page 4 of Ohio form IT 1040 (enclose page 4) (00), 14. Manufacturing equipment grant (00), 15. Ohio income tax (line 12 minus lines 13 and 14; enter -0- if the total of lines 13 and 14 is more than line 12) (7496 00), 16. Interest penalty on underpayment of estimated tax (00), 17. Unpaid Ohio use tax (00), 18. Total Ohio tax liability (add lines 15, 16 and 17) (7496 00), 19. Ohio income tax withheld (box 17 on W-2; box 14 on W-2G; and box 12 on 1099-R). Place W-2(s), W-2G(s) and 1099-R(s) on top of this return (AMOUNT WITHHELD) (8044 00), 20. Add the 2012 Ohio form IT 1040ES payment(s), 2012 Ohio form IT 40P extension payment(s) and 2011 overpayment credited to 2012 (00), 21. Refundable credits. Include certificate(s) and K-1(s): a. Business jobs credit (00), b. Pass-through entity credit (00), c. Historic preservation credit (00), d. Motion picture production credit (00), 22. Add lines 19, 20 and 21a, b, c and d (TOTAL PAYMENTS) (8044 00), 23. If line 22 is MORE THAN line 18, subtract line 18 from line 22 (AMOUNT OVERPAID) (548 00), 24. Amount of line 23 to be credited to 2013 income tax liability (CREDIT TO 2013) (00), 25. Amount of line 23 that you wish to donate to the following fund(s): a. Military injury relief (00), b. Ohio Historical Society (00), c. Wildlife species (00), d. Natural areas (00), 26. Line 23 minus the sum of lines 24 and 25a, b, c and d. Enter here, then skip to line 28 (548 00), 27. If line 22 is LESS THAN line 18, subtract line 22 from line 18 (AMOUNT DUE) (00), 28. Interest and penalty due on late-paid tax and/or late-filed return (see page 22 of the instructions) (INTEREST AND PENALTY) (00), 29. Amount due plus interest and penalty (add lines 27 and 28). If payment is enclosed, make check payable to Ohio Treasurer of State and include Ohio form IT 40P (see our Web site at tax.ohio.gov) (AMOUNT DUE PLUS INTEREST AND PENALTY) (00), 30. Refund less interest and penalty (line 26 minus line 28). Enter the amount here. (If line 28 is more than line 26, you have an amount due. Subtract line 28 from line 26 and enter this amount on line 29.) (YOUR REFUND) (548 00)

SIGN HERE (required)

I have read this return. Under penalties of perjury, I declare that, to the best of my knowledge and belief, the return and all enclosures are true, correct and complete.

If your refund is less than \$1.01, no refund will be issued. If you owe less than \$1.01, no payment is necessary.

For Department Use Only

Signature and information fields: Your signature, Date, Spouse's signature (see page 10 of the instructions) John Fravor PA, Phone number (optional) 951-769-0519, Preparer's printed name (see page 11 of the instructions), Phone number, Do you authorize your preparer to contact us regarding this return? Yes X No

Department use fields: Code

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



Ohio

Department of Taxation



Taxable year beginning in

2012

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.

SCHEDULE A - Income Adjustments (Additions and Deductions)

Additions (add income items only to the extent not included on page 1, line 1).

Table with 2 columns: Description and Amount. Rows include 31. Non-Ohio state or local government interest and dividends, 32. Certain pass-through entity Ohio taxes paid, 33a. Federal interest and dividends subject to state taxation, 34. Total additions.

Deductions (deduct income items only to the extent included on page 1, line 1).

Table with 2 columns: Description and Amount. Rows include 35a. Federal interest and dividends exempt from state taxation, 36. Employee compensation earned in Ohio, 37a. Military pay for Ohio residents, 38a. State or municipal income tax overpayments, 46. Total deductions, 47. Net adjustments.



Department of Taxation



12000460

Taxable year beginning in

2012

IT 1040 Rev. 10/12 Individual Income Tax Return

SS#

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

SCHEDULE B - Nonbusiness Credits

Table with 2 columns: Description and Amount. Rows include Retirement income credit, Senior citizen credit, Lump sum distribution credit, Child care and dependent care credit, Lump sum retirement credit, Displaced worker training credit, Ohio political contributions credit, and Ohio adoption credit.

SCHEDULE C - Full-Year Ohio Resident Credit

Table with 2 columns: Description and Amount. Rows include portion of line 3 on page 1 subjected to tax by other states, Ohio adjusted gross income, and Ohio resident tax credit.

SCHEDULE D - Nonresident / Part-Year Resident Credit (date of part-year residency to)

Table with 2 columns: Description and Amount. Rows include portion of Ohio adjusted gross income that was not earned or received in Ohio, and Ohio adjusted gross income.

SUMMARY OF CREDITS FROM SCHEDULES C, D AND E

Table with 2 columns: Description and Amount. Rows include amount from line 10 of Schedule E, Nonrefundable Business Credits, and summary of lines 62, 65, and 66, 67, and 68.

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 Ohio Electronic Filing Information

Signature

Under penalties of perjury, I declare that to the best of my knowledge and belief, the Ohio income tax return and if applicable, the Ohio school district income tax return are true, correct and complete. I also declare under penalties of perjury that if I am filing a return with my spouse, I am authorized to make this declaration on his/her behalf and to file the return for both of us.

Use Federal PIN information.

	PIN (5 Digits)
Taxpayer PIN:
Spouse PIN:	
Date signed:	04/01/2013
ERO PIN:	

EFIN

Enter your 6 digit EFIN number

Submission ID

The Submission ID for this return will be computed automatically when you create the e-file and will be displayed here.

Submission ID: _____

Taxpayer Information

Filer's first name Michael	Filer's middle initial P	Filer's last name Bell	Filer's suffix
Spouse's first name	Spouse's middle initial	Spouse's last name	Spouse's suffix
MFS spouse's first name	MFS spouse's last name		MFS spouse's SSN
Street address 3010 Hopewell Place		Filer's SSN	Spouse's SSN
Address continuation		In care of name	
City Toledo,	State OH	ZIP code 43606-3104	Daytime phone number
Foreign country	Foreign province/county	Foreign postal code	Foreign phone number

ERO

(Enter data in the Preparer Manager)

ERO's name John Fravor PA	Check if self-employed <input checked="" type="checkbox"/>	ERO's SSN or PTIN
Firm's name John Fravor Tax and Accounting	ERO's EIN	
Address 1284 Cypress Point Drive	Phone 951-769-0519	
City Banning	State CA	ZIP code 92220-6602

Paid Preparer

(Enter data in the Preparer Manager)

Paid preparer's name John Fravor PA	Non-paid prep type	Check if self-employed <input checked="" type="checkbox"/>	Preparer's SSN or PTIN
Firm's name John Fravor Tax and Accounting	EIN		
Address 1284 Cypress Point Drive	Phone 951-769-0519		
City Banning	State CA	ZIP code 92220-6602	Foreign country
Email address jfravor@verizon.net	Foreign phone		

Payment and Refund Options (OH E-File Info)

Part 1 - Ohio Income Tax

Zero Balance/Refund 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 addresses.

Direct Debit.

Credit card payments may be made by telephoning 1-800-2PAY-TAX (1-800-272-9829) or over the Internet by visiting www.officialpayments.com.

See Credit Card Worksheet.

[Click here to go to www.officialpayments.com.](http://www.officialpayments.com)

Refund Options

You are due an income tax refund of \$548. Choose one of the following refund options.

Preparer fees deducted automatically from refund.

State Bank Product (projected State Bank Product Fee: \$10)

Preparer fees paid separately.

Paper check by mail

Direct Deposit. Complete the Bank Information below.

Taxpayer's Bank Information

Routing number: _____

Account number: _____

Type of account:

Checking Savings

IRA Checking IRA Savings

529 College Advantage Savings Account

Beneficiary's SSN _____

Beneficiary first name _____

Beneficiary last name _____

529 Account Information _____

Deposit Amount _____ 548

If you have a payment due, enter the date of payment and amount.

This date may not be before today's date or after April 15, 2013 to avoid penalties.

Date: _____

Amount to pay: _____ 0

Will these funds be going to an account outside of the United States? Yes No

Additional Direct Deposit Accounts:

Routing number 2: _____

Account number 2: _____

Type of account:

Checking Savings

IRA Checking IRA Savings

529 College Advantage Savings Account

Beneficiary's SSN _____

Beneficiary first name _____

Beneficiary last name _____

529 Account Information _____

Deposit Amount _____

Will these funds be going to an account outside of the United States? Yes No

Ohio School District Tax Payment and Refund Options (OH E-File Info)

Enter SD 100 Payment and Refund information on Form SD 100.