H&R Block
ADVANTAGE®

H&R BLOCK

Prepared For:
KEVIN W. NOE

02/14/2011

Today's Savings

* By deducting your home mortgage interest, you reduced your taxes by an estimated: $3,122.00

* By participating in a qualified retirement plan through your employer this year and making your contributions with pretax dollars, you reduced your taxes by: $2,604.00

* In simple terms, the Marginal Tax Rate is the tax rate that you pay on your last dollar of taxable income. It is the highest federal tax bracket that affects your tax calculation. The Effective Tax Rate is the percentage of your total income that you paid in taxes. For 2010, your Marginal Tax Rate is 28% and your Effective Tax Rate is 16%.

Total Savings. $5,726.00

Filing, Refund and Balance Due Information

Tax Return	efile	Refund / (Balance Due)	Payment Information		Delivery
Federal	Yes	$4,485.00	Refund	$4,485.00	See the Filing Checklist for instructions.

This H&R Block Advantage document provides information that could help you improve your tax and financial situation. Its contents should be considered in conjunction with information you receive from other sources that are familiar with your specific circumstances. Tax services offered through subsidiaries of HRB Tax Group, Inc.

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2010 Tax Return Summary

Federal Year over Year Comparison

INCOME	Year 2010	Year 2009	Change($)
Wages, salaries, tips	$94,761	$62,587	$32,174
Total income	$94,761	$62,587	$32,174
ADJUSTED GROSS INCOME			
Total income less total adjustments	$94,761	$62,070	$32,691
TAXABLE INCOME			
Taxes	$4,755	$0	$4,755
Deductible interest	$12,076	$0	$12,076
Total itemized deductions	$16,831	$0	$16,831
Standard deductions	$5,700	$5,700	$0
Exemptions	$3,650	$3,650	$0
Taxable income	$74,280	$52,720	$21,560
TAX COMPUTATION			
Income tax	$14,919	$0	$14,919
Tax before credits	$14,919	$9,369	$5,550
OTHER TAXES			
Total tax	$14,919	$9,369	$5,550
PAYMENTS			
Federal withholding	$19,399	$10,935	$8,464
Making work pay and government retiree credits	$5	$400	($395)
Total payments	$19,404	$11,335	$8,069
REFUND			
Overpayment	$4,485	$1,966	$2,519
Refund due	$4,485	$1,966	$2,519
OTHER COMPUTATIONS			
Alternative minimum taxable income	$82,685	$0	$82,685
Total tax preferences and adjustments	$4,755	$0	$4,755
Marginal tax bracket	28%	25%	
Effective tax bracket	16%		
Filing status	Married Filing Separately		

THE TAX INSTITUTE™
AT H&R BLOCK

QUICK REFERENCE

Implications of Key Tax Law Changes As of January 10, 2011

#	What is it?	Who is impacted?	When is it effective?	What does the taxpayer need to do?	Impact to the taxpayer at tax time
Key Tax laws effective for 2010 and / or future years					
1	**Adoption credit** ● The adoption credit increased to $13,170 for 2010 and $13,360 for 2011 AND ● Credit is fully refundable ● Carryforward from prior years is fully refundable	● Families who adopt children	2010 and 2011	● Complete the adoption before the end of 2012 ● Be aware that the credit will be nonrefundable for taxpayers who adopt in 2012 and later	● The credit will be refundable for taxpayer who adopts in 2010 and 2011 ● For adoptions in 2012 the credit will generally be nonrefundable but remain at the increased amount of $13,360 plus the inflation index
2	**Roth IRA conversions** ● For years starting in 2010, the $100,000 modified AGI limit for conversions to Roth IRAs is eliminated ● 2010 conversions taxed one half in 2011 and one half in 2012 unless elect to pay tax on conversion in 2010 ● For years starting in 2010, married filing separate taxpayers are now eligible to do a conversion	● Higher income individuals and /or married filing separate taxpayers who in the past were not able to convert traditional IRA funds to a Roth account are now eligible	2010 and forward	● Convert IRA to Roth IRA if appropriate for the taxpayer ● Consider filing an extension for 2010 allowing time to determine whether or not to defer taxation to 2011 and 2012 (default) OR pay tax in 2010	● This may increase taxes now, but the expectation is in the long run overall tax will be reduced
3	**Homebuyer Credit** ● Up to $8,000 refundable credit (up to $6,500 credit for existing homeowners) ● 2008 credit recapture must start in 2010	● Qualifying individuals who purchase a principal residence ● Taxpayers who claimed 2008 credit based on 2008 purchase	Generally expired 4/30/10	● Claim credit for home purchase ● Begin repayment of 2008 credit, if applicable	● Credit generally expires 4/30/10 with closing by 10/1/10 for those using written binding contract extension ● Tax liability may increase by applicable portion of 2008 credit recapture
4	**Making Work Pay Credit (MWPC)** ● Refundable credit of up to $400 ($800 MFJ) per qualified taxpayer	● Individuals other than dependents and nonresident aliens who work	Expires 12/31/10	● In 2010, claim credit and complete Schedule M AND ● Economic Recovery Payments that were not received in 2009 but received in 2010 must be offset against MWPC ● In 2011, be aware current law expires 12/31/10 AND ● Evaluate W-4 withholding and / or quarterly estimates as appropriate	● In 2010, be aware that some clients who received an Economic Recovery Payment will receive a lower MWPC ● In 2011, since MWPC expired, take home pay will be less due to income tax withholding for most working taxpayers ● See Payroll Tax Holiday
5	**Nonbusiness Energy Credit** ● Extended and modified for 2011 ● A nonrefundable credit for 30% (2009 and 2010) or 10% (2011) of costs for qualifying residential improvements for heating and cooling efficiency (e.g., windows, doors, HVAC) ● For 2009 and 2010, the max credit is $1,500 collectively for 2009 and 2010 ● For 2011, the credit has been extended but the maximum credit reverts to a $500 lifetime credit ($200 for windows)	● Taxpayers who invest in qualifying improvements to their home	Expires 12/31/11	● Purchase and install energy efficient improvements by 12/31/11 ● Claim allowable credit	● For 2009 and 2010, 30% of cost of qualifying purchases up to $1,500 for 2009 and 2010 combined ● For 2011, 10% of cost of qualifying purchases up to $500 lifetime credit
6	**American Opportunity Credit (AOC)** ● Credit of up to $2,500 for first four years of college ● Partially refundable up to $1,000	● College students or their parents if claiming the student as a dependent	Expires 12/31/12	● Be aware credit expires 12/31/12 ● Beginning in 2013 or if not qualifying, claim the Hope or lifetime learning credit as appropriate	● After 2012, there may be fewer tax benefits available for education expenses

THE TAX INSTITUTE AT H&R BLOCK

QUICK REFERENCE

Implications of Key Tax Law Changes As of January 10, 2011

#	What is it?	Who is impacted?	When is it effective?	What does the taxpayer need to do?	Impact to the taxpayer at tax time
	Key provisions that expired at the end of 2009 which have been extended through 2011				
7	**Educator Expense Deduction** ● A $250 deduction for expenses paid or incurred for books, supplies, computer equipment, other equipment, and supplementary materials purchased and used by the educator in the classroom	● Elementary and secondary (K - 12) educators who purchase supplies for their classrooms	2010 and 2011	● Keep receipts for supplies purchased for the classroom ● Provide receipts to their tax professional ● Taxpayer must first seek reimbursement from employer before deducting expenses	● A $250 adjustment to income for 2010 and 2011 for qualifying taxpayers ● Taxpayer does not need to itemize to claim the deduction
8	**State and Local Sales Tax** ● Taxpayers who itemize deductions may deduct state and local sales taxes paid in lieu of state and local income taxes paid	● Taxpayers who made substantial purchases in 2010	2010 and 2011	● Bring in receipts for their state and local sales tax paid on large purchases such as cars	● Could result in a lower tax liability for taxpayers who itemize and have a larger sales tax than income tax deduction
9	**Tuition and Fees Deduction** ● Taxpayers enrolled in or attending an eligible postsecondary educational institution may claim up to a $4,000 deduction for tuition and fees paid during 2010	● Individuals who pay qualified education expenses while enrolled in or attending an eligible postsecondary educational institution in 2010	2010 and 2011	● Be aware that the tuition and fees deduction has been extended through 12/31/11 ● File Form 8917, Tuition and Fees Deduction	● Up to a $4,000 adjustment to income for 2010 for qualifying taxpayers ● Taxpayer does not need to itemize to claim this deduction
10	**AMT Patch** ● Increases the AMT exemption amounts for two years ● For 2010, exemption amounts will be $47,450 ($72,450 MFJ)	● Individuals with AMT preference items and adjustments that will increase AMT income	2010 and 2011	● Consider income and/or expenses that have AMT impact and consider avoiding or deferring them if possible	● Higher exemption may reduce AMT exposure, but taxpayer may still be subject to AMT
11	**Payroll Tax Holiday - Not an income tax event** ● For 2011, employees and self-employed individuals will pay 2 percentage points less in social security tax ● Employees will pay 4.2% (instead of 6.2%) in social security taxes on wages earned up to $106,800 ● Self-employed individuals will pay self-employment tax at a rate of 13.3% (instead of 15.3%)	● All taxpayers who earn income subject to social security tax	2011	● Nothing - the payroll tax holiday decreases the amount of social security tax paid which increases the amount of take home pay	● There is no impact as this does not affect the income tax return ● Taxpayers may start planning how to use the social security taxes saved. Options include paying down debt, increasing retirement savings, funding a college savings account, etc.

These changes are the key year- over- year tax law changes. There are many more tax law changes and regulatory changes such as annual inflationary adjustments and other tax law changes that impact a smaller group of individuals, etc.

Declaration Control Number (DCN)

0 0 - _ _ _ _ _ _ - _ _ _ _ _ – 1

KEVIN W NOE

Tax Return Signature/Consent to Disclosure
On-Line Self Select PIN without Direct Debit

Perjury Statement

Under penalties for perjury, I declare that I have examined this return, including any accompanying statements and schedules and, to the best of my knowledge and belief, it is true, correct, and complete.

Consent to Disclosure

I consent to allow my Intermediate Service Provider, transmitter, or Electronic Return Originator (ERO) to send my return to IRS and to receive the following information from IRS: a) an acknowledgement of receipt or reason for rejection of transmission; b) an indication of any refund offset; c) the reason for any delay in processing or refund; and, d) the date of any refund.

I am signing this Tax Return and Electronic Funds Withdrawal Consent, if applicable, by entering my Self Select PIN below.

Taxpayer's PIN:	06999	Date:	02/14/2011
Taxpayer's Date of Birth:	04/03/1981		
Taxpayer's Prior Year Adjusted Gross Income:	62,070.		
Taxpayer's Prior year PIN			
Taxpayer's Electronic Filing PIN			
Spouse's PIN:			
Spouse's Date of Birth:			
Spouse's Prior Year Adjusted Gross Income:			
Spouse's Prior year PIN			
Spouse's Electronic Filing PIN			

DO NOT FILE

H&R BLOCK

2010 Federal Tax Return Filing Instructions

FOR THE YEAR ENDING

December 31, 2010

Prepared for	KEVIN W NOE
Tax Summary	Gross Income .... $ 94,761 Adjusted Gross Income .... $ 94,761 Total Deductions .... $ 20,481 Total Taxable Income .... $ 74,280 Total Tax .... $ 14,919 Total Payments .... $ 19,404 Refund Amount .... $ 4,485 Amount You Owe .... $ 0
Make check payable to	United States Treasury
Mailing Address	Since you are filing your return electronically and you chose to use an electronic signature, you do not mail your return.

Instructions

STEP 1 - Once your e-filed return has been accepted, you will receive an e-mail

STEP 2 - Keep a copy
Print a copy of the return for your records.
Please attach a copy of each W-2, W-2G, 1099G and 1099R to your return.

Form **1040** Department of the Treasury - Internal Revenue Service
U.S. Individual Income Tax Return **2010**
(99) IRS Use Only - Do not write or staple in this space.

Name, Address, and SSN

See separate instructions.

PRINT CLEARLY

For the year Jan. 1- Dec. 31, 2010, or other tax year beginning , 2010, ending , 20

OMB No. 1545-0074

KEVIN W NOE
1626 NW 143RD WAY
PEMBROKE PINES, FL 33028

Your social security number 332-70-0960

Spouse's social security number 247-61-2237

▲ Make sure the SSN(s) above and on line 6c are correct.

Presidential Election Campaign ▶ Check here if you, or your spouse if filing jointly, want $3 to go to this fund ▶ Checking a box below will not change your tax or refund. ☐ You ☐ Spouse

Filing Status

Check only one box.

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

Exemptions

6a ☒ **Yourself.** If someone can claim you as a dependent, **do not** check box 6a. — Boxes checked on 6a and 6b: 1
b ☐ **Spouse** — No. of children on 6c who:

c **Dependents:**

(1) First name Last name	(2) Dependent's social security number	(3) Dependent's relationship to you	(4) √ if qual. child<17 for child tax cr. (see pg 15)

● lived with you
● did not live with you due to divorce or separation (see inst)
Dependents on 6c not entered above

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

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

Income

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

If you did not get a W-2, see page 20.

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

7	Wages, salaries, tips, etc. Attach Form(s) W- 2	7	94,761.
8a	**Taxable** interest. Attach Schedule B if required	8a	
b	**Tax- exempt** interest. **Do not** include on line 8a	8b	
9a	Ordinary dividends. Attach Schedule B if required	9a	
b	Qualified dividends	9b	
10	Taxable refunds, credits, or offsets of state and local income taxes	10	
11	Alimony received	11	
12	Business income or (loss). Attach Schedule C or C- EZ	12	
13	Capital gain or (loss). Attach Schedule D if required. If not required, check here ▶ ☐	13	
14	Other gains or (losses). Attach Form 4797	14	
15a	IRA distributions 15a — **b** Taxable amt	15b	
16a	Pensions and annuities 16a — **b** Taxable amt	16b	
17	Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E	17	
18	Farm income or (loss). Attach Schedule F	18	
19	Unemployment compensation	19	
20a	Social security benefits 20a — **b** Taxable amount	20b	
21	Other income. List type and amount	21	
22	Combine the amounts in the far right column for lines 7 through 21. This is your **total income** ▶	22	94,761.

Adjusted Gross Income

23	Educator expenses	23	
24	Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ	24	
25	Health savings account deduction. Attach Form 8889	25	
26	Moving expenses. Attach Form 3903	26	
27	One-half of self-employment tax. Attach Schedule SE	27	
28	Self-employed SEP, SIMPLE, and qualified plans	28	
29	Self-employed health insurance deduction	29	
30	Penalty on early withdrawal of savings	30	
31a	Alimony paid **b** Recipient's SSN ▶	31a	
32	IRA deduction	32	
33	Student loan interest deduction	33	
34	Tuition and fees. Attach Form 8917	34	
35	Domestic production activities deduction. Attach Form 8903	35	
36	Add lines 23 through 31a and 32 through 35	36	
37	Subtract line 36 from line 22. This is your **adjusted gross income** ▶	37	94,761.

Tax and Credits

38	Amount from line 37 (adjusted gross income)	38	94,761.
39a	Check if: ☐ **You** were born before January 2, 1946, ☐ Blind. ☐ **Spouse** was born before January 2, 1946, ☐ Blind. **Total boxes checked** ▶ 39a ☐		
b	If your spouse itemizes on a separate return or you were a dual- status alien, check here ▶ 39b [X]		
40	**Itemized deductions** (from Schedule A) **or** your **standard deduction** (see instructions)	40	16,831.
41	Subtract line 40 from line 38	41	77,930.
42	**Exemptions.** Multiply $3,650 by the number on line 6d	42	3,650.
43	**Taxable income.** Subtract line 42 from line 41. If line 42 is more than line 41, enter - 0-	43	74,280.
44	**Tax** (see instructions). Check if any tax is from: a ☐ Form(s) 8814 b ☐ Form 4972	44	14,919.
45	**Alternative minimum tax** (see instructions). Attach Form 6251	45	
46	Add lines 44 and 45 ▶	46	14,919.
47	Foreign tax credit. Attach Form 1116 if required	47	
48	Credit for child and dependent care expenses. Attach Form 2441	48	
49	Education credits from Form 8863, line 23	49	
50	Retirement savings contributions credit. Attach Form 8880	50	
51	Child tax credit (see instructions)	51	
52	Residential energy credits. Attach Form 5695	52	
53	Other credits from Form: a ☐ 3800 b ☐ 8801 c ☐	53	
54	Add ln 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	14,919.

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	
59	a ☐ Form(s) W-2, box 9 b ☐ Schedule H c ☐ Form 5405, line 16	59	
60	Add lines 55 through 59. This is your **total tax** ▶	60	14,919.

Payments

If you have a qualifying child, attach Schedule EIC.

61	Federal income tax withheld from Forms W-2 and 1099	61	19,399.
62	2010 estimated tax payments and amount applied from 2009 return	62	
63	Making work pay credit. Attach Schedule M	63	5.
64a	**Earned income credit (EIC)**	64a	
b	Nontaxable combat pay election 64b		
65	Additional child tax credit. Attach Form 8812	65	
66	American opportunity credit from Form 8863, line 14	66	
67	First- time homebuyer credit from Form 5405, line 10	67	
68	Amount paid with request for extension to file	68	
69	Excess social security and tier 1 RRTA tax withheld	69	
70	Credit for federal tax on fuels. Attach Form 4136	70	
71	Credits from Form: a ☐ 2439 b ☐ 8839 c ☐ 8801 d ☐ 8885	71	
72	Add lines 61, 62, 63, 64a, and 65 through 71. These are your **total payments** ▶	72	19,404.

Refund

73	If line 72 is more than line 60, subtract line 60 from line 72. This is the amount you **overpaid**	73	4,485.
74a	Amount of line 73 you want **refunded to you.** If Form 8888 is attached, check here ▶ ☐	74a	4,485.
▶ b	Routing number 063107513 ▶ c Type: [X] Checking ☐ Savings		
▶ d	Account number 1010085536096		
75	Amount of line 73 you want **applied to your 2011 estimated tax** ▶	75	

Direct deposit? See instructions.

Amount You Owe

76	**Amount you owe.** Subtract line 72 from line 60. For details on how to pay, see instructions ▶	76	
77	Estimated tax penalty (see instructions)	77	

Third Party Designee

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

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

Sign Here

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

Joint return? See page 12. Keep a copy for your records.

Your signature	Date	Your occupation	Daytime phone number
		AIR TRAFFIC CON	
Spouse's signature. If a joint return, **both** must sign.	Date	Spouse's occupation	

Paid Preparer Use Only

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

Form **1040** (2010)

SCHEDULE A (Form 1040)

Department of the Treasury Internal Revenue Service (99)

Itemized Deductions

▶ Attach to Form 1040. ▶ See Instructions for Schedule A (Form 1040).

OMB No. 1545-0074

2010

Attachment Sequence No. 07

Name(s) shown on Form 1040: KEVIN W NOE

Your social security number: 332-70-0960

Medical and Dental Expenses		**Caution.** Do not include expenses reimbursed or paid by others.				
	1	Medical and dental expenses (see instructions)	1			
	2	Enter amount from Form 1040, line 38 . . . [2]				
	3	Multiply line 2 by 7.5% (.075)	3			
	4	Subtract line 3 from line 1. If line 3 is more than line 1, enter -0-			4	
Taxes You Paid	5	State and local (check only one box): a ☐ Income taxes, or b ☐ General sales taxes	5	0.		
	6	Real estate taxes (see instructions) 1626 NW 143RD WAY 4,755.	6	4,755.		
	7	New motor vehicle taxes from line 11 of the worksheet on page 2 (for certain vehicles purchased in 2009). Skip this line if you checked box 5b	7			
	8	Other taxes. List type and amount ▶	8			
	9	Add lines 5 through 8			9	4,755.
Interest You Paid	10	Home mortgage interest and points reported to you on Form 1098	10	12,076.		
	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 ▶	11			
Note. Your mortgage interest deduction may be limited (see instructions).	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	12,076.
Gifts to Charity	16	Gifts by cash or check. If you made any gift of $250 or more, see inst	16			
If you made a gift and got a benefit for it, see instructions.	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	
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 inst.) ▶	21			
	22	Tax preparation fees	22			
	23	Other expenses - investment, safe deposit box, etc. List type and amount ▶	23			
	24	Add lines 21 through 23	24			
	25	Enter amount from Form 1040, line 38 . . . [25]				
	26	Multiply line 25 by 2% (.02)	26			
	27	Subtract line 26 from line 24. If line 26 is more than line 24, enter -0-			27	
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	16,831.
	30	If you elect to itemize deductions even though they are less than your standard deduction, check here ▶ ☐				

SCHEDULE M (Form 1040A or 1040)

Department of the Treasury Internal Revenue Service (99)

Making Work Pay Credit

► Attach to Form 1040A or 1040. ► See separate instructions.

OMB No. 1545-0074

2010

Attachment Sequence No. 166

Name(s) shown on return: KEVIN W NOE

Your social security number: 332-70-0960

CAUTION: To take the making work pay credit, you must include your social security number (if filing a joint return, the number of either you or your spouse) on your tax return. A social security number does not include an identification number issued by the IRS. Only the Social Security Administration issues social security numbers.

CAUTION: You cannot take the making work pay credit if you can be claimed as someone else's dependent or if you are a nonresident alien.

Important: Check the "**No**" box on line 1a and see the instructions if:

(a) You have a net loss from a business,
(b) You received a taxable scholarship or fellowship grant not reported on a Form W- 2,
(c) Your wages include pay for work performed while an inmate in a penal institution,
(d) You received a pension or annuity from a nonqualified deferred compensation plan or a nongovermental section 457 plan, or
(e) You are filing Form 2555 or 2555- EZ.

1a	Do you (and your spouse if filing jointly) have 2010 wages of more than $6,451 ($12,903 if married filing jointly)? [X] **Yes.** Skip lines 1a through 3. Enter $400 ($800 if married filing jointly) on line 4 and go to line 5. [ ] **No.** Enter your earned income (see instructions)	1a			
b	Nontaxable combat pay included on line 1a (see instructions) . . . 1b				
2	Multiply line 1a by 6.2% (.062)	2			
3	Enter $400 ($800 if married filing jointly)	3			
4	Enter the **smaller** of line 2 or line 3 (unless you checked "Yes" on line 1a)			4	400
5	Enter the amount from Form 1040, line 38*, or Form 1040A, line 22	5	94,761		
6	Enter $75,000 ($150,000 if married filing jointly)	6	75,000		
7	Is the amount on line 5 more than the amount on line 6? [ ] **No.** Skip line 8. Enter the amount from line 4 on line 9 below. [X] **Yes.** Subtract line 6 from line 5	7	19,761		
8	Multiply line 7 by 2% (.02)			8	395
9	Subtract line 8 from line 4. If zero or less, enter - 0-			9	5
10	Did you (or your spouse, if filing jointly) receive an economic recovery payment in **2010**? You may have received this payment in 2010 if you did not receive an economic recovery payment in 2009 but you received social security benefits, supplemental security income, railroad retirement benefits, or veterans disability compensation or pension benefits in November 2008, December 2008, or January 2009 (see instructions). [X] **No.** Enter -0- on line 10 and go to line 11. [ ] **Yes.** Enter the total of the payments you (and your spouse, if filing jointly) received in **2010**. Do not enter more than $250 ($500 if married filing jointly)			10	0
11	**Making work pay credit.** Subtract line 10 from line 9. If zero or less, enter - 0- . Enter the result here and on Form 1040, line 63; or Form 1040A, line 40			11	5

*If you are filing Form 2555, 2555- EZ, or 4563 or you are excluding income from Puerto Rico, see instructions.

Name: KEVIN W NOE SSN: 332-70-0960

Qualified Mortgage Insurance Premiums Deduction Worksheet - Line 13

1. Enter the total premiums you paid in 2010 for qualified mortgage insurance for a contract issued after December 31, 2006 . . . . 1. 1,101
2. Enter the amount from Form 1040, line 38 . . . . 2. 94,761
3. Enter $100,000 ($50,000 if married filing separately) 3. 50,000
4. Is the amount on line 2 more than the amount on line 3?
   - ☐ **No.** Your deduction is not limited. Enter the amount from line 1 above on Schedule A, line 13.
   - ☒ **Yes.** Subtract line 3 from line 2. If the result is not a multiple of $1,000 ($500 if married filing separately), increase it to the next multiple of $1,000 ($500 if married filing separately). For example, increase $425 to $1,000, increase $2,025 to $3,000; or if married filing separately, increase $425 to $500, increase $2,025 to $2,500, etc. 4. 45,000
5. Divide line 4 by $10,000 ($5,000 if married filing separately). Enter the result as a decimal. If the result is 1.0 or more, enter 1.0 . . . . 5. 1.00
6. Multiply line 1 by line 5 . . . . 6. 1,101
7. **Qualified mortgage insurance premiums deduction.** Subtract line 6 from line 1. Enter the result here and on Schedule A, line 13 . . . . 7. 0