



Letter of Agreement for 2016 Individual Income Tax Return

Dear Individual Tax Client:

In our continuing effort to provide you with the highest quality tax preparation services, this letter is intended to confirm the arrangement for our income tax services and set forth certain tax law requirements. It's a good idea that we keep you informed about our mutual responsibilities. We ask all clients for whom returns are prepared to confirm the arrangements by signing below.

We will prepare your current year's federal income tax returns from your data without verification or audit. We will prepare the state income tax return, if applicable, for your resident state. We are not responsible for other returns unless directed by you. Unless you request, we will not perform a review of the information you provide to determine whether you may have a filing obligation with another state, a municipality or a country. However, if other filing requirements come to our attention in the course of our work, we will tell you of the obligation and may prepare the appropriate returns at your request. The returns will be prepared solely for filing with the taxing authorities. They are not intended to benefit or influence any third party, either to obtain credit or for any other purpose.

The Internal Revenue Service (IRS) makes it clear that it is your responsibility to provide all the information required for the preparation of complete and accurate returns. Since your income tax returns will be prepared based on the information you provide, we may ask you to clarify items to help us avoid improper reporting and possible penalties. We've provided a "Tax Organizer" to help you gather the information required for a complete return. If you use the Organizer, it will help you avoid overlooking important information and contribute to efficient preparation of your returns. That helps keep the cost of our services as low as possible. We will not verify the information you give us. You represent that the information you are supplying to us is accurate and complete to the best of your knowledge and that you have disclosed to us all your worldwide income and all relevant facts affecting the returns. You have the final responsibility for the income tax returns and, therefore, you should review them carefully before you sign them.

When you gather your tax information, it is important for you to understand that the IRS and state taxing authorities, by regulation, require you to both accumulate and keep information substantiating all items reported on your returns. Estimates of your expenses are not sufficient — you must have written records. Because the taxing authorities have the right to examine these documents it is important that you maintain a record system that satisfies these requirements. Documentation is especially important for bartering income or deductions, segregation of personal expenses from business expenses, as well as complete records for business deductions of travel, entertainment, auto, cell phone and computer use. Should you have any questions as to what documentation will satisfy Internal Revenue Service requirements; we will be pleased to advise you. In preparing your return we do not demand you provide these records for us to inspect, but rely on your representations that we have been informed of all bartering transactions and that you understand and have complied with the documentation requirements for your expenses and deductions. You must keep these records, along with all original documents you receive for the preparation of your tax return, for a minimum of seven years in the event you are called upon to prove the accuracy and completeness of the returns to a taxing authority. It is our policy to maintain copies of records necessary for us to prepare your return for seven years; these records are not the complete records that you are required to keep. By signing this letter and the materials associated with your return prepared by us, you declare that you have provided to us all income and deductible expense information, that all expenses or other deductions are accurate, that you have all required supporting written records, and you acknowledge that upon the expiration of the seven year period we are free to destroy our records related to this engagement.

If you have a financial interest in, or signature or other authority over, bank accounts, securities, or other financial accounts having a value exceeding \$10,000 in a foreign country, you are required to report such a relationship. If you fail to disclose the required information to the U.S. Department of the Treasury, the failure to disclose may result in substantial civil and/or criminal penalties. If you do not provide our firm with information regarding any interest you may have in a foreign account, we will not be able to prepare any of the required disclosure statements. You are responsible for complying with the tax filing requirements of any other country. You acknowledge and agree that we have no responsibility to raise these issues with you and that foreign filing obligations are not within the scope of this engagement.



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If you provide our firm with copies of brokerage (or investment advisory) statements, we will use the information from these statements solely in connection with the preparation of your income tax returns. We will rely on the accuracy of the information provided in the statements and will not undertake any action to verify this information. We will not monitor investment activity, provide investment advice, or supervise the actions of the entity or individuals performing investment activities on your behalf. We recommend you review all brokerage (or investment advisory) statements promptly and carefully, and direct any questions regarding activities on your account to your broker (or investment advisor).

Typically the vast majority of our clients have no items reported on their tax returns for which there are potential tax law conflicts for reporting. However, if there are conflicting authorities as to how you may report an item or transaction on your tax return, we will apprise you of your options. The IRS may disagree with the position we take in reporting items or transactions which favor you more than the Internal Revenue Service. The IRS could assess a penalty if you overvalue an item, inadvertently omit information or a transaction, or take a position contrary to them without substantial authority. You have the final responsibility for the handling of each item on your return and the overall correctness of the returns. The Internal Revenue Code and regulations impose preparation and disclosure standards with non-compliance penalties of up to \$100,000 on both the preparer of a tax return and on the taxpayer. To avoid exposure to these penalties, it may be necessary in some cases to make certain disclosures to you and/or in the tax return concerning positions taken on the return that don't meet these standards. Accordingly, we will discuss tax positions that may increase the risk of exposure to penalties and any recommended disclosures with you before completing the preparation of the return. We will use professional judgment in resolving questions where the tax law is unclear, or where there may be conflicts between taxing authorities' interpretations of the law and other supportable positions; unless otherwise instructed by you, we will resolve such questions in your favor wherever possible. Should a tax authority rule contrary to us in a tax issue, our liability is limited to the fees you paid to us for the tax preparation. If we concluded that we are obligated to disclose a position and you refuse to permit the disclosure, we reserve the right to withdraw from the engagement. Additionally, we have the right to withdraw from this engagement, in our discretion, if you don't provide us with any information we request in a timely manner, refuse to cooperate with our reasonable requests or misrepresent any facts. Our withdrawal under any of these circumstances will release us from any obligation to complete your return and will constitute completion of our engagement. You agree to compensate us for our services and out-of-pocket expenses through the date of withdrawal.

We take very seriously your private information. In accordance with federal law, in no case will we disclose your tax return information to any location outside the United States, to another tax return preparer outside of our firm for purpose of a second opinion, or to any other third party for any purpose without first receiving your consent. In the event information is requested by either of the parties signing the return, that information will be furnished without obtaining the additional consent of the other party. Details regarding our full privacy policy are provided in a statement with our Organizer and are also available on our web site and by signing below you assert that you have reviewed that document.

The IRS permits you to authorize us to discuss, on a limited basis, aspects of your return for one year after the return's due date. Your consent to such a discussion is evidenced by checking a box on the return. Unless you tell us otherwise, we will check that box authorizing the IRS to discuss your return with us. Please note that our firm will not receive separate copies of IRS notices; therefore, you must provide our firm with copies of any notices you receive from the IRS.

If your tax returns are subsequently examined by the IRS or other taxing authorities, and we prepared the returns, we will, at your request, assist you with the examination. You will be billed at the current hourly rate for such services and a retainer will be required at that point. In assisting you, we will exert our best effort to obtain a determination favorable to you. Should you disagree with the audit findings of the taxing authorities, and are unable to resolve the dispute with the examination personnel, we will at your request, represent you with the Appeals Division of the Internal Revenue Service or relevant state.



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As a service to our clients, we occasionally e-mail or mail tax-related or other information that we anticipate will be helpful (e.g., newsletter). If you wish to opt out of any such newsletters, you may either use the opt-out link or form in the correspondence to be removed from the subscription list or give us a note stating your preference.

We will endeavor to complete your return by the appropriate deadline. However, if we are still missing information with less than two weeks remaining, you should file an extension if allowed. We will attempt to contact you at that time, but please let us know if you will need an extension of time to file your income tax return. Please note that an extension allows additional time to complete and file your return, but does not allow an extension for paying any tax due.

Our fee for preparation of your tax returns will be based on the size and complexity of your returns and the skill required to properly prepare them. All invoices are due and payable upon presentation. Tax returns will not be electronically filed until the fee is paid. To the extent permitted by state law, an interest charge may be added to all accounts not paid within thirty (30) days.

The engagement does not include any services not specifically stated in this letter. However, we would be pleased to consult with you regarding other income tax or financial matters, such as business or individual financial statements, evaluation of proposed or completed transactions, income tax projections, estate planning, gift tax returns, and any research in connection with such matters. We will render additional invoices for such services at our standard billing rates.

This letter comprises the complete and exclusive statement of the agreement between the parties, superseding all proposals both oral and written and all other communications between the parties. The terms and conditions of this engagement shall be governed and construed in accordance with the laws of the State of Florida and may only be modified in writing signed by all parties.

If the above fairly sets forth your understanding of the engagement, please sign this letter and return it to us with your tax information and organizer and payment information.

We are pleased to have you as our client and look forward to a continuing mutually beneficial relationship.

Very truly yours,

ANROPI Consulting Group

Signature

Date

(Both husband and wife must sign independently for preparation of joint return)