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Pettibone Tax & Accounting

Your 2025 Federal Income Tax Return

March 24, 2026

Walter E. Pruitt Jr.
5309 Tolliver Bend Road
Chattanooga, TN 37421

Dear Walt,

Your 2025 federal return was filed electronically today and accepted. A copy is enclosed. Tennessee has no income tax return for you to file.

Summary

Item	Amount
Filing status	Head of household
Dependent	Camille R. Pruitt, full-time student
Wages (Form W-2, Tannehill Mechanical, Inc.)	$86,412.00
Taxable interest	$318.00
Adjusted gross income	$86,730.00
Standard deduction	$23,625.00
Taxable income	$63,105.00
Tax	$7,233.00
American Opportunity Credit (reduced; see below)	$818.00
Credit for other dependents	$500.00
Federal tax withheld	$7,199.00
Refund	**$1,284.00**

The refund will be deposited in your Tanager checking account in about three weeks.

Notes

1. The education credit for Camille's tuition would be $2,500, but it phases out between $80,000 and $90,000 of income for your filing status. At your income you receive $818 of it. A larger 401(k) contribution in 2026 would bring your income down and the credit up. An extra $6,800 of contributions would restore the full credit.
2. You asked whether you can claim your mother as a dependent. No. Her income is above the limit and she pays more than half of her own support. Her medical expenses belong on her return, not yours.
3. Your mortgage interest and property tax are below the standard deduction, so you do not itemize.

My fee for this return is $325.00. Your mother's return is billed separately.

Sincerely,

Gordon Pettibone, CPA