Petrakis & Lowe, CPAs

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Your 2025 tax returns

March 24, 2026

Leah Brandvold and Marcus Adeyemi
2714 Quillfeather Lane
Westerville, OH 43081

Dear Leah and Marcus,

Your 2025 federal and Ohio returns were filed electronically on March 20, 2026, and both have been accepted. Copies are enclosed for your records. Here is the short version.

Federal

Filing status	Married filing jointly, three dependents
Adjusted gross income	$143,480
Standard deduction	$31,500
Taxable income	$111,980
Tax before credits	$14,464
Child tax credit, three children	-$6,600
Total tax	$7,864
Federal tax withheld	$10,182
Refund	**$2,318**

The refund will be deposited to the checking account we have on file, usually within three weeks.

Ohio

Ohio tax	$3,412
Ohio tax withheld	$3,266
Balance due	**$146**

The $146 will be withdrawn from the same account on April 15, 2026. You do not need to do anything.

What I looked at

- **Itemizing.** Mortgage interest ($9,123.12 on the Form 1098), property tax ($6,199.24) and state income tax together came to less than the standard deduction, so we took the standard deduction again.
- **529 plans.** Your contributions of $600 to each child's account were deducted on the Ohio return, $1,800 in all.
- **Dependent care.** The $5,000 you set aside through Leah's employer was already excluded from her wages, so there was no further credit to claim.

For next year

Nora's orthodontic payments began in February 2026. Keep the receipts, though medical costs are unlikely to pass 7.5% of income. Marcus's withholding is slightly high and Leah's is about right; I would leave both alone.

Our fee for the two returns is $385, on the enclosed invoice.

Best regards,

Gordon Petrakis, CPA