

Deana G. Stirewalt, CPA, PLLC

Date: _____

Name and Address:

Dear Client:

Deana G. Stirewalt, CPA, PLLC is pleased to provide you with the professional services described below. Please read this letter and any other attachments incorporated herein (collectively, "Agreement"). This Agreement details the nature and limitations of the services I will provide, the terms of this engagement and each party's responsibilities.

Engagement Objective and Scope

My services are limited to the following federal and state tax returns for the year ended December 31, 2024:

Form 1040 - U. S. Individual Income Tax Return

Form D-400 – N. C. Individual Income Tax Return

The objective of my services is to assist you with the calculation of your tax due and provide you with forms and schedules I believe are suitable for you to file with the Internal Revenue Service ("IRS") and applicable state and local tax authorities and sufficient to comply with your tax filing obligations. You have the final responsibility for the filing and content of your tax return(s). I will not assist you with any tax return other than those identified above, without your written request, and my written agreement to do so.

My services are not intended to benefit or influence any third party, including any entity or investment which may seek to evaluate your creditworthiness or financial strength. You agree to indemnify and hold me harmless from any and all claims arising from the use of the tax returns for any purpose other than complying with your tax filing obligations, regardless of the nature of the claim, excepting claims arising from my gross negligence or intentional wrongful acts.

This engagement does not include any procedures designed to detect errors, fraud, theft, or other wrongdoing. Therefore, this engagement cannot be relied upon to disclose such matters. In addition, I am not responsible for identifying or communicating deficiencies in your internal controls. You are responsible for developing and implementing internal controls applicable to your operations.

Assisting you with your compliance with the Corporate Transparency Act ("CTA"), including beneficial ownership information ("BOI") reporting, is not within the scope of this engagement. You have sole responsibility for your compliance with the CTA, including its BOI reporting requirements and the collection of relevant ownership information. I shall have no liability resulting from your failure to comply with CTA. Information regarding the BOI reporting requirements can be found at <https://www.fincen.gov/boi>. Consider consulting with legal counsel if you have questions regarding the applicability of the CTA's reporting requirements and issues surrounding the collection of relevant ownership information.

You may request that I perform additional services not contemplated in this engagement letter. If this occurs, I will communicate with you regarding the scope and estimated cost of these additional services. Engagements for additional services may necessitate that I amend the Agreement or issue a separate agreement to reflect the obligations of all parties. In the absence of any other written communications from me documenting additional services, my services will be limited to and governed by the terms of this Agreement.

CPA Firm Responsibilities

8701 Gracefield Drive, Waxhaw, NC 28173 ~ 704-996-0755 ~ deedee@dgscca.com

Deana G. Stirewalt, CPA, PLLC

It is my duty to prepare your returns based on the same standard of care that a reasonable tax return preparer would exercise in this type of engagement. Unless otherwise noted, the applicable standard of care for a “reasonable tax return preparer” shall be based upon the following pronouncements:

- the Statements on Standards for Tax Services (“SSTS”) issued by the American Institute of Certified Public Accountants (“AICPA”);
- U.S. Treasury Department Circular 230 (“Circular 230”); and
- the Internal Revenue Code, Treasury Regulations, and any applicable state/local corollaries (collectively, “the Code”).

As a tax return preparer, these pronouncements restrict my ability to sign a tax return when the tax positions you report do not comply with tax law. I will be unable to sign your return and may terminate this Agreement if you:

- request that I report a tax position on your return which I feel is contrary to published guidance, frivolous, or a willful attempt to evade tax;
- request that I include a deduction, credit or refund on your return that I believe you do not qualify for; or
- decline to disclose a position where in my professional judgment tax law requires disclosure.

Absent any direction from you, I will prepare your tax returns based upon your filing status (single, married filing jointly, married filing separately, head of household or qualifying widow[er] with dependent child) as reflected in your income tax returns for last year. Your filing status may be affected by any addition or subtraction to the members of your immediate household, a change in your marital status, or a change to the support you provide to individuals not in your immediate household. If you do not alert me, I will infer that you do not wish to change your filing status absent other information you provide to me. ***If your filing status has changed, you wish to change your filing status, or you have questions about your filing status, please contact me immediately.***

Deana G. Stirewalt, CPA, PLLC will not make any management decisions or perform management functions on your behalf.

Arguable positions

If there are conflicting interpretations of tax law, or if tax law is unclear, I will explain the possible positions that may be taken in order for me to sign your return. I will follow the position you request, provided it is consistent with my understanding of tax reference materials and my professional standards. Tax reference materials include, but are not limited to, the Code, Revenue Rulings, Revenue Procedures, court cases, and similar state and local guidance. If the IRS, state or local tax authorities later contest the position you select, additional tax, penalties, and interest may be assessed. You will be responsible for these amounts, as well as any related professional fees, you may incur, to respond to the tax authority.

Confidentiality for filers of joint tax returns

If the tax returns prepared in connection with this engagement are filed using the married filing jointly filing status, both spouses are deemed to be clients of the firm under the terms of this Agreement. Both spouses acknowledge that any tax return information, including supporting documents provided to me, used in the preparation of your joint return, and any communications made to me by either of you in connection with the preparation of your joint return, may ultimately be shared with either spouse, without prior consent of the other.

Tax planning services

This engagement does not include tax advice which affects the calculation of tax due or the filing of tax forms and schedules for previous or future tax years. However, I may communicate potential tax strategies to you, and you may ask high-level questions of me. It is your responsibility to communicate to me, in

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writing, any interest in pursuing a tax strategy identified, or if you require more than a cursory response to your question. If you do not request my assistance in writing, I will infer that you do not wish to pursue any suggestion made to you. If you do request my assistance and I agree, I will confirm my understanding with you in a separate agreement prior to proceeding.

I shall not be liable for any forgone tax or other benefits if you fail to advise me of your desire to investigate or pursue any tax strategy communicated to or by me. Any tax advice described in this paragraph and provided to you shall be governed by this Agreement and billed at my standard hourly rates.

Government inquiries

This engagement does not include responding to inquiries by any governmental agency or tax authority. If you are contacted by a tax authority, either for an examination or other inquiry, you may request my assistance in responding.

Third party requests

I will not respond to any request from banks, mortgage brokers or others for verification of any information reported on these tax returns. Except where compelled by court order or subpoena, I do not communicate with third parties or provide them with copies of tax returns.

Reliance on others

There may be times when you engage another advisor to assist you.

If you wish to take a tax position based upon the advice of another advisor, before I am able to sign your tax return, I must comply with the applicable provisions of the Code and the SSTS.

I will review the other advisor's work and may require a written statement from the advisor describing the statutory basis for the position and the suggested disclosure needed to appropriately report the position. If I believe additional research is required, I will discuss the matter with you. You agree to pay for the additional charges necessary to complete the disclosure or research as this is not included in the scope of my service.

Moreover, you understand that the IRS, state or local tax authority may disagree with the position taken on the return. If this occurs, you will be responsible for any additional tax, penalties and interest, as well as any related professional fees, you may incur.

If, after review of the work prepared by your other advisor, I determine that I am unable to sign the tax return, I will be unable to proceed and may terminate this Agreement.

Abusive tax strategies

Certain tax positions or strategies, while not currently identified as "abusive" by the IRS, may ultimately be determined to be so in the future. Consequently, you agree to advise me of any transaction you have entered into that entitles you to disproportionate tax benefits (deductions, credits, or refunds), that generates significant income deferral or non-recognition, or that generates significant tax losses without corresponding cash impacts ("abusive tax strategy"). If you fail to timely notify me, in writing, of any abusive tax strategy you have entered into, you will be responsible for any liability, including but not limited to, additional tax, penalties, interest and related professional fees.

Client Responsibilities

If you fail to comply with the responsibilities as described in this Agreement, your actions or your inactions may result in economic or other loss to you, such as disallowance of tax deductions or credits claimed, additional tax, penalties or interest assessed against you, loss of administrative rights, or criminal punishment. You will be responsible for any loss suffered by you as a result of your failure to comply with your responsibilities, including any professional fees required to defend or correct changes made to your tax returns or prepare previously unfiled or amend previously filed tax returns.

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The responsibilities detailed in this section are not exhaustive, and my services to you may require additional responsibilities not listed.

Tax information

Due to the high volume of tax returns prepared by my firm, you must provide your tax return information to me no later than March 10, 2025. Failure to do so may result in your inability to file your returns or pay your tax due by the original filing due dates.

I will provide you with an income tax organizer or other method of collecting the information necessary to prepare your income tax returns. You are responsible for fully and accurately completing the income tax organizer, including any activities in which you engage outside of the U.S. or your home state.

I will rely upon the completeness and accuracy of the information and representations you provide to me. I will not audit or otherwise verify the data you submit to me, although I may ask you to clarify certain information.

I may deem it necessary to provide you with limited accounting or bookkeeping assistance solely for the purpose of helping you organize your information. This assistance is intended to be nominal and is not a separate accounting or bookkeeping service. In the event I conclude that bookkeeping or accounting assistance is necessary to prepare your tax returns, I will advise you in writing before proceeding. Any assistance will be billed at my standard hourly rates and will be subject to the terms of this Agreement.

Administrative Adjustments and Compliance with BBA

If you are or were a partner at any time in a partnership and receive(d) Schedule K-1 (1065), you may receive a Form 8986, *Partner's Share of Adjustments to Partnership-Related Items*. Form 8986 is used by partnerships to correct errors on previously filed partnership returns and to provide the IRS and partners with each partner's share of those tax corrections. Recipients of Form 8986 must report this information and any additional tax due to the IRS on Form 8978, *Partner's Additional Year Reporting Tax*, within a specified timeframe.

My services do not include assisting you with anything pertaining to Form 8986 and/or Form 8978 unless specifically identified in the *Engagement Objective and Scope* section. If you receive a Form 8986 once my work has begun but prior to the filing of your tax return, you are responsible for alerting me and requesting assistance. Additionally, the impact an adjustment from Form 8986 may have on any state return you have previously filed is unclear and may only be determined with additional research. If you do not alert me or request my assistance, I will infer that you have not received Form 8986 absent other information you provide to me.

All income

You are responsible for identifying and communicating to me all income earned and received by you from any U.S. or non-U.S. source. This includes income earned from gambling and online wagers, gig or hobby work, and activity for which you should receive a Form 1099-K (online sales) whether or not you actually receive a 1099-K.

Documentation

You are responsible for maintaining adequate documentation to substantiate the accuracy and completeness of your tax returns. My workpapers do not satisfy your documentation responsibility. You should retain all documents that provide evidence and support for reported income, credits, deductions, and other information on your returns, as required under applicable tax laws and regulations. The IRS recommends that you maintain this documentation for as long as it may be relevant to your taxes.

You represent that you have such documentation and can produce it, if necessary, to respond to any examination or inquiry by tax authorities. You will be responsible for any liability, including but not limited

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to, additional tax, penalties, interest and related professional fees, resulting from the disallowance of tax deductions due to inadequate documentation.

Personal expenses

In general, personal expenses are not deductible for income tax purposes. You are responsible for ensuring that personal expenses, if any, are separated from business expenses and that expenses such as meals, travel, vehicle use, gifts, and related expenses are supported by documentation and records required by the IRS and other tax authorities.

State and local filing obligations

The preparation of any state or local tax return not listed in *Engagement Objective and Scope* above is not within the scope of this engagement. You are responsible for fulfilling your filing obligations with any state or local tax authorities, including but not limited to, income, franchise, sales, use, and property taxes or abandoned and unclaimed property. However, if upon review of the information you have provided to me, including information that comes to my attention, I believe that you may have additional filing obligations, I will notify you.

If you are unsure if you have any other filing obligation with other state or local tax authorities, you are responsible for alerting me and requesting assistance. If you do not alert me or request assistance, I will infer that you do not have other state or local filing obligations. You will be responsible for tax due and penalties associated with the failure to file or untimely filing of any form for which I was not engaged to prepare.

U.S. filing obligations related to foreign investments and activities

U.S. citizens and residents generally must report income and activities related to both domestic and foreign assets (worldwide income). You are responsible for fulfilling your filing obligations related to foreign activity where required. U.S. reporting requirements related to foreign activity are very complex. **Contact me immediately** if you have:

- Ownership of, investment in, or officer responsibilities for a corporation, partnership, or other business entity formed under the laws of another country;
- Fiduciary, grantor, or beneficiary relationships in connection with an entity formed under the laws of another country;
- Ownership of, signature authority over, or control over any financial account held in a financial institution located in another country;
- Citizenship or government-approved employment/visa status with a country other than the U.S. (including anyone in your immediate household, or your parents who live outside the U.S.);
- Transferred property, including cash, offshore either directly or through the purchase of or investment in an entity formed under the laws of another country;
- Received or have legally-recognizable rights to receive property, including cash, from a trust, business, or investment formed under the laws of another country or individual residing in another country;
- Conducted business with any entity or person physically located in another country, regardless of whether such business is for-profit, not for-profit, or informal/irregular;
- Received property, including cash, or income from a source outside of the U.S. which is not reported on a brokerage statement (such as a 1099-B or similar report); or
- Any other activity or economic arrangement which takes place outside of the U.S.

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Failure to timely file the required forms may result in substantial civil and/or criminal penalties. You agree to provide me with complete and accurate information regarding any foreign activity in which you have a direct or indirect interest, or over which you have signature authority, during the above referenced tax year.

If you are unsure if you have any other filing obligation related to foreign activity, you are responsible for alerting me and requesting assistance. If you do not alert me or request assistance, I will infer that you do not have foreign activity absent information you provide to me. In any event, you will be responsible for tax due, penalties, and interest associated with the failure to file or untimely filing of any form for which I was not engaged to prepare.

Foreign filing obligations

You are responsible for complying with the tax filing requirements of any non-U.S. country. You acknowledge and agree that I have no responsibility to raise these issues with you and that any foreign filing obligation is not within the scope of this engagement.

Digital assets

There are specific tax implications of investing in digital assets (e.g., virtual currencies, non-fungible tokens, virtual real estate and similar assets). The IRS considers these to be property for U.S. federal income tax purposes. As such, any transactions in, or transactions that use, digital assets are subject to the same general tax principles that apply to other property transactions.

If you transacted in digital assets during the tax year, you may have tax consequences and/or additional reporting obligations associated with such transactions. Depending on the nature or volume of those transactions, a change to the scope of my services may be required. You are responsible for providing me with complete and accurate information, including basis, regarding any transactions in, or transactions that have used, digital assets during the applicable tax year.

Ultimate responsibility

You are ultimately responsible for complying with any substantive or procedural tax law which applies to you, and for ensuring your tax returns and any required tax payments are timely received by the appropriate tax authority. Notwithstanding any term of this Agreement, this responsibility cannot be delegated to me.

My assistance related to your tax return is based upon tax reference materials, facts, assumptions, and representations that are subject to change. I will not update your return after the conclusion of the engagement for any reason. To the extent I provide written advice concerning federal tax matters, I will follow the applicable guidance contained in my professional standards.

You have final responsibility for the accuracy of your tax returns. I will provide you with a copy of your draft tax returns and accompanying schedules and statements for review. You agree to review and examine them carefully for accuracy and completeness. Tax authorities impose various penalties and interest charges for non-compliance with tax laws and regulations, including failure to file or late filing of returns, and underpayment of taxes. You will be responsible for the payment of any additional tax, penalties, and interest charges imposed by tax authorities.

You have final responsibility for the payment of your taxes in whatever amount is ultimately determined. You may choose to have funds automatically withdrawn from a designated account and transmitted when your tax return is electronically filed. I will not transmit partial payments. It is your responsibility to provide me with correct account and routing numbers, to review this information for accuracy prior to submission of your return, and to ensure that sufficient funds are available at the time of payment. I shall have no liability for any tax due, penalties, interest, or overdraft charges which may result from your failure to ensure sufficient funds are available at the time of payment.

Timing of the Engagement

8701 Gracefield Drive, Waxhaw, NC 28173 ~ 704-996-0755 ~ deede@dgscpa.com

Deana G. Stirewalt, CPA, PLLC

I expect to begin my services upon receipt of this executed Agreement, the completed 2024 income tax organizer and all documents requested either in the organizer or by my office.

My services under this Agreement will conclude:

- on the later of:
 - the latest date of electronic acceptance of your 2024 tax returns by the relevant tax authority;
 - the date I deliver the paper copy of your returns to you; or
 - December 31, 2025 if, and only if, the actual method is used to calculate estimated tax vouchers for tax year ended December 31, 2025 as noted in the *Engagement Objective and Scope* section of this Agreement,
- upon written notification by either party that the Agreement is terminated; or
- one (1) year from the execution date of this Agreement, whichever comes first.

Filing Your Tax Returns

The original filing due dates for your tax returns are April 15, 2025, for federal and state purposes. The obligation to file a tax return and/or extension is solely that of the taxpayer. Although I will make every reasonably prudent effort to assist you with this obligation, this Agreement is not intended to and does not create an agent/principal relationship. By signing this Agreement, you understand that actual and timely receipt of your filings by the appropriate tax authority is the duty and responsibility of the taxpayer and the taxpayer alone.

Tax Return Extensions

It may become necessary to apply for an extension of the filing due dates if there are unresolved issues or delays in processing or if I do not receive all of the necessary information from you on a timely basis. Applying for an extension of time to file may limit your ability to make certain elections, extend the time available for a government agency to undertake an examination of your return and/or extend the statute of limitations to file a legal action. Although I may assist you in the preparation of an extension to file your return(s), you have sole responsibility for the filing of any extension, and you agree to hold my firm harmless from any consequences, including waived elections, where the extension is not timely filed. All taxes owed are due by the original filing due date. Additionally, extensions may affect your liability for penalties and interest or compliance with governmental or other deadlines.

If you wish to engage my firm to apply for extensions of time to file tax returns on your behalf, I will not file these applications unless and until I receive both an executed copy of this Agreement and your express written authorization to file for an extension. In some cases, your signature may be required on such applications prior to filing. Failure to timely request an extension of time to file can result in penalties for failure to file tax returns, which accrue from the original due date of the returns, and can be substantial.

E-filing

In addition to being a return preparer, I am an Electronic Return Originator (ERO) and may prepare your return(s) and/or extension(s) in a format that permits me, if you choose, to electronically transmit (“e-file”) those forms to the appropriate tax authority on your behalf. The e-filing of any form is a separate service from the preparation of that form.

If you request that I e-file any form on your behalf, including requests for extensions of time to file, and I agree, the IRS and states require you to sign and return to me the appropriate governmental form(s) before your returns can be filed electronically. For joint returns, both spouses must sign the e-file authorization

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before the return can be transmitted. **If you fail to timely sign and return e-file authorization, I cannot and will not e-file any form on your behalf.** In those situations, you will be solely responsible for any penalties or interest assessed against you.

If you choose not to have your return(s) or extension(s) e-filed, or if your return(s) or extension(s) cannot be e-filed, I will deliver to you a paper copy suitable for mailing to the taxing authorities. Once delivered to you, you bear full responsibility for reviewing the paper returns for accuracy, and either signing and timely filing them, along with any payments due, or notifying me of any issue which may need to be addressed prior to filing.

Once my services have concluded, I shall have no obligation to notify you of future tax law developments affecting your return(s) except as may be required by Circular 230 or the SSTS related to errors I identify.

Professional Fee

Payment will be due upon completion of the tax returns and receipt of the billing statement. My professional fee for the services will be at my standard rate plus an additional fee for computer and out-of-pocket expenses. This fee is based upon the complexity of the expected work to be performed, my professional time and out-of-pocket expenses. Circumstances may arise that impact my fee such as, but not limited to, (1) the timeliness, accuracy, or completeness of information you provide to me; (2) changes in your personnel, use of other advisors, or operations that impact my services; (3) mutually agreed changes in the scope of this engagement; or (4) other unanticipated items that arise during this engagement and that require additional time in order to complete the agreed-upon services. You agree to pay all fees and expenses incurred whether or not I complete the engagement.

* * * * *

I appreciate the opportunity to be of service to you. This Agreement represents the entire agreement of the parties and supersedes all previous oral, written, or other understandings and agreements between the parties. Any modification to the terms of this Agreement must be made in writing and signed by both parties. Please date and execute this Agreement and return it to me to acknowledge your acceptance. I will not initiate services until I receive the executed Agreement.

Very truly yours,

Deana G. Stirewalt, CPA, PLLC



Deana G. Stirewalt, CPA

ACCEPTED:

Client Signature

Date