



4505 Hanoverville Road
Bethlehem, PA 18020
610-746-7007 / 866-683-7007 Fax 610-746-2407
www.morethanmoneyonline.com

Serving the Financial Lives of Appreciative Clients

Individual Income Tax Returns – 2025 Annual Engagement Letter

We appreciate the opportunity to serve your needs in preparing your Individual Income Tax Returns for **2025** tax year. To minimize the possibility of misunderstandings between you and our office, we will set forth in this letter pertinent information about the services that we will provide for you.

This letter is to confirm and specify the terms of our engagement with you and to clarify the nature and extent of the services we will provide. If there is a conflict between any prior scope or terms of representation provided to you, these are the terms that shall govern. In order to ensure an understanding of our mutual responsibilities, we ask all clients for whom returns are prepared to confirm the following arrangements.

We will prepare your **2025** federal and requested state(s) and local E.I.T. income tax returns from information that you will furnish us. We will not audit or otherwise verify the data you submit, although it may be necessary to ask you for clarification of some of the information. We will generally require written documentation from you defining income and deductions. We will furnish you with questionnaires and/or worksheets to guide you in gathering the necessary information. Your use of such forms will assist in keeping pertinent information from being overlooked.

It is your responsibility to provide all the information required for the preparation of complete and accurate returns. In order to ensure that your returns are filed by the due date of **April 15, 2026**, we must receive all information to prepare your return no later than **April 1, 2026**. If we have not received all of your information by **April 1**, your return will likely be placed on extension. Please note that filing an extension is solely an extension of time to file your required returns, not an extension of time to pay. You should make the appropriate payment on or before the original due date of **April 15** in order to avoid additional penalties and interest. **If you need to file an extension, you MUST notify us.** We will not automatically file an extension unless we hear from you. In the event it is necessary to file an extension for your convenience, **additional charges may apply.**

It is your responsibility to retain all the documents, canceled checks, and other data that form the basis of income and deductions including, but not limited to, support for charitable contributions, basis for stock/mutual fund sales, auto, travel, and entertainment expenses. These may be necessary to prove the accuracy and completeness of the returns to a taxing authority. You have the final responsibility for the income tax returns and, therefore, you should review them carefully before you sign them.

Our work in connection with the preparation of your income tax returns does not include any procedures designed to discover defalcations or other irregularities, should any exist. We will render such accounting and bookkeeping assistance as determined to be necessary for preparation of the income tax return.

We will use professional judgment in resolving questions where the tax law is unclear, or where there may be conflicts between the taxing authorities' interpretations of the law and other supportable positions. Unless otherwise instructed by you, we will resolve such questions in your favor whenever possible.

The law provides various penalties that may be imposed when taxpayers understate their tax liability. If you would like information on the amount or the circumstances of these penalties, please contact us. Your returns may be selected for review by the taxing authorities. Any proposed adjustments by the examining agent are subject to certain rights of appeal. In the event of such government tax examination, we will be available upon request to represent you and will render additional invoices for the time and expenses incurred.

2025 Engagement Letter page 2

Our fee for these services will be based upon the amount of time required at standard billing rates plus software charges and any out-of-pocket expenses. **All invoices are due and payable upon presentation.**

Failure to pay any bill or invoice when due shall constitute a breach of this agreement. A service charge of 1½% per month is added to bills not paid after thirty (30) days.

In the unlikely event that collection procedures would have to be instituted concerning any account balances due, these collection charges will be due and payable by you in addition to other balances (including but not limited to court costs and attorney's fees). Future services by our offices are conditioned upon the payment of your account and reimbursement of any collection fee or expense relative to those collection procedures.

If the foregoing fairly sets forth your understanding, please date and sign below to acknowledge your agreement with and acceptance of your responsibilities and the terms of this engagement. You should keep a copy of this fully executed letter for your records. If this firm does not receive from you the original of this letter, in fully executed form, but receives from you the documentation needed to prepare your returns, then such receipt by this office shall be deemed to evidence your acceptance of all of the terms set forth above. If, however, this office receives from you no response to this letter, then this office will not proceed to provide you with any professional services and will not prepare your **2025** income tax returns. In addition, if there are other tax returns you wish us to prepare, such as business, gift tax, mercantile, fiduciary, please inform us by noting so just below your signature.

Should you have any questions regarding the matters discussed herein, please let us know. We look forward to the opportunity to serve you. Thank you.

Sincerely,

Diane Dickison, EA - Sue Velardi, EA - Daryl Okken, CPA, CMA – Rachelle Wilkinson – Stephanie Thompson

**BOTH TAX PAYERS MUST SIGN AND
COMPLETE THE INFORMATION BELOW**

I/We have reviewed this scope and terms of representation letter dated and undersigned acknowledge and agree to the terms and agree to pay for the services performed by MTM Financial Group in the manner stated herein.

Date: _____

Signature: _____
Taxpayer

Date: _____

Signature: _____
Spouse

*Our Privacy Policy and Digital Asset/Cryptocurrency Engagement Letter is available upon request.