E 1040 Department of the Treasury—Internal Revenue Service (99)
U.S. Individual Income Tax Return

IRS Use Only-Do not write or staple in this space.

Filing Status Check only one box.	If yo	Single Married filing jointly under the none that the MFS box, enter the none is a child but not your dependent	ame of y							
Your first name	and mi	ddle initial	Last nar	me				Your s	ocial securi	ty number
DHIRAJ DEVIDAS				HANDANI!				830-41-9357		
If joint return, s	pouse's	first name and middle initial	Last nar	me				Spouse	e's social se	curity number
POOJA RA	MA		ANSH	ANI				972-	-95-265	1
Home address	(numbe	r and street). If you have a P.O. box, see	instructio	ons.			Apt. no.	Preside	ential Electi	ion Campaign
16816 N	29T	H ST					104		here if you,	
City, town, or p	ost offi	ce. If you have a foreign address, also co	mplete s	paces below.	State	ZIP	code		٠,	ntly, want \$3 Checking a
PHOENIX					AZ	8	5032	_	low will not	•
Foreign country	/ name		F	Foreign province/state/c	county	For	eign postal code	your ta	or refund. You	. Spouse
At any time du	ring 20	020, did you receive, sell, send, exch	nange, o	r otherwise acquire	any financial i	nterest ir	n any virtual o	currency?	Yes	⊠ No
Standard Deduction	_	eone can claim:				lent				
Age/Blindness	You:	☐ Were born before January 2, 1	956	Are blind Spo	use: 🗌 Wa	s born b	efore January	2, 1956	☐ Is bl	lind
Dependents	s (see	instructions):		(2) Social security	(3) Relat	tionship	(4) <b>√</b> if	qualifies fo	or (see instru	uctions):
If more		rst name Last name		number	toy		Child tax		<b>I</b>	ther dependents
than four	NIV.	AAN DHIRAJ MULCHANDANI		739-05-8834	4 Son		X		1	
dependents, see instructions										
and check										
here ▶ □										
	_1_	Wages, salaries, tips, etc. Attach F	orm(s) V	N-2				. 1	1	44,383.
Attach	2a	Tax-exempt interest	2a		<b>b</b> Taxable int	terest		. 2	b	1,257.
Sch. B if required.	3a	Qualified dividends	3a		<b>b</b> Ordinary d	ividends		. 3	b	
	4a	IRA distributions	4a		<b>b</b> Taxable an	nount .		. 4	b	
	5a	Pensions and annuities	5a		<b>b</b> Taxable an	nount .		. 5	b	
Standard	6a	Social security benefits	6a		<b>b</b> Taxable an	nount .		. 6	b	
Deduction for— Single or	7	Capital gain or (loss). Attach Sched	dule D if	required. If not requ	ired, check h	ere .	•		,	
Married filing	8	Other income from Schedule 1, lin	e9					. 8	}	-7,100.
separately, \$12,400	9	Add lines 1, 2b, 3b, 4b, 5b, 6b, 7,	and 8. T	his is your total inco	ome			▶ 9	)	38,540.
Married filing	10	Adjustments to income:								
jointly or Qualifying	а	From Schedule 1, line 22				10a				
widow(er), \$24,800	b	Charitable contributions if you take	the stan	dard deduction. See	instructions	10b				
Head of	С	Add lines 10a and 10b. These are	your <b>tot</b>	al adjustments to ir	ncome			<b>▶</b> 10		
household, \$18,650	11	Subtract line 10c from line 9. This	is your a	ndjusted gross inco	me			<b>▶</b> 1	1	38,540.
If you checked	12	Standard deduction or itemized	deducti	ons (from Schedule	A)			. 1	2	24,800.
any box under Standard	13	Qualified business income deducti	on. Atta	ch Form 8995 or For	rm 8995-A .			. 1	3	
Deduction, see instructions.	14	Add lines 12 and 13						. 1		24,800.
	15	Taxable income. Subtract line 14	from line	e 11. If zero or less,	enter -0		<u> </u>	. 1	5	13,740.

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions.

Form **1040** (2020)

Form 1040 (2020	))			Page <b>2</b>
	16	Tax (see instructions). Check if any from Form(s): 1  8814  2  4972  3	16	1,373.
	17	Amount from Schedule 2, line 3	17	
	18	Add lines 16 and 17	18	1,373.
	19	Child tax credit or credit for other dependents	19	373.
	20	Amount from Schedule 3, line 7	20	1,000.
	21	Add lines 19 and 20	21	1,373.
	22	Subtract line 21 from line 18. If zero or less, enter -0	22	0.
	23	Other taxes, including self-employment tax, from Schedule 2, line 10	23	0.
	24	Add lines 22 and 23. This is your total tax	24	0.
	25	Federal income tax withheld from:		
	а	Form(s) W-2		
	b	Form(s) 1099		
	С	Other forms (see instructions)		
	d	Add lines 25a through 25c	25d	3,381.
If you have a	26	2020 estimated tax payments and amount applied from 2019 return	26	
qualifying child,	27	Earned income credit (EIC)		
attach Sch. EIC.	28	Additional child tax credit. Attach Schedule 8812		
nontaxable	29	American opportunity credit from Form 8863, line 8		
combat pay, see instructions.	30	Recovery rebate credit. See instructions		
	31	Amount from Schedule 3, line 13		
	32	Add lines 27 through 31. These are your total other payments and refundable credits	32	4,300.
	33	Add lines 25d, 26, and 32. These are your <b>total payments</b>	33	7,681.
Refund	34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you <b>overpaid</b>	34	7,681.
neiuna	35a	Amount of line 34 you want <b>refunded to you.</b> If Form 8888 is attached, check here ▶ □	35a	7,681.
Direct deposit?	▶b	Routing number 0 1 1 9 0 0 2 5 4 ► c Type: ★ Checking Savings		
See instructions.	►d	Account number 3 8 5 0 1 7 6 9 6 0 3 8		
	36	Amount of line 34 you want applied to your 2021 estimated tax > 36		
Amount	37	Subtract line 33 from line 24. This is the <b>amount you owe now</b>	37	
You Owe		Note: Schedule H and Schedule SE filers, line 37 may not represent all of the taxes you owe for		
For details on how to pay, see		2020. See Schedule 3, line 12e, and its instructions for details.		
instructions.	38	Estimated tax penalty (see instructions)		
Third Party		you want to allow another person to discuss this return with the IRS? See		₩.
Designee		structions		X No
		signee's Phone Personal identi number (PIN) ▶ no. ▶		
Sign	Un	der penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to	the bes	t of my knowledge and
Here	bel	ief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which	ı prepare	er has any knowledge.
TICIC	Yo			t you an Identity
I-i-t0			inst.) ▶	N, enter it here
Joint return? See instructions.	Sp	BOITWING ENGINEER		it your spouse an
Keep a copy for	J Gp			ection PIN, enter it here
your records.		HOMEMAKER (see	inst.) ▶	
-		one no. Email address		
Paid		eparer's name Preparer's signature Date PTIN		Check if:
Preparer	SYAM	PRIYA RAM SAGAR GUPTA TALLAM SYAM PRIYA RAM SAGAR GUPTA TALLAM 02/01/2021 P0208		Self-employed
Use Only				678)965-9522
			's EIN ▶	
Go to www.irs.go	ov/Forn	n1040 for instructions and the latest information.  BAA REV 01/25/21 PRO		Form <b>1040</b> (2020)
		▼		

# SCHEDULE 1 (Form 1040)

Additional Income and Adjustments to Income

OMB No. 1545-0074

2020
Attachment Sequence No. 01

Department of the Treasury Internal Revenue Service

Name(s) shown on Form 1040, 1040-SR, or 1040-NR

DHIRAJ DEVIDAS MULCHANDANI & POOJA RAM ANSHANI

► Attach to Form 1040, 1040-SR, or 1040-NR.
 Go to www.irs.gov/Form1040 for instructions and the latest information.

Attachment Sequence No. 01 Your social security number

830-41-9357

Par	t I Additional Income		
1	Taxable refunds, credits, or offsets of state and local income taxes	1	0.
2a	Alimony received	2a	
b	Date of original divorce or separation agreement (see instructions) ▶		
3	Business income or (loss). Attach Schedule C	3	
4	Other gains or (losses). Attach Form 4797	4	
5	Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E	5	-7,100.
6	Farm income or (loss). Attach Schedule F	6	
7	Unemployment compensation	7	
8	Other income. List type and amount ▶		
		8	
9	Combine lines 1 through 8. Enter here and on Form 1040, 1040-SR, or 1040-NR, line 8	9	7 100
Par	t II Adjustments to Income	9	-7,100.
		40	
10	Educator expenses	10	
11	Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106	11	
12	Health savings account deduction. Attach Form 8889	12	
13	Moving expenses for members of the Armed Forces. Attach Form 3903	13	
14	Deductible part of self-employment tax. Attach Schedule SE	14	
15	Self-employed SEP, SIMPLE, and qualified plans	15	
16	Self-employed health insurance deduction	16	
17	Penalty on early withdrawal of savings	17	
18a	Alimony paid	18a	
b	Recipient's SSN		
С	Date of original divorce or separation agreement (see instructions) ▶		
19	IRA deduction	19	
20	Student loan interest deduction	20	
21	Tuition and fees deduction. Attach Form 8917	21	
22	Add lines 10 through 21. These are your <b>adjustments to income.</b> Enter here and on Form 1040, 1040-SR, or 1040-NR, line 10a	22	

## **SCHEDULE 3** (Form 1040)

Department of the Treasury

**Additional Credits and Payments** 

► Attach to Form 1040, 1040-SR, or 1040-NR. ▶ Go to www.irs.gov/Form1040 for instructions and the latest information.

OMB No. 1545-0074 Attachment

Internal Revenue Service Name(s) shown on Form 1040, 1040-SR, or 1040-NR

DHIRAJ DEVIDAS MULCHANDANI & POOJA RAM ANSHANI

Your social security number 830-41-9357

Pai	Nonrefundable Credits	1		
1	Foreign tax credit. Attach Form 1116 if required		1	
2	Credit for child and dependent care expenses. Attach Form 2441		2	
3	Education credits from Form 8863, line 19		3	
4	Retirement savings contributions credit. Attach Form 8880		4	1,000.
5	Residential energy credits. Attach Form 5695		5	
6	Other credits from Form: <b>a</b> $\square$ 3800 <b>b</b> $\square$ 8801 <b>c</b> $\square$		6	
7	Add lines 1 through 6. Enter here and on Form 1040, 1040-SR, or 1	040-NR, line 20	7	1,000.
Par	t II Other Payments and Refundable Credits			
8	Net premium tax credit. Attach Form 8962		8	
9	Amount paid with request for extension to file (see instructions) .	9		
10	Excess social security and tier 1 RRTA tax withheld		10	
11	Credit for federal tax on fuels. Attach Form 4136		11	
12	Other payments or refundable credits:			
а	Form 2439	2a		
b	Qualified sick and family leave credits from Schedule(s) H and Form(s) 7202	2b		
С	Health coverage tax credit from Form 8885	2c		
d	Other:1	2d		
е		2e		
f	Add lines 12a through 12e		12f	
13	Add lines 8 through 12f. Enter here and on Form 1040, 1040-SR, or	1040-NR, line 31	13	
For Pa	perwork Reduction Act Notice, see your tax return instructions.	REV 01/25/21 PRO	Schedu	ile 3 (Form 1040) 2020

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#### **SCHEDULE E** (Form 1040)

#### **Supplemental Income and Loss**

(From rental real estate, royalties, partnerships, S corporations, estates, trusts, REMICs, etc.)

► Attach to Form 1040, 1040-SR, 1040-NR, or 1041.

OMB No. 1545-0074

Department of the Treasury Internal Revenue Service (99)

▶ Go to www.irs.gov/ScheduleE for instructions and the latest information.

Attachment Sequence No. 13

Name(s) shown on return Your social security number 830-41-9357 DHIRAJ DEVIDAS MULCHANDANI & POOJA RAM ANSHANI Income or Loss From Rental Real Estate and Royalties Note: If you are in the business of renting personal property, use Part I Schedule C. See instructions. If you are an individual, report farm rental income or loss from Form 4835 on page 2, line 40. A Did you make any payments in 2020 that would require you to file Form(s) 1099? See instructions . . . . . Physical address of each property (street, city, state, ZIP code) Α PLOT NO-684 HYDERABAD TELANGANA IN 500090 В C 1b Fair Rental **Personal Use** Type of Property For each rental real estate property listed QJV above, report the number of fair rental and personal use days. Check the QJV box only if you meet the requirements to file as a Days (from list below) Days 365 Α Α 0 qualified joint venture. See instructions. В В С С Type of Property: 7 Self-Rental Single Family Residence 3 Vacation/Short-Term Rental 5 Land 2 Multi-Family Residence 4 Commercial 6 Royalties 8 Other (describe) Income: **Properties:** 3 Rents received . 3 350. 4 Royalties received . . . . 4 Expenses: Advertising . . . . . . 5 5 6 Auto and travel (see instructions) 6 350. 7 Cleaning and maintenance . . . 7 350. 8 Commissions. . . . . . 8 9 Insurance . . . . . . . . 9 10 10 Legal and other professional fees . . . 11 11 450. 12 Mortgage interest paid to banks, etc. (see instructions) 12 13 Other interest. . . . . . . 4,500. 13 14 14 Repairs. . . . 600. 600. 15 15 Supplies . Taxes . . . . . 16 16 17 600. 17 18 Depreciation expense or depletion 18 Other (list) 19 19 20 Total expenses. Add lines 5 through 19 . . . . . 20 7,450. Subtract line 20 from line 3 (rents) and/or 4 (royalties). If 21 result is a (loss), see instructions to find out if you must 21 -7,100.22 Deductible rental real estate loss after limitation, if any, on Form 8582 (see instructions) . . . . . . . -7,100.350 23a Total of all amounts reported on line 3 for all rental properties 23a **b** Total of all amounts reported on line 4 for all royalty properties 23b c Total of all amounts reported on line 12 for all properties 23c d Total of all amounts reported on line 18 for all properties 23d 23e Total of all amounts reported on line 20 for all properties 7,450. Income. Add positive amounts shown on line 21. Do not include any losses 24 24 25 Losses. Add royalty losses from line 21 and rental real estate losses from line 22. Enter total losses here. 25 7,100. 26 Total rental real estate and royalty income or (loss). Combine lines 24 and 25. Enter the result here. If Parts II, III, IV, and line 40 on page 2 do not apply to you, also enter this amount on -7,100. Schedule 1 (Form 1040), line 5. Otherwise, include this amount in the total on line 41 on page 2 26

## SCHEDULE 8812

(Form 1040)

## **Additional Child Tax Credit**

1040 1040-SR 1040-NR 8812

OMB No. 1545-0074

2020

Attachment Sequence No. **47** 

Department of the Treasury Internal Revenue Service (99) ► Attach to Form 1040, 1040-SR, or 1040-NR.

■ Go to www.irs.gov/Schedule8812 for instructions and the latest information.

Name(s) shown on return

DHIRAJ DEVIDAS MULCHANDANI & POOJA RAM ANSHANI

830-41-9357

Part	All Filers				
Cautio	on: If you file Form 2555, <b>stop here;</b> you cannot claim the additional child tax cred	lit.			
1 2 3 4	If you are required to use the worksheet in Pub. 972, enter the amount from line 10 and Credit for Other Dependents Worksheet in the publication. Otherwise, enter the am Child Tax Credit and Credit for Other Dependents Worksheet. (See the instructions for SR, line 19, or the instructions for Form 1040-NR, line 19.)  Enter the amount from line 19 of your Form 1040, Form 1040-SR, or Form 1040-NR  Subtract line 2 from line 1. If zero, <b>stop here;</b> you cannot claim this credit  Number of qualifying children under 17 with the required social security number:  Enter the result. If zero, <b>stop here;</b> you cannot claim this credit  TIP: The number of children you use for this line is the same as the number of children you	ount fr r Form · · · · · · 1	om line 8 of your s 1040 and 1040-	1 2 3	2,000. 373. 1,627. 1,400.
	Child Tax Credit and Credit for Other Dependents Worksheet.				
5	Enter the <b>smaller</b> of line 3 or line 4			5	1,400.
6a b	Earned income (see instructions)	6a	44,383.	-	
7	Is the amount on line 6a more than \$2,500?  ☐ No. Leave line 7 blank and enter -0- on line 8.  ☐ Yes. Subtract \$2,500 from the amount on line 6a. Enter the result	7	41,883.		
8	Multiply the amount on line 7 by $15\%$ (0.15) and enter the result			8	6,282.
	<b>Next.</b> On line 4, is the amount \$4,200 or more?				
	No. If line 8 is zero, <b>stop here</b> ; you cannot claim this credit. Otherwise, skip Part of line 5 or line 8 on line 15.	II and	enter the smaller		
	Yes. If line 8 is equal to or more than line 5, skip Part II and enter the amount	from 1	line 5 on line 15.		
	Otherwise, go to line 9.				
Part	Certain Filers Who Have Three or More Qualifying Children				
9	Withheld social security, Medicare, and Additional Medicare taxes from Form(s) W-2,				
	boxes 4 and 6. If married filing jointly, include your spouse's amounts with yours. If				
	your employer withheld or you paid Additional Medicare Tax or tier 1 RRTA taxes, see				
4.0	instructions	9		-	
10	Enter the total of the amounts from Schedule 1 (Form 1040), line 14, and Schedule 2 (Form 1040), line 5, plus any taxes that you identified using code "UT" and entered on				
	Schedule 2 (Form 1040), line 8	10			
11	Add lines 9 and 10	10		-	
12	1040 and Enter the total of the amounts from Form 1040 or 1040-SR, line 27, )	-11		-	
14	1040-SR filers: and Schedule 3 (Form 1040), line 10.				
	<b>1040-NR filers:</b> Enter the amount from Schedule 3 (Form 1040), line 10.	12			
13	Subtract line 12 from line 11. If zero or less, enter -0	·		13	
14	Enter the <b>larger</b> of line 8 or line 13			14	
	Next, enter the smaller of line 5 or line 14 on line 15.				
Part	Additional Child Tax Credit				
15	This is your additional child tax credit			15	1,400.
			1040 1040-SR	Form Form	this amount on 1040, line 28; 1040-SR, line 28; or 1040-NR, line 28.
			1040-NR	₫	

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## **Credit for Qualified Retirement Savings Contributions**

Department of the Treasury Internal Revenue Service

► Attach to Form 1040, 1040-SR, or 1040-NR.

OMB No. 1545-0074 Attachment Sequence No. 54

(b) Your spouse

Name(s) shown on return

► Go to www.irs.gov/Form8880 for the latest information.

Your social security number 830-41-9357

(a) You

DHIRAJ DEVIDAS MULCHANDANI & POOJA RAM ANSHANI

You cannot take this credit if either of the following applies.



- The amount on Form 1040, 1040-SR, or 1040-NR, line 11, is more than \$32,500 (\$48,750 if head of household; \$65,000 if married filing jointly).
- The person(s) who made the qualified contribution or elective deferral (a) was born after January 1, 2003; (b) is claimed as a dependent on someone else's 2020 tax return; or (c) was a student (see instructions).

						(u) I ou		(b) I dai opodoc
1				BLE account contribut ollover contributions .	-			
2		,	, .	mployer plan, volunta for 2020 (see instructi		6,2	47.	
3	Add lines 1 an	d2		6,2				
4	Certain distribute extensions) of <b>both</b> spouses		7					
5	Subtract line 4	I from line 3. If	zero or less, enter -0		5	6,2	47.	
6			·	000		2,0		
7				t take this credit			7	2,000.
8				040-NR, line 11*		38,540.		
9	Enter the appl	icable decimal	amount from the tab	le below.				
	If line	8 is-		And your filing status	is-			
	Over—	But not over—	Married filing jointly	Head of household	Single, Married filing separately, or			
				n line 9—	Qualifying widow(	er)		
		\$19,500	0.5	0.5	0.5			
	\$19,500	\$21,250	0.5	0.5	0.2			
	\$21,250	\$29,250	0.5	0.5	0.1		9	x 0 .5
	\$29,250	\$31,875	0.5	0.2	0.1			
	\$31,875	\$32,500	0.5	0.1	0.1			
	\$32,500	\$39,000	0.5	0.1	0.0			
	\$39,000	\$42,500	0.2	0.1	0.0			
	\$42,500	\$48,750	0.1	0.1	0.0			
	\$48,750	\$65,000	0.1 0.0	0.0 0.0	0.0 0.0			
	\$65,000	Note:						
10	Multiply lips 7			you can't take this cre	uit.		10	1,000.
10 11	Multiply line 7	•	ity Enter the amount	from the Credit Limit V		tructions	11	
12			-	outions. Enter the sma			11	1,373.
		difficult for the state of the		ations. Enter the sine		10 11 11016		

<sup>\*</sup> See Pub. 590-A for the amount to enter if you claim any exclusion or deduction for foreign earned income, foreign housing, or income from Puerto Rico or for bona fide residents of American Samoa.

1,000.

and on Schedule 3 (Form 1040), line 4

## Form **8867**

Taxpayer name(s) shown on return

## Paid Preparer's Due Diligence Checklist

Earned Income Credit (EIC), American Opportunity Tax Credit (AOTC), Child Tax Credit (CTC) (including the Additional Child Tax Credit (ACTC) and Credit for Other Dependents (ODC)), and Head of Household (HOH) Filing Status

2020

OMB No. 1545-0074

Department of the Treasury
Internal Revenue Service

► To be completed by preparer and filed with Form 1040, 1040-SR, 1040-NR, 1040-PR, or 1040-SS.

► Go to www.irs.gov/Form8867 for instructions and the latest information.

Attachment Sequence No. **70** 

Taxpayer identification number

DHIRAJ DEVIDAS MULCHANDANI & POOJA RAM ANSHANI 830-41-9357 Enter preparer's name and PTIN SYAM PRIYA RAM SAGAR GUPTA TALLAM P02082703 **Due Diligence Requirements** Please check the appropriate box for the credit(s) and/or HOH filing status claimed on the return and complete the related Parts I-V for the benefit(s) claimed (check all that apply). ☐ EIC ▼ CTC/ACTC/ODC AOTC HOH No N/A Did you complete the return based on information for tax year 2020 provided by the taxpayer or  $\mathbf{X}$ If credits are claimed on the return, did you complete the applicable EIC and/or CTC/ACTC/ODC worksheets found in the Form 1040, 1040-SR, 1040-NR, 1040-PR, or 1040-SS instructions, and/or the AOTC worksheet found in the Form 8863 instructions, or your own worksheet(s) that provides the same information, and all related forms and schedules for each credit claimed? . . . . . . . . . . . . . X Did you satisfy the knowledge requirement? To meet the knowledge requirement, you must do both of the following. • Interview the taxpayer, ask questions, and contemporaneously document the taxpayer's responses to determine that the taxpayer is eligible to claim the credit(s) and/or HOH filing status. • Review information to determine that the taxpayer is eligible to claim the credit(s) and/or HOH filing X Did any information provided by the taxpayer or a third party for use in preparing the return, or information reasonably known to you, appear to be incorrect, incomplete, or inconsistent? (If "Yes," answer questions 4a and 4b. If "No," go to question 5.)  $\mathbf{x}$ Did you make reasonable inquiries to determine the correct, complete, and consistent information? . Did you contemporaneously document your inquiries? (Documentation should include the questions you asked, whom you asked, when you asked, the information that was provided, and the impact the information had on your preparation of the return.) Did you satisfy the record retention requirement? To meet the record retention requirement, you must keep a copy of your documentation referenced in 4b, a copy of this Form 8867, a copy of any applicable worksheet(s), a record of how, when, and from whom the information used to prepare Form 8867 and any applicable worksheet(s) was obtained, and a copy of any document(s) provided by the taxpayer that you relied on to determine eligibility for the credit(s) and/or HOH filing status or to figure the amount(s) of the credit(s)  $\ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots$ X List those documents provided by the taxpayer, if any, that you relied on: Did you ask the taxpayer whether he/she could provide documentation to substantiate eligibility for the credit(s) and/or HOH filing status and the amount(s) of any credit(s) claimed on the return if his/her Did you ask the taxpayer if any of these credits were disallowed or reduced in a previous year? . . .  $\mathbf{x}$ (If credits were disallowed or reduced, go to question 7a; if not, go to question 8.) If the taxpayer is reporting self-employment income, did you ask questions to prepare a complete and 

orm 8	867 (2020)			Page 2
Part	Due Diligence Questions for Returns Claiming EIC (If the return does not claim EIC, go	to Part	III.)	
9a	Have you determined that the taxpayer is eligible to claim the EIC for the number of qualifying children claimed, or is eligible to claim the EIC without a qualifying child? (If the taxpayer is claiming the EIC and does not have a qualifying child, go to question 10.)	Yes	No	N/A
b	Did you ask the taxpayer if the child lived with the taxpayer for over half of the year, even if the taxpayer has supported the child the entire year?			
С	Did you explain to the taxpayer the rules about claiming the EIC when a child is the qualifying child of more than one person (tiebreaker rules)?			
Part	Due Diligence Questions for Returns Claiming CTC/ACTC/ODC (If the return does not or ODC, go to Part IV.)	claim (	JIC, A	CTC,
10	Have you determined that each qualifying person for the CTC/ACTC/ODC is the taxpayer's dependent who is	Yes	No	N/A
	a citizen, national, or resident of the United States?	X		
11	Did you explain to the taxpayer that he/she may not claim the CTC/ACTC if the taxpayer has not lived with the child for over half of the year, even if the taxpayer has supported the child, unless the child's custodial parent has released a claim to exemption for the child?	X		
12	Did you explain to the taxpayer the rules about claiming the CTC/ACTC/ODC for a child of divorced or			
-	separated parents (or parents who live apart), including any requirement to attach a Form 8332 or similar			
_	statement to the return?	×		
Part	j ,			
13	Did the taxpayer provide substantiation for the credit, such as a Form 1098-T and/or receipts for the qu tuition and related expenses for the claimed AOTC?	alified 	Yes	No
Part		s, go t	D Part	VI.)
14	Have you determined that the taxpayer was unmarried or considered unmarried on the last day of the tax		Yes	No
	and provided more than half of the cost of keeping up a home for the year for a qualifying person?			
Part				
	➤ You will have complied with all due diligence requirements for claiming the applicable credit(s) as status on the return of the taxpayer identified above if you:			
	A. Interview the taxpayer, ask adequate questions, contemporaneously document the taxpayer's respo in your notes, review adequate information to determine if the taxpayer is eligible to claim the credit( status and to figure the amount(s) of the credit(s);			
	<ul> <li>B. Complete this Form 8867 truthfully and accurately and complete the actions described in this check credit(s) claimed and HOH filing status, if claimed;</li> </ul>	list for a	ıny app	licable
	C. Submit Form 8867 in the manner required; and			
	D. Keep all five of the following records for 3 years from the latest of the dates specified in the Form 88 Document Retention.	67 instr	uctions	under
	1. A copy of this Form 8867.			
	2. The applicable worksheet(s) or your own worksheet(s) for any credit(s) claimed.			
	<ol><li>Copies of any documents provided by the taxpayer on which you relied to determine the taxpayer credit(s) and/or HOH filing status and to figure the amount(s) of the credit(s).</li></ol>	Ü		
	<ol><li>A record of how, when, and from whom the information used to prepare this form and the applica obtained.</li></ol>			
	<ol><li>A record of any additional information you relied upon, including questions you asked and the tax determine the taxpayer's eligibility for the credit(s) and/or HOH filing status and to figure the amount</li></ol>			
	▶ If you have not complied with all due diligence requirements, you may have to pay a \$540 penalty comply related to a claim of an applicable credit or HOH filing status.	for eac	ch failu	ire to
15	Do you certify that all of the answers on this Form 8867 are, to the best of your knowledge, true, correct	t, and	Yes	No
	complete?	1		

RETURN	140			Resident Pe	rsonal Inc	ome Tax F	Return	r	202	
RE	82F	Cif	heck box 82F filing under extension	OR FISCAL YEAR BEGINN	NG L L L	12,0,2,0	AND ENDING			
ሦ	,	Your F	First Name and Middle Initial		Last Name		Enton	Your	Social Se	curity Number
	1	DHI	RAJ DEVIDAS		MULCHANDA	MI	Enter	83	0   41	<sub>l</sub> 9357
$\succeq$		Spous	e's First Name and Middle Initi	al (if box 4 or 6 checked)	Last Name		your SSN(s	Spou	se's Socia	al Security No.
Š	1	POO	JA RAM		ANSHANI		3314(	97	2   95	<sub> </sub> 2651
Ξ	_	Currer	nt Home Address - number and	street, rural route		Apt. No.	Dayti	me Phone	(with area	a code)
<b>ANY ITEMS TO THE</b>	2		16 N 29TH ST			104		860)416		
Z	$\overline{}$		own or Post Office	State	ZIP Code	•	Last Names Used	l in Last Fou	r Prior Year	` ' '
屵	<b>3</b>		DENIX	AZ	85032		REVENUE USE O	NIV DO N	OT MADIC I	97
to. Do not staple	ions 8, 9, and 11a - Dependents 10a and 10b	5 6 7 8 9 10a 11a	Married filing separate ref  Single  ✓ Enter the number claime  Age 65 or over (you and/o  Blind (you and/or spouse)  Dependents: Under age of  Qualifying parents and gr  (Box 10a and 10b): Depend  (a)  FIRST AND LAS  (Do not list yourseli	urn. Enter spouse's name and Stad. Do not put a check marker spouse)  If completing lines 39, and 41. For lines and parents  ent Information. See instructions or spouse.)  ST NAME  or spouse.)  CHANDANI  73	dent on next line:  Social Security Num  Cocial Sec	mplete lines 38, omplete line 49. d over.  space, check to relationship son	81 PM  The box and of (d)  NO. OF MONTHS LIVED IN YOUR HOME IN 2020  12	Complete p  (e) ✓ Dependent included  1 (Box 10a) (B	Bo RCV  Dage 4, Pa  Age this fed ecc  Sox 10b)	art 1.  (f)  if you did not claim is person on your leral return due to ducational credits
Place any required federal and AZ schedules or other documents after Form 140.	Exemptions 8,		FIRST AND LAS	5 1 1 W W.	CIAL SECURITY NO.	RELATIONSHIP	` '	✓ IF AGE 6 OVEI	5 OR N	IF DIED IN 2020
sa		11c	Fodovol odiveted avece incom	and the second of the second	,				3	88,540 00
ent			Federal adjusted gross incor Non-Arizona municipal interest		•					00
Ē	S		Partnership Income adjustmen							00
200	Additions		Total federal depreciation							00
ğ	۸dd		Net capital (loss) derived from							00
he	•		Other Additions to Income: Co							00
ot			Subtotal: Add lines 12 through 1						3	88,540 00
hedules or		19 20 21	Total net capital gain or (loss). Total net short-term capital gain Total net long-term capital gain Net long-term capital gain from	See instructions n or (loss). See instructions or (loss). See instructions			9	00 00 00 0 00		
. s(			Multiply line 22 by 25% (.25) ar							0 00
Ą		24	Net capital gain derived from in oox may be blank or may contain a	vestment in qualified small b	usiness			24		00
pu		This b	oox may be blank or may contain a	orinted barcode of data from your	return. Marii 25 Net	capital gain exc	hange of legal te	ender 25		00
<u>=</u>	ons				<b>26</b> Red	calculated Arizoi	na depreciation	26		00
era	acti	∭ gr			<b>27</b> Par	tnership Income	adjustment	27		00
eq	Subtraction				<b>28</b> Inte	erest on U.S. obl	ligations	28		00
ف ف	Ö	k			29a Exclu	usion for fed., AZ sta	ate or local govt. per	nsions. <b>29</b> a		00
<u>i</u>			Markin karangan penga	Tärktkirktriktriktrik	29b Pens	ions-Uniformed Sei	rvices retired/retaine	erpay <b>29b</b>		00
b					<b>30</b> U.S.	Social Security or	Railroad Retireme	ent Act 30		00
re			OFFICE OF THE BOOK		31 Cert	tain wages of Ar	merican Indians	31		00
яnу				<u>??}[70] }}} }</u>	JOLEH I III I	_	an active service me			00
ခွ					33 Net	operating loss a	adjustment	33		00
Jac					I		ollege Savings Pla	ns 34	2	88.540 00

ADOR 10413 (20) 1555

	ber				
	DHI	RAJ DEVIDAS MULCHANDANI & POOJA RAM ANSHANI	830-41-9357		
					00
	36	Other Subtractions from Income. Complete Adjustments to Arizona Gross Income schedule on p	=		00
	37	Subtract line 36 from line 35 and enter the difference			00
ous	38	Age 65 or over: Multiply the number in box 8 by \$2,100			00
mpt	39	Blind: Multiply the number in box 9 by \$1,500			00
Exemptions	40	·		00	
_	41	Qualifying parents and grandparents: Multiply the number in box 11a by \$10,000			$\overline{}$
	42				
	43	Deductions: Check box and enter amount. See instructions			00
	45	Arizona taxable income: Subtract lines 43 and 44 from line 42. If less than zero, enter "0"			$\overline{}$
×	46	Compute the tax using amount on line 45 and Tax Table X, Y or Optional Tax Tables			$\overline{}$
Balance of Tax	47	Tax from recapture of credits from Arizona Form 301, Part 2, line 31		00	
9	48	Subtotal of tax: Add lines 46 and 47 and enter the total		0.55	
lan	49	Dependent Tax Credit. See instructions			$\overline{}$
Ba	50	Family income tax credit (from the worksheet - see instructions)			00
	51	Nonrefundable Credits from Arizona Form 301, Part 2, line 61			00
	52	Balance of tax: Subtract lines 49, 50 and 51 from line 48. If the sum of lines 49, 50 and 51 is greater than			
	53	2020 AZ income tax withheld			$\overline{}$
br 8	54	2020 AZ sitionie tax withheld	00 Add 54a and 54b 5		00
ts ar	55	2020 AZ extension payment (Form 204)			00
Total Payments and Refundable Credits	56	Increased Excise Tax Credit (from the worksheet - see instructions)			00
Pay	57	Property Tax Credit from Arizona Form 140PTC			00
otal	58	Other refundable credits: Check the box(es) and enter the total amount			00
<u> </u>	59	Total payments and refundable credits: Add lines 53 through 58 and enter the total			
Tax Due or Overpayment	60	TAX DUE: If line 52 is larger than line 59, subtract line 59 from line 52 and enter amount of tax due. Skip lin			00
	61	OVERPAYMENT: If line 59 is larger than line 52, subtract line 52 from line 59 and enter amount of overpay		0.40	
erpa	62	Amount of line 61 to be applied to 2021 estimated tax			00
Š	63	Balance of overpayment: Subtract line 62 from line 61 and enter the difference			
Ŋ		- 74 Voluntary Gifts to:  Solutions Teams Assigned to Schools Arizona Wildlife			100
Voluntary Gifts	0.7	Child Abuse Prevention			
tary					
lan					
S		L Didn't Pay Enough Fund 72 OO Sustainable State Parks 73 OO Spay/Neuter of Anima			
_	75	I Didn't Pay Enough Fund72 00 Sustainable State Parks and Road Fund73 00 Spay/Neuter of Anima	ıls <b>74</b>		
		I Didn't Pay Enough Fund72 00 Sustainable State Parks and Road Fund73 00 Spay/Neuter of Anima Political Party (if amount is entered on line 68 - check only one): 751 Democratic 752 Libertarian	753 Republican	76	00
	76	I Didn't Pay Enough Fund72 00 Sustainable State Parks and Road Fund	753 Republican	6	00
Penalty \	76 77	I Didn't Pay Enough Fund	1s74 00 753 Republican		
Penalty	76 77 78	I Didn't Pay Enough Fund72 00 Sustainable State Parks and Road Fund	ls74 00 753 Republican 7	8	00
Penalty	76 77	Political Party (if amount is entered on line 68 - check only one): 751 Democratic 752 Libertarian  Estimated payment penalty  771 Annualized/Other 772 Farmer or Fisherman 773 Form 221 included  Add lines 64 through 74 and 76; enter the total.  REFUND: Subtract line 78 from line 63. If less than zero, enter amount owed on line 80  Direct Deposit of Refund: Check box 79A if your deposit will be ultimately placed in a foreign account; ser	753 Republican 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	8	00
Penalty	76 77 78	Political Party (if amount is entered on line 68 - check only one): 751 Democratic 752 Libertarian  Estimated payment penalty  771 Annualized/Other 772 Farmer or Fisherman 773 Form 221 included  Add lines 64 through 74 and 76; enter the total.  REFUND: Subtract line 78 from line 63. If less than zero, enter amount owed on line 80.  Direct Deposit of Refund: Check box 79A if your deposit will be ultimately placed in a foreign account; ser	753 Republican 754 Republican 754 Republican 755 Re	8	00
Penalty	76 77 78	Political Party (if amount is entered on line 68 - check only one): 751 Democratic 752 Libertarian  Estimated payment penalty  771 Annualized/Other 772 Farmer or Fisherman 773 Form 221 included  Add lines 64 through 74 and 76; enter the total.  REFUND: Subtract line 78 from line 63. If less than zero, enter amount owed on line 80  Direct Deposit of Refund: Check box 79Å if your deposit will be ultimately placed in a foreign account; set account NUMBER  ROUTING NUMBER  ROUTING NUMBER  ROUTING NUMBER  ROUTING NUMBER  ACCOUNT NUMBER  ACCOUNT NUMBER	753 Republican	8	00
	76 77 78	Political Party (if amount is entered on line 68 - check only one): 751 Democratic 752 Libertarian  Estimated payment penalty  771 Annualized/Other 772 Farmer or Fisherman 773 Form 221 included  Add lines 64 through 74 and 76; enter the total.  REFUND: Subtract line 78 from line 63. If less than zero, enter amount owed on line 80  Direct Deposit of Refund: Check box 79Å if your deposit will be ultimately placed in a foreign account; set account NUMBER  80 C C Checking or Savings  1 1 1 9 0 0 2 5 4 3 8 5 0 1 7 6 9 6 0 3 8  AMOUNT OWED: Add lines 60 and 78. Make check payable to Arizona Department of Revenue; write y	753 Republican	99 943	00
Penalty	76 77 78 79	Political Party (if amount is entered on line 68 - check only one): 751 Democratic 752 Libertarian  Estimated payment penalty  771 Annualized/Other 772 Farmer or Fisherman 773 Form 221 included  Add lines 64 through 74 and 76; enter the total.  REFUND: Subtract line 78 from line 63. If less than zero, enter amount owed on line 80  Direct Deposit of Refund: Check box 79Å if your deposit will be ultimately placed in a foreign account; set account NUMBER  ROUTING NUMBER  ROUTING NUMBER  ROUTING NUMBER  ROUTING NUMBER  ACCOUNT NUMBER  ACCOUNT NUMBER	753 Republican	99 943	00
Penalty	76 77 78 79	Political Party (if amount is entered on line 68 - check only one): 751 Democratic 752 Libertarian  Estimated payment penalty  771 Annualized/Other 772 Farmer or Fisherman 773 Form 221 included  Add lines 64 through 74 and 76; enter the total.  REFUND: Subtract line 78 from line 63. If less than zero, enter amount owed on line 80.  Direct Deposit of Refund: Check box 79A if your deposit will be ultimately placed in a foreign account; seron savings  CM Checking or Savings  AMOUNT OWED: Add lines 60 and 78.  Make check payable to Arizona Department of Revenue; write yand include with your return.  Under penalties of perjury, I declare that I have read this return and any documents with it, and to	753 Republican 753 Re	9 943	00
Penalty	76 77 78 79	Political Party (if amount is entered on line 68 - check only one): 751 Democratic 752 Libertarian  Estimated payment penalty  771 Annualized/Other 772 Farmer or Fisherman 773 Form 221 included  Add lines 64 through 74 and 76; enter the total.  REFUND: Subtract line 78 from line 63. If less than zero, enter amount owed on line 80.  Direct Deposit of Refund: Check box 79A if your deposit will be ultimately placed in a foreign account; seron savings  C C Checking or Savings  ACCOUNT NUMBER  O 1 1 9 0 0 2 5 4  AMOUNT OWED: Add lines 60 and 78.  Make check payable to Arizona Department of Revenue; write yand include with your return.	753 Republican 753 Re	9 943	00
Refund or Amount Owed Penalty	76 77 78 79 80	Political Party (if amount is entered on line 68 - check only one): 751 Democratic 752 Libertarian  Estimated payment penalty  771 Annualized/Other 772 Farmer or Fisherman 773 Form 221 included  Add lines 64 through 74 and 76; enter the total.  REFUND: Subtract line 78 from line 63. If less than zero, enter amount owed on line 80.  Direct Deposit of Refund: Check box 79A if your deposit will be ultimately placed in a foreign account; see ACCOUNT NUMBER  O 1 1 9 0 0 2 5 4 3 8 5 0 1 7 6 9 6 0 3 8  AMOUNT OWED: Add lines 60 and 78. Make check payable to Arizona Department of Revenue; write y and include with your return  Under penalties of perjury, I declare that I have read this return and any documents with it, and to true, correct and complete. Declaration of preparer (other than taxpayer) is based on all informatic	753 Republican 753 Republican 753 Republican 753 Republican 753 Republican 753 Republican 754 Republican 755 Republican 755 Republican 756 Republican 757 Republican 757 Republican 758 Republican 758 Republican 758 Republican 759 Re	99 943 edge and belief, they anas any knowledge.	00
Refund or Amount Owed Penalty	76 77 78 79 80	Political Party (if amount is entered on line 68 - check only one): 751 Democratic 752 Libertarian  Estimated payment penalty  771 Annualized/Other 772 Farmer or Fisherman 773 Form 221 included  Add lines 64 through 74 and 76; enter the total.  REFUND: Subtract line 78 from line 63. If less than zero, enter amount owed on line 80.  Direct Deposit of Refund: Check box 79A if your deposit will be ultimately placed in a foreign account; see ROUTING NUMBER  98 C Checking or Savings  AMOUNT OWED: Add lines 60 and 78. Make check payable to Arizona Department of Revenue; write y and include with your return.  Under penalties of perjury, I declare that I have read this return and any documents with it, and to true, correct and complete. Declaration of preparer (other than taxpayer) is based on all information.	753 Republican 753 Republican 753 Republican 753 Republican 753 Republican 754 755 Republican 755 Republican 756 Republican 757 85 Republican 758 Republican	99 943 edge and belief, they anas any knowledge.	00
Refund or Amount Owed Penalty	76 77 78 79 80	Political Party (if amount is entered on line 68 - check only one): 751 Democratic 752 Libertarian  Estimated payment penalty  771 Annualized/Other 772 Farmer or Fisherman 773 Form 221 included  Add lines 64 through 74 and 76; enter the total.  REFUND: Subtract line 78 from line 63. If less than zero, enter amount owed on line 80.  Direct Deposit of Refund: Check box 79A if your deposit will be ultimately placed in a foreign account; see ROUTING NUMBER  98 C Checking or Savings  AMOUNT OWED: Add lines 60 and 78. Make check payable to Arizona Department of Revenue; write y and include with your return.  Under penalties of perjury, I declare that I have read this return and any documents with it, and to true, correct and complete. Declaration of preparer (other than taxpayer) is based on all information.	753 Republican 753 Republican 753 Republican 753 Republican 753 Republican 753 Republican 754 Republican 755 Republican 755 Republican 756 Republican 757 Republican 757 Republican 758 Republican 758 Republican 758 Republican 759 Re	99 943 edge and belief, they anas any knowledge.	00
Refund or Amount Owed Penalty	76 77 78 79 80	Political Party (if amount is entered on line 68 - check only one): 751 Democratic 752 Libertarian  Estimated payment penalty	753 Republican 753 Republican 753 Republican 753 Republican 753 Republican 753 Republican 754 Republican 755 Republican 755 Republican 756 Republican 757 Republican 757 Republican 758 Republican 759 Re	99 943 edge and belief, they anas any knowledge.	00
Penalty	76 77 78 79 80	Political Party (if amount is entered on line 68 - check only one): 751 Democratic 752 Libertarian  Estimated payment penalty	753 Republican 753 Republican 753 Republican 753 Republican 753 Republican 754 755 Republican 755 Republican 756 Republican 757 85 Republican 758 Republican	99 943 edge and belief, they anas any knowledge.	00
SIGN HERE Amount Owed Penalty	76 77 78 79 80	Political Party (if amount is entered on line 68 - check only one): 751 Democratic 752 Libertarian  Estimated payment penalty	our SSN on payment; on of which preparer h  OMEMAKER OUSE'S OCCUPATION	99 943 edge and belief, they anas any knowledge.	00
SIGN HERE Amount Owed Penalty	76 77 78 79 80	Political Party (if amount is entered on line 68 - check only one): 751 Democratic 752 Libertarian  Estimated payment penalty	our SSN on payment; our SS	99 943 edge and belief, they anas any knowledge.	00
SIGN HERE Amount Owed Penalty	76 77 78 79 80	Sustainable State Parks and Road Fund	753 Republican 753 Republican 753 Republican 753 Republican 753 Republican 754 Republican 755 Republican 756 Republican 757 Re	99 943 edge and belief, they a has any knowledge.	00
Refund or Amount Owed Penalty	76 77 78 79 80	Sustainable State Parks and Road Fund	753 Republican 753 Republican 753 Republican 753 Republican 753 Republican 753 Republican 754 755 Republican 756 Republican 757 Republican 75	99 943 edge and belief, they a has any knowledge.	00
SIGN HERE Amount Owed Penalty	76 77 78 79 80	Sustainable State Parks and Road Fund	753 Republican 753 Republican 753 Republican 753 Republican 753 Republican 753 Republican 754 755 Republican 756 Republican 757 Republican 75	9 943 edge and belief, they a has any knowledge. EER	00

If you are also sending a payment, mail to Arizona Department of Revenue, PO Box 52016, Phoenix, AZ 85072-2016 (PO Box 29204, Phoenix, AZ 85038-9204 if your return has a barcode). If you are not sending a payment, mail to Arizona Department of Revenue, PO Box 52138, Phoenix, AZ 85072-2138 (PO Box 29205, Phoenix, AZ 85038-9205 if your return has a barcode).

Your Name (as shown on page 1)	Your Social Security Number
DHIRAJ DEVIDAS MULCHANDANI & POOJA RAM ANSHANI	830-41-9357

## 2020 Form 140 Dependent and Other Exemption Information

## Include page 4 with your return if:

- You are listing additional dependents (for box 10a and 10b) from page 1.
- You are listing additional qualifying parents and grandparents (for box 11a) from page 1.
  - You are claiming Other Exemptions on page 2, line 40.

#### Part 1: Dependents (Box 10a and 10b) continued from page 1

Information used to compute your allowable **Dependent Tax Credit** on page 2, line 49.

**NOTE:** If you have more than three qualifying dependents, you *must* complete Part 1 *and* the worksheet in the instructions, to compute your Dependent Tax Credit on line 49.

	(a)	(b)	(c)	(d)	(6	9)	(f)
	FIRST AND LAST NAME (Do not list yourself or spouse.)	SOCIAL SECURITY NO.	RELATIONSHIP	NO. OF MONTHS LIVED IN YOUR HOME IN 2020	✓ Depen	dent Age ed in: 2 (Box 10b)	V IF YOU DID NOT CLAIM THIS PERSON ON YOUR FEDERAL RETURN DUE TO EDUCATIONAL CREDITS
10f							
<b>10</b> g							
10h							
10i							
10j							
10k							
10ı							
10m							
<b>10</b> n							
10o							
10 <sub>p</sub>							

## Part 2: Qualifying parents and grandparents (Box 11a) continued from page 1

Additional qualifying parents and grandparents information used to compute your allowable exemption on page 2, line 41.

	Additional qualityin	iy parenis and grandpa	ilenis illioillation used	i to contpute your at	iowabie exemplion c	ni page 2, iiile 4 i.	
	(a)		(b)	(c)	(d)	(e)	(f)
	FIRST AND LAST NAME (Do not list yourself or spouse.)		SOCIAL SECURITY NO. RELATIONSHIP		NO. OF MONTHS LIVED IN YOUR HOME IN 2020	✓ IF AGE 65 OR OVER	✓ IF DIED IN 2020
<b>11</b> d							
11e							
11 <sub>f</sub>							
<b>11</b> g							
11h							
11i							

### Part 3: Other Exemptions

Information used to compute your allowable **Other Exemptions** on page 2, line 40.

	(a)	(b)	(c)		(d)
	FIRST AND LAST NAME (Do not list yourself or spouse.)	SOCIAL SECURITY NO.	✓ AGE 65 OR OVER (see instructions)		✓ STILLBORN CHILD IN 2020
			C1	C2	
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					

Enter the total number of individuals listed in Part 3 in box 40E on page 2, line 40.

ADOR 10413 (20) 1555 AZ Form 140 (2020) REV 01/23/21 PRO Page 4 of 5