From: **Paul Dulberg** pdulberg@comcast.net
Subject: 2008
Date: April 18, 2019 at 10:10 AM
To: Julia WIlliams juliawilliams@clintonlaw.net
Cc: Ed Clinton ed@clintonlaw.net, Mary Winch marywinch@clintonlaw.net

PD

ZIP

2008.zip

WebFile at tax.illinois.gov

Illinois Department of Revenue

2008 Form IL-1040

Individual Income Tax Return

or for fiscal year ending __ __/0 9

Do not write above this line.

Step 1: Personal Information

A Social Security numbers in the order they appear on your federal return

3 2 3 - 7 6 - 4 0 0 1
Your Social Security number

_ _ _ - _ _ - _ _ _ _
Spouse's Social Security number

B Print your personal information below

PAUL R — Your first name and initial
DULBERG — Your last name

Spouse's first name and initial
Spouse's last name - only if different

4606 HAYDEN CT — Mailing address

MCHENRY — City
IL — State
60051-7918 — ZIP

C Filing status (see instructions)

☒ Single or head of household ☐ Married filing jointly ☐ Married filing separately ☐ Widowed

Step 2: Income

1	Federal adjusted gross income from your U.S. 1040, Line 37; U.S. 1040A, Line 21; or U.S. 1040EZ, Line 4	1	489.00
2	Federally tax-exempt interest and dividend income from your U.S. 1040 or 1040A, Line 8b; or U.S. 1040EZ	2	0.00
3	Other additions to your income. **Attach** Schedule M.	3	0.00
4	**Total income**. Add Lines 1 through 3.	4	489.00

Step 3: Base Income

5	Income received from Social Security benefits and certain retirement plans if included in Line 1. **Attach** federal page 1.	5	0.00		
6	Illinois Income Tax overpayment included in U.S. 1040, Line 10	6	259.00		
7	Other subtractions to your income. **Attach** Schedule M. Check if Line 7 includes any amount from Schedule 1299-C ☐	7	0.00		
8	Add Lines 5, 6, and 7. This is the total of your subtractions.			8	259.00
9	**Illinois base income**. Subtract Line 8 from Line 4.			9	230.00

Step 4: Exemptions

See instructions before figuring exemptions.

10	**a** Number of exemptions from your federal return	1 X $2,000	**a** 2,000.00		
	b If someone else claimed or could have claimed you or your spouse as a dependent on their return, see instructions to figure the number to write here.	0 X $2,000	**b** 0.00		
	c Check if 65 or older: ☐ You + ☐ Spouse =	0 X $1,000	**c** 0.00		
	d Check if legally blind: ☐ You + ☐ Spouse =	0 X $1,000	**d** 0.00		
	Exemption allowance. Add Lines a through d.			10	2,000.00

Step 5: Net Income

11	***Residents Only:*** **Net income**. Subtract Line 10 from Line 9. *Skip* Line 12.	11	0.00
12	***Nonresidents and part-year residents Only:*** Check the box that applies to you during 2008 ☐ Nonresident ☐ Part-year resident, and write the **Illinois base income** from Schedule NR. **Attach** Schedule NR.	12	

Step 6: Tax

13	***Residents:*** Multiply Line 11 by 3% (.03). Write the result here. ***Nonresidents and part-year residents:*** Write the tax before recapture of investment credits from Schedule NR.	13	0.00
14	Recapture of investment tax credits. **Attach** Schedule 4255.	14	
15	Total **tax**. Add Lines 13 and 14. This amount may not be less than zero.	15	0.00

Staple W-2 and 1099 forms here

Staple your check

16 Total tax amount from Page 1, Line 15 — 16 0.00

Step 7: Nonrefundable Credits

17 Income tax paid to another state while an Illinois resident. **Attach** Schedule CR and other states' returns. — 17

- New - Complete Schedule ICR

18 Property tax and K-12 education expense credit amount from Schedule ICR. **Attach** Schedule ICR. — 18 0.00

19 Credit amount from Schedule 1299-C. **Attach** Schedule 1299-C. — 19

20 Add Lines 17, 18, and 19. This is the total of your credits. This amount may not exceed the tax amount on Line 16. — 20 0.00

21 **Tax after nonrefundable credits**. Subtract Line 20 from Line 16. — 21 0.00

Step 8: Payments and Refundable Credit

22 Illinois Income Tax withheld. **Attach** W-2 and 1099 forms. — 22 0.00

23 Estimated payments from Forms IL-505-I and IL-1040-ES, including overpayment applied from 2007 return — 23 0.00

- New - See instructions

24 Pass-through entity tax payments. **Attach** Schedule K-1-P or K-1-T. — 24

- New - Complete Schedule ICR

25 Earned Income Credit from Schedule ICR. **Attach** Schedule ICR. — 25 0.00

26 **Total payments and refundable credit**. Add Lines 22 through 25. — 26 0.00

Step 9: Overpayment or Underpayment

27 **Overpayment**. If Line 26 is greater than Line 21, subtract Line 21 from Line 26. — 27 0.00

28 **Underpayment**. If Line 21 is greater than Line 26, subtract Line 26 from Line 21. — 28 0.00

Step 10: Underpayment of Estimated Tax Penalty and Donations

29 Late payment penalty for underpayment of estimated tax. — 29

a Check if at least two-thirds of your federal gross income is from farming. ☐

b Check if you or your spouse are 65 or older and permanently living in a nursing home. ☐

c Check if your income was not received evenly during the year and you annualized your income on Form IL-2210, otherwise we will figure this penalty for you. **Attach** Form IL-2210. ☐

MAKE "GIVING" EASY!

30 You can make voluntary charitable donations to many worthy causes using this form. It's easy - just complete Schedule G and enter the donation amount here. **Attach** Schedule G. — 30 0.00

31 **Total penalty and donations**. Add Lines 29 and 30. — 31 0.00

Step 11: Refund or Amount You Owe

32 If you have an overpayment on Line 27 and this amount is greater than Line 31, subtract Line 31 from Line 27. This is your remaining **overpayment**. — 32 0.00

33 Amount from Line 32 you want **refunded to you** — 33 0.00

Direct Deposit

34 Complete to direct deposit your refund

Routing number ☐☐☐☐☐☐☐☐☐ ☐ Checking or ☐ Savings

Account number ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

35 Subtract Line 33 from Line 32. This amount will be **applied to your 2009 estimated tax**. — 35 0.00

See instructions for payment options.

36 If you have an underpayment on Line 28, add Lines 28 and 31. **or**
If you have an overpayment on Line 27 and this amount is less than Line 31, subtract Line 27 from Line 31. This is the **amount you owe**. — 36 0.00

Step 12: Sign and Date

Under penalties of perjury, I state that I have examined this return, and, to the best of my knowledge, it is true, correct, and complete.

Sign here

Your signature	Date	Daytime phone number	Your spouse's signature	Date
323-76-4001	08852571	847-497-4250		

Paid preparer's signature	Date	Preparer's phone number	Preparer's FEIN, SSN, or PTIN
Confirmation Number: 09IIF000407720			

If no payment enclosed, mail to:
ILLINOIS DEPARTMENT OF REVENUE
PO BOX 1040
GALESBURG IL 61402-1040

If payment enclosed, mail to:
ILLINOIS DEPARTMENT OF REVENUE
SPRINGFIELD IL 62726-0001

Illinois Department of Revenue

Schedule ICR Illinois Credits

Attach to your Form IL-1040

___/___ Tax year ending

IL Attachment No. 23

Read this information first

Complete this schedule only if you are eligible for the

- **Illinois Property Tax Credit**
- **K-12 Education Expense Credit**
- **Earned Income Credit (EIC)**

- You must complete IL-1040 through Line 16 and Schedule CR, if applicable, before completing this schedule.
- The total amount of Illinois Property Tax Credit and K-12 Education Expense Credit cannot exceed tax. Only the Earned Income Credit may exceed tax.

Step 1: Provide the following information

PAUL R DULBERG
Your name as shown on your Form IL-1040

3 2 3 - 7 6 - 4 0 0 1
Your Social Security number

Step 2: Figure your nonrefundable credit

1	Write the amount of tax from your IL-1040, Line 16.		**1**	0.00
2	Write the amount of credit for tax paid to other states from your IL-1040, Line 17.		**2**	
3	Subtract Line 2 from Line 1.		**3**	0.00

Section A - Illinois Property Tax Credit

4 a	Write the total amount of Illinois Property Tax paid during the tax year for the real estate that includes your principal residence.	**4a**	3,977.00		
b	Write the portion of your tax bill that is deductible as a business expense on U.S. income tax forms or schedules, even if you did not take the federal deduction.	**4b**	0.00		
c	Subtract Line 4b from Line 4a.	**4c**	3,977.00		
d	Multiply Line 4c by 5% (.05).	**4d**	199.00		
5	Compare Lines 3 and 4d, and write the lesser amount here.			**5**	0.00
6	Subtract Line 5 from Line 3.	**6**	0.00		

Section B - K-12 Education Expense Credit

Note You must **attach** the receipt you received from your students' school or complete the ***K-12 Education Expense Credit Worksheet*** on the back of this schedule.

7 a	Write the total amount of K-12 education expenses from the receipt you received from your students' school or Line 13 of the worksheet on the back of this schedule.	**7a**	0.00		
b	You may not take a credit for the first $250 paid.	**7b**	**250.00**		
c	Subtract Line 7b from Line 7a. If the result is negative, enter "zero."	**7c**	0.00		
d	Multiply Line 7c by 25% (.25). Compare the result and $500, and write the lesser amount here.	**7d**	0.00		
8	Compare Lines 6 and 7d, and write the lesser amount here.			**8**	0.00

Section C - Total nonrefundable credit

9	Add Lines 5 and 8. This is your nonrefundable credit amount. Write this amount on Form IL-1040, Line 18. →	**9**	0.00

Continued on Page 2

Step 3: Figure your refundable credit

Earned Income Credit

10 a Write the amount of federal EIC as shown on your U.S. 1040, Line 64a; U.S. 1040A, Line 40a; or U.S. 1040EZ, Line 8a. **10a** 0.00

b Multiply the amount on Line 10a by 5% (.05). **10b** 0.00

c **Illinois residents:** Write 1.0.
Nonresidents and part-year residents: Write the decimal from Schedule-NR, Line 48. **10c** 1.0

d Multiply Line 10b by the decimal on Line 10c. **10d** 0.00

11 Write the amount from Line 10d here. This is your Illinois Earned Income Credit. Write this amount on Form IL-1040, Line 25. → **11** 0.00

Section B Continued - K-12 Education Expense Credit Worksheet (continued from Step 2, Section B)

Note **Complete only if you did not receive a receipt from your student's school.**

12 Complete the following information for each of your qualifying students. If a student attended more than one qualifying school during the calendar year, please list separately. If you need more space, attach a separate piece of paper following this format.

	A Student's name	B Social Security number	C Grade (K-12 only)	D School name (IL K-12 schools only or write "home school," if applicable)	E School city (IL cities only)	F Total tuition, book/lab fees
a		___-__-____				
b		___-__-____				
c		___-__-____				
d		___-__-____				
e		___-__-____				
f		___-__-____				
g		___-__-____				
h		___-__-____				
i		___-__-____				
j		___-__-____				

13 Add the amounts in Column F for Lines 12a through 12j (and the amounts from Column F of any additional pages you attached). This is the total amount of your qualified **education expenses** for this year. Write this amount here and on Step 2, Line 7a of this schedule. → **13** 0.00

Tax Statement for Forms 1098, 1099, 5498 for Year 2008

1098, Copy B, For Payer, OMB #1545-0901
1098-E, Copy B, For Borrower, OMB #1545-1576
1099-DIV, Copy B, For Recipient, OMB #1545-0110
1099-INT, Copy B, For Recipient, OMB #1545-0112
1099-MISC, Copy B, For Recipient, OMB #1545-0115
1099-OID, Copy B, For Recipient, OMB #1545-0117
1099-Q, Copy B, For Recipient, OMB #1545-1760
1099-S, Copy B, For Transferor, OMB #1545-0997
1099-SA, Copy B, For Recipient, OMB #1545-1517
5498, Copy B, For Participant, OMB #1545-0747
5498-ESA, Copy B, For Beneficiary, OMB #1545-1815
5498-SA, Copy B, For Participant, OMB #1545-1518

NAME, ADDRESS AND FEDERAL I.D. NO.	CUSTOMER NAME, ADDRESS
CRYSTAL LAKE BANK & TRUST CO., N.A. 70 N. WILLIAMS STREET CRYSTAL LAKE IL 60014-4444	PAUL R DULBERG 4606 HAYDEN CT MCHENRY IL 60051-7918

Payer's Federal ID# 36-4196863
Questions? (815) 479-5200

600D00003459-01

FORM 1 OF 1

2008 FORM 1099-INT: INTEREST INCOME

Account Type	Account Number	Deposit ID	IRS Description	IRS Box#	Amount
NOW Account	02600005528 00001		Interest income	1	4.05
CD/Time Deposit	02630005208 00002	0000001618	Interest income	1	172.24
CD/Time Deposit	02630005208 00003	0000006218	Interest income	1	40.25
Savings	02640012320 00004		Interest income	1	11.25

TOTALS:	Interest income	1	227.79
	Early withdrawal penalty	2	0.00
	Interest on U.S. Savings Bonds and Treasury obligations	3	0.00
	Federal income tax withheld	4	**0.00**
	Investment expenses	5	0.00
	Foreign tax paid	6	0.00
	Tax-exempt interest	8	0.00
	Specified private activity bond interest	9	0.00

TAXPAYER I.D. NO.

323-76-4001

(keep for your records)

DEPARTMENT OF THE TREASURY - INTERNAL REVENUE SERVICE

For Form 1099-DIV, INT, MISC, OID, and Q: This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.
*Form 1099 OID: This may not be the correct figure to report on your income tax return. See instructions on the back.
*Form 1098 - Caution: The amount shown may not be fully deductible by you. Limits based on the loan amount and the cost and value of the secured property may apply. Also, you may only deduct interest to the extent it was incurred by you, actually paid by you, and not reimbursed by another person.

098-E - OMB #1545-1576 This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence enalty or other sanction may be imposed on you if the IRS determines that an underpayment of tax results because you overstated a deduction for student loan interest. A person (including a financial institution, a governmental unit, and an educational institution) that receives interest payments of $600 or more during the year on ne or more qualified student loans must furnish this statement to you.

You may be able to deduct student loan interest that you actually paid in 2008 on your income tax return. However, you may not be able to deduct the full amount of terest reported on this statement. Do not contact the recipient/lender for explanations of the requirements for (and how to figure) any allowable deduction for the interest aid. Instead, for more information see Pub. 970, Tax Benefits for Education, and "Student Loan Interest Deduction Worksheet" in your Form 1040 or 1040A instructions.
ccount number. May show an account or other unique number the lender assigned to distinguish your account.
ox 1. Shows the interest received by the lender during the year on one or more student loans made to you. For loans made on or after September 1, 2004, box 1 must include loan origination fees and capitalized interest received in 2008. If your loan was made before September 1, 2004, you may be able to deduct loan rigination fees and capitalized interest not reported in box 1.
ox 2. Shows if loan origination fees and/or capitalized interest are included in box 1.

098 - OMB #1545-0901 The information in boxes 1, 2, 3, and 4 is important tax information and is being furnished to the Internal Revenue Service. If you are required to le a return, a negligence penalty or other sanction may be imposed on you if the IRS determines that an underpayment of tax results because you overstated a deduction for this mortgage interest or for these points or because you did not report this refund of interest on your return.

A person (including a financial institution, a governmental unit, and a cooperative housing corporation) who is engaged in a trade or business and, in the course of such trade or business, received from you at least $600 of mortgage interest (including certain points) on any one mortgage in the calendar year must furnish this statement to you.

If you received this statement as the payer of record on a mortgage on which there are other borrowers, furnish each of the other borrowers with information about the proper distribution of amounts reported on this form. Each borrower is entitled to deduct only the amount he or she paid and points paid by the seller that represent his or her share of the amount allowable as a deduction. Each borrower may have to include in income a share of any amount reported in box 3.

If your mortgage payments were subsidized by a government agency, you may not be able to deduct the amount of the subsidy. See the instructions for Form 1040, Schedule A, C, or E for how to report the mortgage interest. Also, for more information, see Pub. 936, Home Mortgage Interest Deduction, and Pub. 535, Business Expenses.
Account number. May show an account or other unique number the lender has assigned to distinguish your account.
Box 1. Shows the mortgage interest received during the year. This amount includes interest on any obligation secured by real property, including a home equity, line of credit, or credit card loan. This amount does not include points, government subsidy payments, or seller payments on a "buy-down" mortgage. Such amounts are deductible by you only in certain circumstances. **Caution:** *If you prepaid interest in 2008 that accrued in full by January 15, 2009, this prepaid interest may be included in box 1. However, you cannot deduct the prepaid amount in 2008 even though it may be included in box 1.* If you hold a mortgage credit certificate and can claim the mortgage interest credit, see Form 8396, Mortgage Interest Credit. If the interest was paid on a mortgage, home equity, line of credit, or credit card loan secured by your personal residence, you may be subject to a deduction limitation.

Informational Statement
This is not a bill or a refund notice. Keep for your tax records.

1099-G Certain Government Payments 2008

OMB NO. 1545-0120 Department of the Treasury - Internal Revenue Service

Payer
Illinois Department of Revenue
101 West Jefferson Street
Springfield, IL 62702
Federal ID# 37-6002057

Copy B – For recipient
This is important tax information and was furnished to the Internal Revenue Service (IRS). If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.

Box 2 – Refunds, credits, or offsets from your state or local income tax	**Box 3 – Tax year**
This amount was reported to the IRS and may be taxable to you if you deducted the tax paid as an itemized deduction on your federal income tax return. Even if you did not receive the amount shown (*e.g.,* credited to your estimated tax), it still may be taxable to you. See the Form U.S. 1040 instructions for more information.	Box 2 amount is for tax year
$2[illegible]	2007

Recipient
XXX-XX-4001
PAUL R DULBERG
4606 HAYDEN CT
MCHENRY IL 60051-7918

CitiMortgage

IMPORTANT TAX RETURN INFORMATION BELOW

Account Number: 0619247987

PAUL R DULBERG
4606 HAYDEN CT
MCHENRY IL 60051-7918

Property Address:
4606 HAYDEN CT
MCHENRY IL 60050

CITIMORTGAGE IS THE SERVICING AGENT. *
CALLS ARE RANDOMLY MONITORED AND RECORDED TO ENSURE QUALITY SERVICE.
For Information Call: 1-800-283-7918 *
Customer Service Hours:
Mon - Fri 8:00 a.m. - 12:00 Midnight ET
Sat - 9:00 a.m. - 6:00 p.m. ET
Or visit our website at www.citimortgage.com

YNYN*NNYN*NNNN*NNNN
2641700701315100 02

☐ **CORRECTED (if checked)**

RECIPIENT'S/LENDER'S name, address, and telephone number CITIMORTGAGE, INC. P.O. BOX 9438 GAITHERSBURG, MD 20898-9438 CUSTOMER SERVICE: 1-800-283-7918	* Caution: *The amount shown may not be fully deductible by you. Limits based on the loan amount and the cost and value of the secured property may apply. Also, you may only deduct interest to the extent it was incurred by you, actually paid by you, and not reimbursed by another person.*	OMB No. 1545-0901 **2008** Form **1098**	**Mortgage Interest Statement**
RECIPIENT'S federal identification no. 13-3222578	PAYER'S social security number 323-76-4001	1 Mortgage interest received from payer(s)/borrower(s)* $ 9,657.52	**Copy B For Payer**
PAYER'S/BORROWER'S name PAUL R DULBERG		2 Points paid on purchase of principal residence $	The information in boxes 1, 2, 3 and 4 is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if the IRS determines that an underpayment of tax results because you overstated a deduction for this mortgage interest or for these points or because you did not report this refund of interest on your return.
Street address (including apt. no.) 4606 HAYDEN CT		3 Refund of overpaid interest $	
City, State and ZIP code MCHENRY , IL 60051-7918		4 Mortgage insurance premiums $	
Account number (see instructions) 0619247987		5	

Form **1098** (keep for your records) Department of the Treasury - Internal Revenue Service

SEE REVERSE SIDE FOR ADDITIONAL INFORMATION

Annual Tax and Interest Statement

PRINCIPAL BALANCE INFORMATION		INTEREST INFORMATION	
BEGINNING	$150,208.23	GROSS INTEREST APPLIED	$9,657.52
PAID	$3,617.48	NET INTEREST PAID(SEE BOX 1)	$9,657.52
ENDING	$146,590.75		

IMPORTANT MESSAGES

The Information above is reported to the IRS. Principal Balance and Tax amounts are for informational purposes only.

This 2008 form 1098 statement contains important tax information for year ending 12/31/08. Please refer to the back of this statement for other important notices and instructions.

As required, your 2008 Form 1098 Statement information will be reported to the Internal Revenue Service. Please consult with your Tax Advisor or the Internal Revenue Service for any tax related questions.

Form **1040** Department of the Treasury - Internal Revenue Service
U.S. Individual Income Tax Return 2008
(99) IRS Use Only - Do not write or staple in this space.

For the year Jan. 1- Dec. 31, 2008, or other tax year beginning , 2008, ending , 20 | OMB No. 1545-0074

Label (LABEL HERE)
Use the IRS label. Otherwise, please print or type.

PAUL R DULBERG
4606 HAYDEN CT
MCHENRY, IL 60051

Your social security number 323-76-4001
Spouse's social security number
▲ You MUST enter your SSN(s) above. ▲

Presidential Election Campaign ▶ Check here if you, or your spouse if filing jointly, want $3 to go to this fund (see page 14) ▶
Checking a box below will not change your tax or refund. ☐ You ☐ Spouse

Filing Status
Check only one box.

1 [X] Single
2 ☐ Married filing jointly (even if only one had income)
3 ☐ Married filing separately. Enter spouse's SSN above & full name below. ▶
4 ☐ Head of household (with qualifying person). (See page 15.) If the qualifying person is a child but not your dependent, enter this child's name here. ▶
5 ☐ Qualifying widow(er) with dependent child (see page 16)

Exemptions
6a [X] **Yourself.** If someone can claim you as a dependent, **do not** check box 6a . . . Boxes checked on 6a and 6b: 1
b ☐ **Spouse**
No. of children on 6c who: ● lived with you ___ ● did not live with you due to divorce or separation ___
Dependents on 6c not entered above ___

c **Dependents:**

(1) First name Last name	(2) Dependent's social security number	(3) Dependent's relationship to you	(4) ✓ if qual. child for child tax cr.

If more than four dependents, see page 17.

d Total number of exemptions claimed . . . Add numbers on lines above ▶ 1

Income
Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.
If you did not get a W-2, see page 21.
Enclose, but do not attach, any payment. Also, please use **Form 1040-V.**

7	Wages, salaries, tips, etc. Attach Form(s) W-2		7	
8a	**Taxable** interest. Attach Schedule B if required		8a	230.
b	**Tax-exempt** interest. **Do not** include on line 8a	8b		
9a	Ordinary dividends. Attach Schedule B if required		9a	
b	Qualified dividends (see page 21)	9b		
10	Taxable refunds, credits, or offsets of state and local income taxes (see page 22)		10	259.
11	Alimony received		11	
12	Business income or (loss). Attach Schedule C or C-EZ		12	
13	Capital gain/(loss). Attach Sch D If not required, check here ▶ ☐		13	
14	Other gains or (losses). Attach Form 4797		14	
15a	IRA distributions 15a	b Taxable amt	15b	
16a	Pensions and annuities 16a	b Taxable amt	16b	
17	Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E		17	
18	Farm income or (loss). Attach Schedule F		18	
19	Unemployment compensation		19	
20a	Social security benefits. 20a	b Taxable amt	20b	
21	Other income. List type and amount (see page 28)		21	
22	Add the amounts in the far right column for lines 7 through 21. This is your **total income** ▶		22	489.

Adjusted Gross Income

23	Educator expenses (see page 28)	23			
24	Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ	24			
25	Health savings account deduction. Attach Form 8889	25			
26	Moving expenses. Attach Form 3903	26			
27	One-half of self-employment tax. Attach Schedule SE	27			
28	Self-employed SEP, SIMPLE, and qualified plans	28			
29	Self-employed health insurance deduction (see page 29)	29			
30	Penalty on early withdrawal of savings	30			
31a	Alimony paid b Recipient's SSN ▶	31a			
32	IRA deduction (see page 30)	32			
33	Student loan interest deduction (see page 33)	33			
34	Tuition and fees deduction. Attach Form 8917	34			
35	Domestic production activities deduction. Attach Form 8903	35			
36	Add lines 23 through 31a and 32 through 35			36	
37	Subtract line 36 from line 22. This is your **adjusted gross income** ▶			37	489.

KBA **For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see page 88.** Form **1040** (2008)

Tax and Credits

38	Amount from line 37 (adjusted gross income)	38	489.
39a	Check if: ☐ You were born before January 2, 1944, ☐ Blind. ☐ Spouse was born before January 2, 1944, ☐ Blind. Total boxes checked ▶ 39a		
b	If your spouse itemizes on a separate return or you were a dual-status alien, see pg 34 & check here ▶ 39b ☐		
c	Check if standard deduction includes real estate taxes or disaster loss (see page 34) ▶ 39c ☐		
40	**Itemized deductions** (from Schedule A) **or** your **standard deduction** (see left margin)	40	9,917.
41	Subtract line 40 from line 38	41	(9,428.)
42	If line 38 is over $119,975, or you provided housing to a Midwestern displaced individual, see page 36. Otherwise, multiply $3,500 by the total number of exemptions claimed on line 6d	42	3,500.
43	**Taxable income.** Subtract line 42 from line 41. If line 42 is more than line 41, enter -0-	43	0.
44	**Tax**. (see page 36) Check if any tax is from: a ☐ Form(s) 8814 b ☐ Form 4972	44	0.
45	**Alternative minimum tax** (see page 39). Attach Form 6251	45	
46	Add lines 44 and 45 ▶	46	0.
47	Foreign tax credit. Attach Form 1116 if required	47	
48	Credit for child and dependent care expenses. Attach Form 2441	48	
49	Credit for the elderly or the disabled. Attach Schedule R	49	
50	Education credits. Attach Form 8863	50	
51	Retirement savings contributions credit. Attach Form 8880	51	
52	Child tax credit (see page 42). Attach Form 8901 if required	52	
53	Credits from Form: a ☐ 8396 b ☐ 8839 c ☐ 5695	53	
54	Other credits from Form: a ☐ 3800 b ☐ 8801 c ☐	54	
55	Add lines 47 through 54. These are your TOTAL CREDITS	55	
56	Subtract line 55 from line 46. If line 55 is more than line 46, enter -0- ▶	56	0.

Standard Deduction for -
- People who checked any box on line 39a, 39b, or 39c **or** who can be claimed as a dependent, see page 34.
- All others:

Single or Married filing separately, $5,450

Married filing jointly or Qualifying widow(er), $10,900

Head of household, $8,000

Other Taxes

57	Self-employment tax. Attach Schedule SE	57	
58	Unreported social security and Medicare tax from Form: a ☐ 4137 b ☐ 8919	58	
59	Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required	59	
60	Additional taxes: a ☐ AEIC payments b ☐ Household employment taxes. Attach Schedule H	60	
61	Add lines 56 through 60. This is your **total tax** ▶	61	0.

Payments

62	Federal income tax withheld from Forms W-2 and 1099	62	
63	2008 estimated tax payments and amount applied from 2007 return	63	
64a	**Earned income credit (EIC)** NO	64a	
b	Nontaxable combat pay election 64b		
65	Excess social security and tier 1 RRTA tax withheld (see page 61)	65	
66	Additional child tax credit. Attach Form 8812	66	
67	Amount paid with request for extension to file (see page 61)	67	
68	Credits from Form: a ☐ 2439 b ☐ 4136 c ☐ 8801 d ☐ 8885	68	
69	First-time homebuyer credit. Attach Form 5405	69	
70	Recovery rebate credit (see worksheet on pages 62 and 63)	70	
71	Add lines 62 through 70. These are your **total payments** ▶	71	0.

If you have a qualifying child, attach Schedule EIC.

Refund

72	If line 71 is more than line 61, subtract line 61 from line 71. This is the amount you **overpaid**	72	0.
73a	Amount of line 72 you want **refunded to you.** If Form 8888 is attached, check here ▶ ☐	73a	
▶ b	Routing number ▶ c Type: ☐ Checking ☐ Savings		
▶ d	Account number		
74	Amount of line 72 you want **applied to your 2009 estimated tax** ▶	74	

Direct deposit? See page 63 and fill in 73b, 73c, and 73d, or Form 8888.

Amount You Owe

75	**Amount you owe.** Subtract line 71 from line 61. For details on how to pay, see page 65 ▶	75	
76	Estimated tax penalty (see page 65)	76	

Third Party Designee

Do you want to allow another person to discuss this return with the IRS (see page 66)? ☐ **Yes.** Complete the following. X No

Designee's name ▶ Phone no. ▶ Personal ID number (PIN) ▶

Sign Here

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Joint return? See page 15. Keep a copy for your records.

Your signature	Date	Your occupation	Daytime phone number
		UNEMPLOYEED	
Spouse's signature. If a joint return, **both** must sign.	Date	Spouse's occupation	

Paid Preparer's Use Only

Preparer's signature	Date	Check if self-employed ☐	Preparer's SSN or PTIN
Firm's name (or yours if self-employed), address, and ZIP code		EIN	
		Phone no.	

SCHEDULE A (Form 1040)
Department of the Treasury Internal Revenue Service (99)

Schedule A - Itemized Deductions

▶ Attach to Form 1040. ▶ See Instructions for Schedule A (Form 1040).

OMB No. 1545-0074
2008
Attachment Sequence No. 07

Name(s) shown on Form 1040: PAUL R DULBERG
Your social security number: 323-76-4001

COPY ONLY DO NOT FILE

Medical and Dental Expenses		**Caution.** Do not include expenses reimbursed or paid by others.				
	1	Medical and dental expenses (see page A-1)	1			
	2	Enter amount from Form 1040, line 38 . . . [2]				
	3	Multiply line 2 by 7.5% (.075)	3			
	4	Subtract line 3 from line 1. If line 3 is more than line 1, enter -0-			4	
Taxes You Paid (See page A-2.)	5	State and local a [X] Income taxes, or b [ ] General sales taxes	5	259.		
	6	Real estate taxes (see page A-5)	6			
	7	Personal property taxes	7			
	8	Other taxes. List type and amount ▶	8			
	9	Add lines 5 through 8			9	259.
Interest You Paid (See page A-5.)	10	Home mortgage interest and points reported to you on Form 1098	10	9,658.		
	11	Home mortgage interest not reported to you on Form 1098. If paid to the person from whom you bought the home, see page A-6 and show that person's name, identifying no., and address ▶	11			
Note. Personal interest is not deductible.	12	Points not reported to you on Form 1098. See page A-6 for special rules	12			
	13	Qualified mortgage insurance premiums (See page A-6)	13			
	14	Investment interest. Attach Form 4952 if required. (See page A-6.)	14			
	15	Add lines 10 through 14			15	9,658.
Gifts to Charity	16	Gifts by cash or check. If you made any gift of $250 or more, see page A-7	16			
If you made a gift and got a benefit for it, see page A-7.	17	Other than by cash or check. If any gift of $250 or more, see page A-8. You **must** attach Form 8283 if over $500	17			
	18	Carryover from prior year	18			
	19	Add lines 16 through 18			19	
Casualty and Theft Losses	20	Casualty or theft loss(es). Attach Form 4684. (See page A-8.)			20	
Job Expenses and Certain Miscellaneous Deductions (See page A-9.)	21	Unreimbursed employee expenses -job travel, union dues, job education, etc. Attach Form 2106 or 2106-EZ if required. (See page A-9.) ▶	21			
	22	Tax preparation fees	22			
	23	Other expenses - investment, safe deposit box, etc. List type and amount ▶	23			
	24	Add lines 21 through 23	24			
	25	Enter amount from Form 1040, line 38 . . . [25]				
	26	Multiply line 25 by 2% (.02)	26			
	27	Subtract line 26 from line 24. If line 26 is more than line 24, enter -0-			27	
Other Miscellaneous Deductions	28	Other - from list on page A-10. List type and amount ▶			28	
Total Itemized Deductions	29	Is Form 1040, line 38, over $159,950 (over $79,975 if married filing separately)? [X] **No.** Your deduction is not limited. Add the amounts in the far right column for lines 4 through 28. Also, enter this amount on Form 1040, line 40. [ ] **Yes.** Your deduction may be limited. See page A-10 for the amount to enter.			29	9,917.
	30	If you elect to itemize deductions even though they are less than your standard deduction, check here ▶ [ ]				

Recovery Rebate Credit Worksheet - Line 70

Keep for Your Records

Before you begin:

If you received Notice 1378, have it available. The notice shows the amount of your economic stimulus payment, which you will need to fill in line 28 below.

1. Can you, or your spouse if filing a joint return, be claimed as a dependent on another person's return?
- [X] **No.** Go to line 2.
- [ ] **Yes.** You cannot get the credit. **Stop** here.

2. Does your tax return include a valid social security number for you and, if filing a joint return, your spouse?
- [X] **Yes.** Skip lines 3 and 4 and go to line 5.
- [ ] **No.** Go to line 3.

3. Are you filing a joint return for 2008?
- [ ] **Yes.** Go to line 4.
- [ ] **No.** You cannot take the credit. **Stop** here.

4. Were either you or your spouse a member of the U.S. Armed Forces at any time during 2008?
- [ ] **Yes.** Go to line 5.
- [ ] **No.** You cannot take the credit. **Stop** here.

5.	Enter the amount from Form 1040, line 56	**5.**	0
6.	Enter the amount from Form 1040, line 52	**6.**	0
7.	Add lines 5 and 6	**7.**	0
8.	Enter $600 ($1, 200 if married filing jointly)	**8.**	600
9.	Enter the smaller of line 7 or line 8	**9.**	0

Recovery Rebate Credit - Line 70 (continued)

10. Is the amount on line 9 at least $300 ($600 if married filing jointly)?

[ ] **Yes.** If you have at least one qualifying child for whom you entered a valid social security number* on Form 1040, line 6c, column (2), and checked the box in column (4), or have at least one qualifying child with a valid social security number* for whom you completed Form 8901, go to line 11. Otherwise, skip lines 11 through 21 and enter the amount from line 9 on line 22.

[X] **No.** If line 7 is more than zero, go to line 11. Otherwise, skip line 11 and go to line 12.

11. Is your gross income** more than the amount shown below for your fling status?

- Single or married filing separately - $8,950
- Married filing jointly - $17,900
- Head of household - $11,500
- Qualifying widow(er) - $14,400

[ ] **No.** Got to line 12.

[ ] **Yes.** Skip lines 12 through 18 and go to line 19.

12. Enter the amount from Form 1040, line 20a **12.** 0

13. Enter the amount of any nontaxable veterans' disability or death benefits you received in 2008 . . . . . **13.** 0

14. Are you filing Form 8812?

[ ] **Yes.** Skip line 15. Enter on line 16 the amount from Form 8812, line 4a.

[X] **No.** Go to line 15.

15. Are you filing Form 2555 or 2555- EZ to exclude foreign earned income, **or** using one of the optional methods to figure your net earnings from self- employment on Schedule SE, **or** are you a church employee or member of the clergy?

[ ] **Yes.** Fill out the Earned Income Worksheet on page 8 of Pub. 972 and enter on line 16 the amount from line 8 of that worksheet.

[X] **No.** Go to line 16.

16. **Earned income.** If you did not already enter an amount on this line as instructed on line 14 or 15, complete Worksheet B on page 51 through line 4b. Enter the amount from Worksheet B, line 4b (If you (or your spouse, if filing jointly) had nontaxable combat pay, did no file Form 8812, and did not enter an amount on line 64b, add your (and your spouse's) nontaxable combat pay to the amount on this line **16.** 0

17. **Qualifying income.** Add lines 12, 13, and 16 . . . . . **17.** 0

18. Is line 17 at least $3,000?

[X] **No.** Skip lines 19 through 21 and enter the amount from line 9 on line 22.

[ ] **Yes.** Go to line 19.

19. Enter $300 ($600 if married filing jointly) **19.** 0

20. Enter the larger of line 9 or line 19 . . . . . **20.** 0

21. Multiply $300 by the number of qualifying children for whom you entered a valid social security number* on:

- Form 1040, line 6c, column (2), and checked the box in column (4), or
- Form 8901, column (b) **21.** 0

22. Add lines 20 and 21 . . . . . **22.** 0

23. Enter the amount from Form 1040, line 38 . . . . . **23.** 489

24. Enter $75,000 ($150,000 if married filing jointly) **24.** 75,000

25. Is the amount on line 23 more than the amount on line 24?

[X] **No.** Skip line 26. Enter the amount from line 22 on line 27 below.

[ ] **Yes.** Subtract line 24 from line 23 . . . . . **25.**

26. Multiply line 25 by 5% (.05) . . . . . **26.**

27. Subtract line 26 from line 22. If zero or less, enter - 0- **27.** 0

28. Enter the amount, if any, of the economic stimulus payment you received (before offset) as shown on Notice 1378 or www.irs.gov. If you received more than one payment, enter the total of all payments you received as shown on all Notices 1378 or on www.irs.gov. If filing a joint return, include your spouse's payment as shown on your spouse's Notice 1378 or on www.irs.gov. If you filed a joint return for 2007 and received an economic stimulus payment, you and your spouse are each treated as having received half of the payment **28.** 600

29. **Recovery rebate credit.** Subtract line 28 from line 27. If zero or less, enter - 0- . Enter the result here and, if more than zero, on Form 1040, line 70. If you entered an amount on line 13 on page 62, enter "VA" on the dotted line to the left of Form 1040, line 70. If you (or your spouse, if filing jointly) had nontaxable combat pay, did not file Form 8812, and did not enter an amount on line 64b, enter "NCP" to the left of Form 1040, line 70. If line 28 is more than line 27, you do not have to pay back the difference **29.** 0

* A valid social security number is not required for a qualifying child if you file a joint return AND either you or your spouse was a member of the U.S Armed Forces at any time during 2008.

** Your gross income includes the total of the following amounts: Form 1040, lines 7, 8a, 9a, 10, 11, 13 (if you were not required to file Schedule D), 15b, 16b, 19, 20b, and 21 (excluding any negative amounts); Schedule C, line 7; Schedule C- EZ, line 1; Schedule E, lines 3 and 4; Schedule F, line 11; Form 4835, line 7; Schedule K- 1 (Form 1065), box 14, codes B and C; Schedule K- 1 (Form 1065- B), box 9, code K- 2; Schedule K- 1 (Form 1120S), box 14, code B. But do not include on this line any amount for which you claimed the foreign earned income exclusion or the housing exclusion on Form 2555 or 2555- EZ.

Your gross income also includes the total of all gains from Schedule D, lines 1, 8, and 13; Schedule D- 1, lines 1 and 8; Form 4684, line 14, and column (c) of lines 35 and 40; Form 4797, lines 2 , 10, and 30; Form 6252, lines 24 and 35; Form 6781, lines 1 and 12; Form 8824, lines 14, 23, 35, and 36; and Form 2439, line 1a. But subtract from this total any section 1202 exclusion, any section 1045 or section 1397B rollover, any exclusion of gain from DC Zone assets or qualified community assets, and any section 121 exclusion shown on Schedule D or Form 4797.