

# GOMES, DaCRUZ & TRACY, P.C.

## CERTIFIED PUBLIC ACCOUNTANTS

P. O. BOX 588

CHESTNUT OFFICE PARK

77 WINSOR STREET, LUDLOW, MA 01056

TELEPHONE: (413) 589-7831

FAX: (413) 589-9587

[www.gdtcpa.com](http://www.gdtcpa.com)

MEMBERS:

AMERICAN INSTITUTE OF CERTIFIED PUBLIC ACCOUNTANTS  
MA SOCIETY OF CERTIFIED PUBLIC ACCOUNTANTS

MARIA F. GOMES, MBA, CPA

MARK A. GERMAIN, CPA, CITP

DAVID J. MANTONI, CPA

January 2026

Dear Client,

We are excited to be working with you on your 2025 income tax filings. After a four-year run of COVID, inflation and global tension, this year we continue with significant global tariffs, the most significant government shutdown in the history of the United States, and the introduction of a new tax act [the One Big Beautiful Bill Act (OBBA)]. Inflation and interest rates have eased, while issues at the border have halted but we have a long way to rebuild the confidence and stability of the American people.

On July 4, 2025, President Trump signed the OBBBA into law. This has been the most significant change in tax law since the Tax Cuts and Jobs Act of 2017 (TCJA). OBBBA extended or made permanent most of the TCJA provisions that were set to expire in 2025 but has also added many enhancements. Our tax checklist has been updated to capture the required data to ensure any changes created by the OBBBA are reflected in your tax filings. One of the more widely spread impacts are for itemized deductions. State and local taxes are allowed up to \$40,000, increased from \$10,000. There are also many changes in charitable contributions for those who itemize and those who do not. You can find additional details in our email communications from July 18, 2025, or by discussing them with one of our tax professionals.

Like the rest of the country, Gomes DaCruz & Tracy, P.C. is not immune to the challenges we are all facing. In 2025, we had significant turnover. Going into the prior tax season we lost a couple tax preparers and continued to rebuild over the summer with an advertising campaign and targeted hiring campaign. This past year has been very challenging, but we have rebuilt and added adequate bandwidth to get through this year and continue to build an all-star team of professionals.

While we have had some turnover during 2025, we continue to strive to improve client relationships and our delivery of services. If you have any questions or concerns, please contact one of our team members. Mark leads the firm as the managing partner. David and Linda provide support year-round while Maria and Elaine continue to provide their expertise on a limited basis. Kristin is heading up the administrative team and continues to support the front and back office as well as working closely with our interns to ensure a smooth start to the season.

The remainder of the staff include Dorothy, Michaela, Eric, and Stephen who are returning along with Osvaldo, Tyler, Michael and Rose, who have joined during 2025. While our team grows you may be talking with one of these professionals but be assured that they are working closely with us. We continue to enhance our process and team with the proper tools and experience as our commitment to providing the best product and service to you.

Our first-floor location at 77 Winsor Street, Suite 103 in Ludlow is well into its second year and is ready to welcome the 2026 tax season. We continue to maintain offices on the third floor, but for your convenience, please continue to check in and pick up returns on the first floor. Lisa Cordero and Donna Boucher will continue to greet you as you enter the office.

Tax season office hours are 8am – 5:30pm Monday through Friday and 9am - 4pm Saturday. Returns are prepared on a first-in, first-out basis. Please submit your information as early as possible to ensure that it is in the queue and will be completed in time. The IRS has not announced when they will be accepting e-filed returns but will most likely be ready by the week of January 26 – 30<sup>th</sup>.

Attached you will find our annual engagement letter for your personal income tax filing along with the 2025 tax questionnaire. Please take the time to review these documents and sign and return them to our office.

We continue to push our paperless features and are encouraging clients to deliver and accept electronic copies of documents instead of paper. If the portal copy of your return is sufficient and you do not require a paper copy, please let us know on the attached checklist.

The filing deadline for individual tax returns is Wednesday, April 15, 2026, this year. There are no holidays to extend the due dates in Massachusetts. To meet this filing deadline, the information needed to complete your return should be received by us **no later than March 28, 2026**. Returns received after this date will be extended. If an extension of the time is required, any tax that may be due with the return must be paid with the extension.

Sincerely,

A handwritten signature in black ink that reads "Gomes, DaCruz & Tracy, P.C." The signature is fluid and cursive, with "Gomes" and "Tracy" being the most distinct parts.

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January 9, 2026

Dear Client,

This letter is to confirm and specify the terms of our engagement with you for the year ended December 31, 2025, and to the nature and limitations of the services we will provide and each party's responsibilities.

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

Our engagement does not include any procedures designed to detect errors, fraud, theft, or other wrongdoing. Therefore, our engagement cannot be relied upon to disclose such matters. If we identify or suspect that an instance of noncompliance with laws and regulations has occurred or is likely to occur, we will discuss the matter with the appropriate level of management and, when appropriate, those charged with governance.

Requests for additional services may necessitate that we amend the Agreement or issue a separate written agreement to reflect the obligations of all parties. In the absence of any other written communications from us documenting additional services, our services will be limited to and governed by the terms of this Agreement.

### ***CPA Firm Responsibilities***

It is our duty to prepare your returns based on the same standard of care that a reasonable tax return preparer would exercise in this type of engagement.

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

Once our services have concluded, we shall have no obligation to notify you of future tax law developments affecting your return(s) except as may be required by Circular 230 or the SSTS related to errors we identify. We will not update your return after the conclusion of the engagement for any reason unless further engaged.

Gomes, DaCruz & Tracy, P.C. will not make any management decisions or perform management functions on your behalf.

#### Confidentiality for filers of joint tax returns

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

#### Tax planning services

Our engagement does not include tax advice which affects the calculation of tax due or the filing of tax forms and schedules for previous or future tax years. However, we may communicate potential tax strategies to you, and you may ask high-level questions of us. It is your responsibility to communicate to us, in writing, any interest in pursuing a tax strategy identified, or if you require more than a cursory response to your question. If you do not request our assistance in writing, we will infer that you do not wish to pursue any suggestion made to you. If you do request our assistance and we agree, we will confirm our understanding with you in a separate written agreement prior to proceeding.

We shall not be liable for any tax, penalties, interest, related professional fees, or other expenses you may incur if you fail to advise us of your desire to investigate or pursue any tax strategy communicated to or by us. Any tax advice described in this paragraph and provided to you shall be governed by this Agreement and billed at our standard hourly rates.

#### Government inquiries

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

#### Third party requests

Our services are not intended to benefit or influence any third party, including any entity or investment which may seek to evaluate your creditworthiness or financial strength. We will not respond to any request from banks, mortgage brokers or others for verification of any information reported on these tax returns. Except where compelled by court order or subpoena, we do not communicate with third parties or provide them with copies of tax returns, unless you request this as a separate engagement.

#### ***Client Responsibilities***

If you fail to comply with the responsibilities as described in this Agreement, your actions or your inactions may result in economic or other loss to you, such as disallowance of tax deductions or credits claimed, additional tax, penalties or interest assessed against you, loss of administrative rights, or criminal punishment. You will be responsible for any loss suffered by you, including any

professional fees required to defend or correct changes made to your tax returns or prepare previously unfiled or amend previously filed tax returns.

The Modernizing Payments To and From America's Bank Account Executive Order, signed on March 25, 2025, mandated that all payments from the U.S. government after September 30, 2025, must be made electronically. All payments to the U.S. government, including quarterly estimated tax payments, should be made electronically as soon as practicable. Assisting you with electronic payments is not part of the scope of our services. You are responsible for transmitting all payments electronically.

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

#### Tax information

We will provide you with an income tax organizer or other method of collecting the information necessary to prepare your income tax returns. You are responsible for fully and accurately completing the income tax organizer.

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

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

#### All income

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

#### Documentation

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

You represent that you have such documentation and can produce it, if necessary, to respond to any examination or inquiry by tax authorities.

We shall not be liable for any tax, penalties, interest, related professional fees, or other expenses you may incur as a result of the disallowance of tax deductions due to inadequate documentation.

#### Foreign filing obligations

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

#### Digital assets

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

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

#### Ultimate responsibility

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

Our assistance related to your tax return is based upon tax reference materials, facts, assumptions, and representations that are subject to change. To the extent we provide written advice concerning federal tax matters, we will follow the applicable guidance contained in our professional standards.

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

You have final responsibility for the payment of your taxes in whatever amount ultimately determined. You may be required or choose to have funds automatically withdrawn from a designated account and transmitted when your tax return is electronically filed. We will not transmit partial payments. Likewise, you may be required or choose to have any overpayment electronically deposited into a designated account. It is your responsibility to provide us with correct account and routing numbers, to review this information for accuracy prior to submission of your return, and, as applicable, to ensure that sufficient funds are available at the time of payment. We shall not be liable for any tax, penalties, interest, related professional fees, or other

expenses you may incur as a result of your failure to provide an accurate routing and account number or to ensure sufficient funds are available at the time of payment.

You will be required to verify and sign a completed Form 8879, *IRS e-file Signature Authorization*, and any similar state and local equivalent authorization form before your returns can be filed electronically.

Our fees for this engagement are not contingent on the results of our services. Rather, our fees for this engagement, including tax planning, are based on time required, complexity of the return, plus any out-of-pocket expenses, at our standard hourly rates. Our fees are payable and due upon presentation of your tax filings.

Our services will conclude upon the earlier of (1) the filing and acceptance of your 2025 tax return (2) written notification by either party that the engagement is terminated or (3) one year from the execution of this agreement.

You authorize the use of e-mail and other electronic methods to transmit and receive information, including confidential information. You acknowledge that e-mail travels over the public internet which is not a secure means of communication. Information transmitted via electronic methods could be compromised through no fault of Gomes, DaCruz & Tracy, P.C. We will utilize reasonable methods and precautions to protect the privacy and confidentiality of transmitted information. **Please be aware that we offer secure and convenient portal access for our clients. If you have not yet accessed your portal, please call the office for instructions.**

We appreciate the opportunity to be of service to you. This Agreement represents the entire agreement of the parties and supersedes all previous oral, written, or other understandings and agreements between the parties. Any modification to the terms of this Agreement must be made in writing and signed by both parties. Please sign on the next page designated for your signature (signed by both taxpayer and spouse if joint return) and return this executed letter along with the enclosed questionnaire to our office.

Sincerely,

A handwritten signature in black ink, appearing to read "Gomes, DaCruz & Tracy, P.C." The signature is fluid and cursive, with "Gomes" and "DaCruz" on the first line and "Tracy, P.C." on the second line.

GOMES, DACRUZ & TRACY, P.C.



PLEASE SIGN AND RETURN WITH THE QUESTIONNAIRE CONTINUED ON THE BACK

**ACCEPTED AND AGREED:**

*Taxpayer*

Signature \_\_\_\_\_

Cell / Home (**Circle one**) \_\_\_\_\_

Print Name \_\_\_\_\_

E-Mail \_\_\_\_\_

*Spouse*

Signature \_\_\_\_\_

Cell / Home (**Circle one**) \_\_\_\_\_

Print Name \_\_\_\_\_

E-Mail \_\_\_\_\_

**1040 Questions For 2025**

**Please check the appropriate box and include all necessary details and documentation.**

**Personal Information**

	Yes	No
Do you want a paper copy of your tax return?	<input type="checkbox"/>	<input type="checkbox"/>
Did your marital status during the year? Please explain.	<input type="checkbox"/>	<input type="checkbox"/>
Did your address change last year?	<input type="checkbox"/>	<input type="checkbox"/>
Did you change your bank account? Please enclose a voided check for payment or deposit	<input type="checkbox"/>	<input type="checkbox"/>
Did you receive an Identity Protection PIN to use on your tax filing?	<input type="checkbox"/>	<input type="checkbox"/>

**Dependents**

Were there any changes in dependents from the prior year?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have children under age 19 or full-time students under age 24 with unearned income of \$2,700?	<input type="checkbox"/>	<input type="checkbox"/>
Did you provide over one half of the support for any other person other than your dependent children during the year? (parent or other)	<input type="checkbox"/>	<input type="checkbox"/>
Did you pay for childcare while you worked or looked for work?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have an eligible child under age 18 and want to open a new tax-deferred "Trump Account" that will be available in July 2026?	<input type="checkbox"/>	<input type="checkbox"/>
For any eligible child born in 2025, a contribution pilot program provides \$1,000. Do you wish to receive this contribution?	<input type="checkbox"/>	<input type="checkbox"/>

**Purchases, Sales and Debt Information**

Did you start a new business, or purchase a rental property this year?	<input type="checkbox"/>	<input type="checkbox"/>
Did you acquire a new or additional interest in a partnership or S corporation?	<input type="checkbox"/>	<input type="checkbox"/>
Did you sell, exchange or purchase any real estate during the year?	<input type="checkbox"/>	<input type="checkbox"/>
Did you sell an existing business, rental, or other property this year?	<input type="checkbox"/>	<input type="checkbox"/>
Did you purchase a new or previously owned clean vehicle this year that is eligible for the new clean vehicle credit? If yes, attach the dealer paperwork.	<input type="checkbox"/>	<input type="checkbox"/>
Did you purchase a new US assembled vehicle in 2025 for personal use and financed with an auto loan? If yes, attach the dealer paperwork.	<input type="checkbox"/>	<input type="checkbox"/>

**- CONTINUED ON NEXT PAGE -**

## 1040 Questions For 2025, continued

**Please check the appropriate box and include all necessary details and documentation.**

	Yes	No
<b>Income Information</b>		
Did you receive any unemployment benefits during the year?	<input type="checkbox"/>	<input type="checkbox"/>
Did you receive tip income not reported to your employer this year?	<input type="checkbox"/>	<input type="checkbox"/>
Did you have any awards, prizes, hobby income, gambling or lottery winnings?	<input type="checkbox"/>	<input type="checkbox"/>
Did you have any income considered to be nonemployee compensation?	<input type="checkbox"/>	<input type="checkbox"/>
Do you expect a large fluctuation in income, deductions or withholding next year?	<input type="checkbox"/>	<input type="checkbox"/>
Did you sell or exchange digital assets during the year, or use digital assets to pay for goods or services?	<input type="checkbox"/>	<input type="checkbox"/>
Did you receive tips in 2025 in a job where tips are customary?	<input type="checkbox"/>	<input type="checkbox"/>
Did you receive overtime pay required under federal rules? Provide final 2025 paystub.	<input type="checkbox"/>	<input type="checkbox"/>
<b>Retirement Information</b>		
Did you receive any Social Security, disability, or unemployment income this year?	<input type="checkbox"/>	<input type="checkbox"/>
Did you make any withdrawals from an IRA, Roth, SIMPLE, SEP or 401(k)?	<input type="checkbox"/>	<input type="checkbox"/>
Did you make any contributions to an IRA, Roth, SIMPLE, SEP or 401(k)?	<input type="checkbox"/>	<input type="checkbox"/>
Did you make any qualified charitable distributions (QCD) from your retirement account?	<input type="checkbox"/>	<input type="checkbox"/>
<b>Deduction Information</b>		
Did you pay out-of-pocket medical expenses?	<input type="checkbox"/>	<input type="checkbox"/>
Did you refinance or take out a home equity loan this year?	<input type="checkbox"/>	<input type="checkbox"/>
Did you pay any tuition or student loan interest this year?	<input type="checkbox"/>	<input type="checkbox"/>
Did you have monetary or noncash charitable contributions? (Circle all that apply)	<input type="checkbox"/>	<input type="checkbox"/>
Did you make any energy efficient home improvements to your main home this year?	<input type="checkbox"/>	<input type="checkbox"/>
Did you make any contributions to or distributions from a 529 plan?	<input type="checkbox"/>	<input type="checkbox"/>
Did you make contributions to a Health Savings Account (HSA) this year?	<input type="checkbox"/>	<input type="checkbox"/>
Did you make any out-of-state purchases (by telephone, internet, mail, in person) that the seller did not collect state sales or use tax?	<input type="checkbox"/>	<input type="checkbox"/>
<b>Miscellaneous Information</b>		
Did you make gifts of more than \$19,000 to any individual?	<input type="checkbox"/>	<input type="checkbox"/>
Did you pay any individual as a household employee during the year?	<input type="checkbox"/>	<input type="checkbox"/>
Did you have subsidized health coverage during the year? Please provide Form 1095-A.	<input type="checkbox"/>	<input type="checkbox"/>
Did you have any interest in or signature authority over a bank, securities, or other financial account in a foreign country? Did the balance exceed \$10,000?	<input type="checkbox"/>	<input type="checkbox"/>
Did you and your dependents have health care coverage for the full year?	<input type="checkbox"/>	<input type="checkbox"/>
May the IRS discuss your tax return with your preparer?	<input type="checkbox"/>	<input type="checkbox"/>
Were you notified or audited by the IRS or state taxing agency? Provide details.	<input type="checkbox"/>	<input type="checkbox"/>

### **Estimated Taxes Paid:**

Due Date	Date Paid	Federal	State
April 15, 2025			
June 16, 2025			
September 15, 2025			
January 15, 2026			
Other			