

CM Financial Group

Tax Preparation Engagement Agreement

Tax year: _____

Client(s): _____

1. Purpose and acceptance

This agreement describes the terms under which CM Financial Group (the "Firm") will prepare the federal and applicable state or local income tax return(s) identified above for the client(s) signing below ("Client"). By signing, Client confirms that Client has read, understood, and accepted these terms.

2. Scope of services

The Firm will prepare the agreed tax return(s) using information and documents supplied by Client. Unless separately agreed in writing, services do not include bookkeeping, payroll, financial-statement preparation, legal advice, investment advice, tax planning, audit or collection representation, responding to notices, amended returns, prior-year returns, entity returns, beneficial-ownership filings, or other services. Additional work requires a separate agreement and may involve additional fees.

3. Client responsibility for complete and accurate information

Client is solely responsible for providing complete, accurate, and timely information. Client must disclose all income, expenses, assets, sales, dependents, filing-status facts, digital-asset transactions, foreign accounts or assets, Marketplace health insurance, estimated payments, prior filings, notices, and any other information that may affect a return. Client must review source documents for accuracy and promptly report missing, duplicate, corrected, or disputed forms. The Firm may rely on information Client provides without independent verification but may request supporting records or reasonable explanations.

4. Dependents, credits, and due diligence

Client must provide truthful facts and requested records supporting filing status, dependents, Earned Income Credit, Child Tax Credit/Additional Child Tax Credit, American Opportunity Tax Credit, and any other benefit claimed. Client understands that the Firm must make reasonable inquiries, document responses, complete required due-diligence forms, and refuse any position that is unsupported, inconsistent, incomplete, or believed to be false. Client will not ask the Firm to omit income, invent expenses, alter facts, or claim an ineligible person or credit.

5. Self-employment, rental, and cash activity

Client is responsible for maintaining books and records supporting gross receipts, cash income, payment-app income, expenses, mileage, inventory, assets, contractors, and other business or rental items. The Firm does not audit Client records. Estimates may be used only when legally permissible, reasonable, and adequately explained. Client remains responsible for substantiation if questioned by a taxing authority.

6. Fees, deposit, and payment

Preparation fees are based on the forms, schedules, complexity, time, risk, and services required, and may differ from an initial estimate if the facts or scope change. The \$25 appointment deposit is nonrefundable and will be applied to preparation fees unless otherwise stated in writing. Client agrees to pay all preparation fees and separately disclosed software, transmission, bank-product, amendment, notice-response, research, rush, or other authorized charges. Fees are earned for professional work performed and are not contingent on refund amount, credit eligibility, acceptance, or audit outcome. The Firm may pause work, decline to file, or withhold non-required deliverables until payment arrangements are satisfied, subject to applicable law and professional obligations.

7. Refunds, balances due, and no guarantee

The Firm does not guarantee a refund, refund amount, processing time, advance approval, loan approval, or the absence of an examination, adjustment, offset, delay, penalty, or interest. Refund estimates may change because of government processing, offsets, identity verification, corrected data, or law changes. Client is responsible for paying all tax, penalties, and interest due. Preparation fees are not refundable merely because a return is rejected, delayed, adjusted, examined, or produces a result different from Client expectations when services were performed.

8. Review and approval of the completed return

Client must carefully review the complete return before signing. Client must verify names, Social Security numbers or ITINs, dates of birth, filing status, dependents, income, deductions, credits, bank information, addresses, and all other entries. Client must ask questions about anything not understood. Client approval and signature confirm that the return is complete and accurate to the best of Client knowledge.

9. Electronic filing authorization

The Firm will not electronically file a return until Client has reviewed the completed return and signed the applicable e-file authorization, including Form 8879 or its equivalent. This engagement agreement is not an e-file authorization. If a return cannot be e-filed, Client is responsible for signing and timely mailing any paper return unless the Firm separately agrees to do so.

10. Bank products and refund advances

Refund transfers, prepaid cards, checks, refund advances, and similar products are optional third-party financial products and are not required to receive a tax refund. Approval, timing, amounts, fees, and repayment terms are controlled by the participating bank or provider. Separate applications, disclosures, and consents apply. The Firm does not guarantee approval or funding and is not responsible for bank decisions, government offsets, or delays.

11. Privacy, use of tax information, and separate consents

The Firm will handle tax-return information in accordance with applicable law and its privacy and security procedures. Client authorizes use of information as reasonably necessary to prepare, review, sign, file, and administer the requested return and related services. This agreement does not replace any separate consent required under Internal Revenue Code section 7216 for a particular use or disclosure, nor does it replace bank-product, e-signature, texting, marketing, or other legally required consent. Where separate consent is required, the Firm will request it separately and Client may decline as provided by law.

12. Electronic communications and document security

Client authorizes routine communication by the phone number and email address Client provides, understanding that ordinary email and text messages may carry privacy risks. Client agrees not to send Social Security numbers, identity documents, or sensitive tax records through unsecured channels when a secure portal or approved method is available. Client must promptly report any suspected unauthorized access or change in contact information.

13. Deadlines, extensions, and late information

Client must provide complete information early enough for the Firm to perform the work. The Firm is not responsible for penalties, interest, lost elections, delayed refunds, or other consequences caused by late, missing, inaccurate, or corrected information supplied by Client. An extension extends the time to file, not the time to pay. Estimated tax due must generally be paid by the original deadline. The Firm will file an extension only when specifically agreed and when Client provides the information and authorization needed.

14. Amended returns and later-discovered information

Client must promptly inform the Firm of omitted income, corrected forms, identity theft, duplicate dependent claims, or other information discovered after filing. Amended returns are outside the original engagement unless the amendment is required solely because of a Firm data-entry error. Amendments resulting from new, corrected, incomplete, or inaccurate Client information are separately billed. The Firm does not guarantee that an amendment will be accepted or produce a particular result.

15. Notices, audits, and representation

Client must promptly provide any IRS or state notice. The original preparation fee does not include responding to notices, audit defense, appeals, collection matters, transcript work, or representation. Such services require a separate written engagement and fee. The Firm is not obligated to represent Client and may decline matters outside its qualifications, capacity, or professional judgment.

16. Record retention

Client is responsible for retaining signed returns and all source documents for the period required by law and as appropriate for Client circumstances. The Firm may retain copies according to its record-retention policy and legal obligations but is not Client permanent storage provider. Client should download and securely keep final returns, authorizations, receipts, and supporting records.

17. Professional judgment and right to withdraw

The Firm will apply applicable tax law and professional judgment. If a matter is uncertain, the Firm may disclose the position, recommend additional research or specialist advice, or decline the position. The Firm may suspend or end the engagement for nonpayment, lack of cooperation, abusive conduct, suspected fraud or identity theft, conflicts, missing records, requests to violate law, or other reasonable professional cause. Client remains responsible for all filing and payment deadlines.

18. Limitation of services and client remedies

The Firm is responsible only for the services expressly described in this agreement. Client must notify the Firm promptly of any claimed error and allow a reasonable opportunity to review and, where appropriate, correct Firm work. Nothing in this agreement waives rights or duties that cannot legally be waived.

19. Entire agreement and changes

This agreement, together with any written service selection, invoice, fee disclosure, privacy notice, and separately executed required consent, states the parties understanding for this engagement. Any material change must be confirmed in writing. If one provision is unenforceable, the remaining provisions continue to apply.

CLIENT ACKNOWLEDGMENT AND SIGNATURES

By signing below, Client confirms that Client has read this agreement, had an opportunity to ask questions, agrees to its terms, and authorizes CM Financial Group to begin the services described above.

Taxpayer printed name	Taxpayer signature	Date
-----------------------	--------------------	------

Spouse printed name (if joint)	Spouse signature	Date
--------------------------------	------------------	------

Firm representative	Signature	Date
---------------------	-----------	------

Client contact information: Phone _____ Email _____

Preparation fee estimate/quote: \$ _____ Deposit received: \$ _____ Other agreed services: _____

Important: This engagement agreement is an office-services contract. It does not replace Form 8879, Form 8867, a section 7216 consent, bank-product disclosures, or any other form or consent required by law.