

## Tips & Tidbits

Financial Newsletter For Your Name

Issue 1 - July 2004

### Tax Tips

If you are like most people, you are just starting to recover from the 2003 tax season. To make next tax season less stressful and less costly, here are a few "Things To Do" that will help at year end.

- § Make files for all your tax deductible items and make it a habit to put receipts, invoices and statements in them right away.
- § Also, make one file for year end tax documents and put those in the file as soon as you receive them.
- § Make estimated tax payments in a timely manner to avoid penalties and interest. Estimated payments are due:
  - April 15, 2004
  - June 15, 2004
  - September 15, 2004
  - January 18, 2005
- § Plan your deductions by grouping as many deductions into the year as possible especially when only deductions over a certain percentage are deductible such as medical expenses.
- § The limits on how much you can put in retirement accounts has increased. Review your financial picture and increase your deductions whenever possible.

We will put more tips in our following issues. In the meantime, if you have any tax questions call us to make an appointment to discuss your specific issues and questions.

*As a Reminder, if you applied for an automatic extension, your return needs to be filed or another extension needs to be requested by August 15, 2004.*



"I'm sorry, but the new tax law clearly states that, Your Name can not take this deduction."

### Mortgage Loan News

Back in December 2003 we announced getting our mortgage brokers license and we were ready to assist with your home loan needs. We are pleased to advise you we have upgraded mortgage companies, our new relationship with Frontier Financial, Inc. will allow us to provide you with faster service and more cost effective closing fees while still providing great rates and a wide range of loan programs.

### Mortgage Loan News-Cont.

If you have not refinanced your mortgage recently, you may be able to save thousands of dollars by refinancing to a lower rate and/or shorter term.

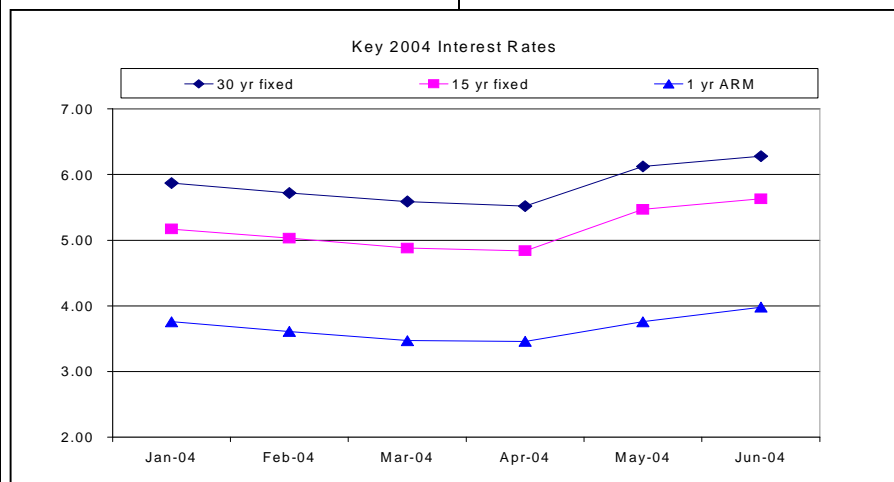
Are your children heading off to college? Do you want to tackle that remodeling project, consolidate your debt or tap into your home's equity?

Whatever the reason that has you thinking about your mortgage needs, we can help you put all the pieces together and find the right program to meet your needs.

Buying a new home? Increase your bargaining power by knowing exactly how much you will be approved for. Also, you can get our FREE "Home Buyer's Handbook" that is packed with valuable information on the home buying process.

Rates are still near historic lows, but on the rise, so now is the time to take action.

Call Steve or Gary for a free consultation, to get pre-approved or to request additional information.



Present this coupon when applying for a new or refinanced  
1<sup>st</sup> mortgage and receive a refund in the amount of  
**\$200.00.**

If you can't use this coupon for yourself, feel free to pass it  
on to someone who can.

**Call 952-224-2297 Today**

Used or Referred by Your Name

Expires September 30, 2004

**Please Read The Following Legal Mumbo Jumbo**

One refund per loan is allowed. Refund check will be sent after rescission period and funds are disbursed. Coupon can be duplicated and such duplication is encouraged. In fact, coupon is not even required, knowledge of coupon will qualify borrower for refund as long as they can tell us how they obtained said knowledge. Let us know who referred you even if they are an embarrassment, we will not hold it against you. No lawyers were harmed, abused or even used during the creation of this disclosure; please don't hold that against us.

If you can read this and send coupon back return receipt requested Tax & Business Solutions will send you \$1.00

Tax & Business Solutions, Inc  
4021 Vernon Avenue South | Suite 208  
St. Louis Park, MN 55416

Your Name  
Your Street  
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