2015 Instructions for Schedule A (Form 1040)

Itemized **Deductions**

Use Schedule A (Form 1040) to figure your itemized deductions. In most cases, your federal income tax will be less if you take the larger of your itemized deductions or your standard deduction.

If you itemize, you can deduct a part of your medical and dental expenses and unreimbursed employee business expenses, and amounts you paid for certain taxes, interest, contributions, and miscellaneous expenses. You can also deduct certain casualty and theft losses.

If you and your spouse paid expenses jointly and are filing separate returns for 2015, see Pub. 504 to figure the portion of joint expenses that you can claim as itemized deductions.



Don't include on Schedule A items deducted elsewhere, such as on Form 1040 or Schedule C, C-EZ, E, or F.

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments. For the latest information about developments related to Schedule A (Form 1040) and its instructions, such as legislation enacted after they were published, go to www.irs.gov/schedulea.

What's New

Limit on itemized deductions. Itemized deductions for taxpayers with adjusted gross incomes above \$154,950 may be reduced. See the instructions for line 29.

Standard mileage rates. The standard mileage rate allowed for operating expenses for a car when you use it for medical reasons is 23 cents per mile. The business standard mileage rate is 57.5 cents per mile. The 2015 rate for use of your vehicle to do volunteer work for certain charitable organizations remains at 14 cents per mile.

Health coverage tax credit. The health coverage tax credit, which was claimed on Form 8885, has been reinstated retroactive to January 1, 2014. See Form 8885 and its instructions for more information.

Medical and Dental Expenses

You generally can deduct only the part of your medical and dental expenses that exceeds 10% of the amount on Form 1040, line 38. However, if either you or your spouse was born before January 2, 1951, you can deduct the part of your medical and dental expenses that exceeds 7.5% of the amount on Form 1040, line 38. See the instructions for line 3.

Pub. 502 discusses the types of expenses you can and cannot deduct. It also explains when you can deduct capital expenses and special care expenses for disabled persons.



If you received a distribution from a health savings account CAUTION or a medical savings account in 2015, see Pub. 969 to figure your de-

duction. **Examples of Medical and**

Dental Payments You Can Deduct

To the extent you weren't reimbursed. you can deduct what you paid for:

• Insurance premiums for medical and dental care, including premiums for qualified long-term care insurance contracts as defined in Pub. 502. But see

Limit on long-term care premiums you can deduct, later. Reduce the insurance premiums by any self-employed health insurance deduction you claimed on Form 1040, line 29. You can't deduct insurance premiums paid with pretax dollars because the premiums aren't included in box 1 of your Form(s) W-2. If you are a retired public safety officer, you can't deduct any premiums you paid to the extent they were paid for with a tax-free distribution from your retirement plan.



If, during 2015, you were an eligible trade adjustment assis-CAUTION tance (TAA) recipient, an al-

ternative TAA (ATAA) recipient, reemployment TAA (RTAA) recipient, or Pension Benefit Guaranty Corporation (PBGC) pension recipient, you must reduce your insurance premiums by any amounts used to figure the health coverage tax credit. See the instructions for Line 1.

- Prescription medicines or insulin.
- · Acupuncturists, chiropractors, dentists, eye doctors, medical doctors, occupational therapists, osteopathic doctors, physical therapists, podiatrists, psychiatrists, psychoanalysts (medical care only), and psychologists.
- Medical examinations, X-ray and laboratory services, insulin treatment, and whirlpool baths your doctor ordered.

Δ-1

- Diagnostic tests, such as a full-body scan, pregnancy test, or blood sugar test kit.
- Nursing help (including your share of the employment taxes paid). If you paid someone to do both nursing and housework, you can deduct only the cost of the nursing help.
- Hospital care (including meals and lodging), clinic costs, and lab fees.
- Qualified long-term care services (see Pub. 502).
- The supplemental part of Medicare insurance (Medicare B).
- The premiums you pay for Medicare Part D insurance.
- A program to stop smoking and for prescription medicines to alleviate nicotine withdrawal.
- A weight-loss program as treatment for a specific disease (including obesity) diagnosed by a doctor.
- Medical treatment at a center for drug or alcohol addiction.
- Medical aids such as eveglasses, contact lenses, hearing aids, braces, crutches, wheelchairs, and guide dogs, including the cost of maintaining them.
- Surgery to improve defective vision, such as laser eye surgery or radial keratotomy.
- Lodging expenses (but not meals) while away from home to receive medical care in a hospital or a medical care facility related to a hospital, provided there was no significant element of personal pleasure, recreation, or vacation in the travel. Don't deduct more than \$50 a night for each eligible person.
- Ambulance service and other travel costs to get medical care. If you used your own car, you can claim what you spent for gas and oil to go to and from the place you received the care; or you can claim 23 cents per mile. Add parking and tolls to the amount you claim under either method.
- Cost of breast pumps and supplies that assist lactation.

Deceased taxpayer. Certain medical expenses paid out of a deceased taxpayer's estate can be claimed on the deceased taxpaver's final return. See Pub. 502 for details.

Limit on long-term care premiums you can deduct. The amount you can deduct for qualified long-term care insurance contracts (as defined in Pub. 502) depends on the age, at the end of 2015, of the person for whom the premiums were paid. See the following chart for details.

IF the person was, at the end of 2015, age	THEN the most you can deduct is
40 or under	\$ 380
41–50	\$ 710
51–60	\$ 1,430
61–70	\$ 3,800
71 or older	\$ 4,750

Examples of Medical and Dental Payments You Can't Deduct

- The cost of diet food.
- Cosmetic surgery unless it was necessary to improve a deformity related to a congenital abnormality, an injury from an accident or trauma, or a disfiguring disease.
- Life insurance or income protection policies.
- The Medicare tax on your wages and tips or the Medicare tax paid as part of the self-employment tax or household employment taxes.



If you were age 65 or older but not entitled to social security benefits, vou can deduct premiums you voluntarily paid for Medicare A

• Nursing care for a healthy baby. But you may be able to take a credit for the amount you paid. See the instruc-

Illegal operations or drugs.

tions for Form 2441.

- Imported drugs not approved by the U.S. Food and Drug Administration (FDA). This includes foreign-made versions of U.S.-approved drugs manufactured without FDA approval.
- Nonprescription medicines, other than insulin (including nicotine gum and certain nicotine patches).
- Travel your doctor told you to take for rest or a change.
 - Funeral, burial, or cremation costs.

Line 1

Medical and Dental Expenses

Enter the total of your medical and dental expenses, after you reduce these expenses by any payments received from insurance or other sources. See Reimbursements, later.

If advance payments of the premium tax credit were made, or you think you may be eligible to claim a premium tax credit, fill out Form 8962 before filling out Schedule A, line 1. See Pub. 502 for how to figure your medical and dental expenses deduction.



Don't forget to include insurance premiums you paid for medical and dental care. But if

vou claimed the self-employed health insurance deduction on Form 1040, line 29, reduce the premiums by the amount on line 29.



If, during 2015, you were an eligible trade adjustment assis-CAUTION tance (TAA) recipient, an al-

ternative TAA (ATAA) recipient, reemployment TAA (RTAA) recipient, or Pension Benefit Guaranty Corporation (PBGC) pension recipient, you must complete Form 8885 before completing Schedule A, line 1. When figuring the amount of insurance premiums you can deduct on Schedule A, do not include any amounts you included on Form 8885, line 4.

Whose medical and dental expenses can you include? You can include medical and dental bills you paid in 2015 for anyone who was one of the following either when the services were provided or when you paid for them.

- Yourself and your spouse.
- All dependents you claim on your return.
- Your child whom you don't claim as a dependent because of the rules for children of divorced or separated parents.
- Any person you could have claimed as a dependent on your return except that person received \$4,000 or more of gross income or filed a joint return.
- Any person you could have claimed as a dependent except that you, or your spouse if filing jointly, can be

claimed as a dependent on someone else's 2015 return.

Example. You provided over half of your mother's support but can't claim her as a dependent because she received wages of \$4,000 in 2015. You can include on line 1 any medical and dental expenses you paid in 2015 for your mother.

Insurance premiums for certain nondependents. You may have a medical or dental insurance policy that also covers an individual who isn't your dependent (for example, a nondependent child under age 27). You can't deduct any premiums attributable to this individual, unless they are such a person described under Whose medical and dental expenses can you include, earlier. However, if you had family coverage when you added this individual to your policy and your premiums didn't increase, you can enter on line 1 the full amount of your medical and dental insurance premiums. See Pub. 502 for more information.

Reimbursements. If your insurance company paid the provider directly for part of your expenses, and you paid only the amount that remained, include on line 1 only the amount you paid. If you received a reimbursement in 2015 for medical or dental expenses you paid in 2015, reduce your 2015 expenses by this amount. If you received a reimbursement in 2015 for prior year medical or dental expenses, don't reduce your 2015 expenses by this amount. But if you deducted the expenses in the earlier year and the deduction reduced your tax, you must include the reimbursement in income on Form 1040, line 21. See Pub. 502 for details on how to figure the amount to include.

Cafeteria plans. Don't include on line 1 insurance premiums paid by an employer-sponsored health insurance plan (cafeteria plan) unless the premiums are included in box 1 of your Form(s) W-2. Also, don't include any other medical and dental expenses paid by the plan unless the amount paid is included in box 1 of your Form(s) W-2.

Line 3

Multiply line 2 by 10%. But, if either vou or vour spouse was born before January 2, 1951, multiply line 2 by 7.5%. The 7.5% rate applies whether you file a joint or separate return as long as one spouse was born before January 2, 1951.



If you are claiming the 7.5% threshold amount for medical CAUTION and dental expenses, make

sure you check the appropriate box(es) on line 39a of Form 1040 for your situation. If you can't check a box on line 39a of Form 1040, but either you or your spouse was born before January 2, 1951, attach a statement to your return indicating that you are taking the 7.5% threshold because you (or your spouse) meets the requirements.

Death before age 65. A taxpayer is considered to be age 65 on the day before the taxpayer's 65th birthday. If the taxpayer wasn't age 65 or older at the time of death, the 7.5% threshold doesn't apply for that taxpaver or the spouse of that taxpayer who is under age 65. For example, a taxpayer who was born on February 14, 1950, dies on February 13. 2015. The taxpayer is considered age 65 at the time of death and the 7.5% threshold applies. However, if the taxpayer died on February 12, 2015, the taxpayer isn't considered age 65 and the 7.5% threshold doesn't apply.

Taxes You Paid

Taxes You Can't Deduct

- Federal income and most excise taxes.
- Social security, Medicare, federal unemployment (FUTA), and railroad retirement (RRTA) taxes.
 - Customs duties.
- Federal estate and gift taxes. But see the instructions for Line 28.
- · Certain state and local taxes, including: tax on gasoline, car inspection fees, assessments for sidewalks or other improvements to your property, tax you paid for someone else, and license fees (marriage, driver's, dog, etc.).

Line 5



You can elect to deduct state and local general sales taxes instead of state and local in-

come taxes. You can't deduct both.

State and Local Income

If you elect to deduct state and local income taxes, you must check box a on line 5. Include on this line the state and local income taxes listed next.

- · State and local income taxes withheld from your salary during 2015. Your Form(s) W-2 will show these amounts. Forms W-2G, 1099-G, 1099-R, and 1099-MISC may also show state and local income taxes withheld.
- State and local income taxes paid in 2015 for a prior year, such as taxes paid with your 2014 state or local income tax return. Don't include penalties or interest.
- State and local estimated tax payments made during 2015, including any part of a prior year refund that you chose to have credited to your 2015 state or local income taxes.
- Mandatory contributions you made to the California, New Jersey, or New York Nonoccupational Disability Benefit Fund, Rhode Island Temporary Disability Benefit Fund, or Washington State Supplemental Workmen's Compensation Fund.
- Mandatory contributions to the Alaska, California, New Jersey, or Pennsylvania state unemployment fund.
- Mandatory contributions to state family leave programs, such as the New Jersey Family Leave Insurance (FLI) program and the California Paid Family Leave program.

Don't reduce your deduction by any:

- State or local income tax refund or credit you expect to receive for 2015, or
- Refund of, or credit for, prior year state and local income taxes you actually received in 2015. Instead, see the instructions for Form 1040, line 10.

State and Local General Sales Taxes

If you elect to deduct state and local general sales taxes, you must check box **b** on line 5. To figure your deduction, you can use either your actual expenses or the optional sales tax tables.

Actual Expenses

Generally, you can deduct the actual state and local general sales taxes (including compensating use taxes) you paid in 2015 if the tax rate was the same

as the general sales tax rate. However, sales taxes on food, clothing, medical supplies, and motor vehicles are deductible as a general sales tax even if the tax rate was less than the general sales tax rate. If you paid sales tax on a motor vehicle at a rate higher than the general sales tax rate, you can deduct only the amount of tax that you would have paid at the general sales tax rate on that vehicle. Motor vehicles include cars, motorcycles, motor homes, recreational vehicles, sport utility vehicles, trucks, vans, and off-road vehicles. Also include any state and local general sales taxes paid for a leased motor vehicle. Don't include sales taxes paid on items used in your trade or business.



You must keep your actual receipts showing general sales taxes paid to use this method.

Refund of general sales taxes. If you received a refund of state or local general sales taxes in 2015 for amounts paid in 2015, reduce your actual 2015 state and local general sales taxes by this amount. If you received a refund of state or local general sales taxes in 2015 for prior year purchases, don't reduce your 2015 state and local general sales taxes by this amount. But if you deducted your actual state and local general sales taxes in the earlier year and the deduction reduced your tax, you may have to include the refund in income on Form 1040, line 21. See Recoveries in Pub. 525 for details.

Optional Sales Tax Tables

Instead of using your actual expenses, you can use the 2015 Optional State Sales Tax Table and the 2015 Optional Local Sales Tax Tables at the end of these instructions to figure your state and local general sales tax deduction. You may also be able to add the state and local general sales taxes paid on certain specified items.

To figure your state and local general sales tax deduction using the tables, complete the State and Local General Sales Tax Deduction Worksheet or use the Sales Tax Deduction Calculator on the IRS website at www.irs.gov/ Individuals/Sales-Tax-Deduction-Calculator.



If your filing status is married filing separately, both you and CAUTION your spouse elect to deduct

sales taxes, and your spouse elects to use the optional sales tax tables, you also must use the tables to figure your state and local general sales tax deduc-

Instructions for the State and **Local General Sales Tax Deduction Worksheet**

Line 1. If you lived in the same state for all of 2015, enter the applicable amount, based on your 2015 income and exemptions, from the 2015 Optional State Sales Tax Table for your state. Read down the "At least-But less than" columns for your state and find the line that includes your 2015 income. If married filing separately, don't include your spouse's income. Your 2015 income is the amount shown on your Form 1040, line 38, **plus** any nontaxable items, such as the following.

- Tax-exempt interest.
- Veterans' benefits.
- Nontaxable combat pay.
- Workers' compensation.
- Nontaxable part of social security and railroad retirement benefits.
- Nontaxable part of IRA, pension, or annuity distributions. Don't include rollovers.
- Public assistance payments. The exemptions column refers to the number of exemptions claimed on Form 1040, line 6d.

What if you lived in more than one state? If you lived in more than one state during 2015, look up the table amount for each state using the rules stated earlier. If there is no table for your state, the table amount is considered to be zero. Multiply the table amount for each state you lived in by a fraction. The numerator of the fraction is the number of days you lived in the state during 2015 and the denominator is the total number of days in the year (365). Enter the total of the prorated table amounts for each state on line 1. However, if you also lived in a locality during 2015 that imposed a local general sales tax, don't enter the total on line 1. Instead, complete a separate worksheet for each state you lived in and enter the prorated amount for that state on line 1.

Example. You lived in State A from January 1 through August 31, 2015 (243 days), and in State B from September 1 through December 31, 2015 (122 days). The table amount for State A is \$500. The table amount for State B is \$400. You would figure your state general sales tax as follows.

State A: $$500 \times 243/365 = 333 State B: \$400 x 122/365 = Total \$467

If none of the localities in which you lived during 2015 imposed a local general sales tax, enter \$467 on line 1 of your worksheet. Otherwise, complete a separate worksheet for State A and State B. Enter \$333 on line 1 of the State A worksheet and \$134 on line 1 of the State B worksheet.

Line 2. If you checked the "No" box, enter -0- on line 2, and go to line 3. If you checked the "Yes" box and lived in the same locality for all of 2015, enter the applicable amount, based on your 2015 income and exemptions, from the 2015 Optional Local Sales Tax Tables for your locality. Read down the "At least-But less than" columns for your locality and find the line that includes your 2015 income. See the instructions for line 1 of the worksheet to figure your 2015 income. The exemptions column refers to the number of exemptions claimed on Form 1040, line 6d.

What if you lived in more than one locality? If you lived in more than one locality during 2015, look up the table amount for each locality using the rules stated earlier. If there is no table for your locality, the table amount is considered to be zero. Multiply the table amount for each locality you lived in by a fraction. The numerator of the fraction is the number of days you lived in the locality during 2015 and the denominator is the total number of days in the year (365). If you lived in more than one locality in the same state and the local general sales tax rate was the same for each locality, enter the total of the prorated table amounts for each locality in that state on line 2. Otherwise, complete a separate worksheet for lines 2 through 6 for each locality and enter each prorated table amount on line 2 of the applicable worksheet.

Example. You lived in Locality 1 from January 1 through August 31, 2015 (243 days), and in Locality 2 from September 1 through December 31, 2015 (122 days). The table amount for Locality 1 is \$100. The table amount for Locality 2 is \$150. You would figure the amount to enter on line 2 as follows. Note that this amount may not equal your local sales tax deduction, which is figured on line 6 of the worksheet.

State and Local General Sales Tax Deduction Worksheet—Line 5b

Keep for Your Records





Instead of using this worksheet, you can find your deduction by using the Sales Tax Deduction Calculator at IRS.gov.

Before you begin: See the instructions for line 1 of the worksheet if you:
✓ Lived in more than one state during 2015, or
✓ Had any nontaxable income in 2015.
1. Enter your state general sales taxes from the 2015 Optional State Sales Tax Table
Next. If, for all of 2015, you lived only in Connecticut, the District of Columbia, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Jersey, or Rhode Island, skip lines 2 through 5, enter -0- on line 6, and go to line 7. Otherwise, go to line 2.
2. Did you live in Alaska, Arizona, Arkansas, Colorado, Georgia, Illinois, Louisiana, Mississippi, Missouri, New York, North Carolina, South Carolina, Tennessee, Utah, or Virginia in 2015?
No. Enter -0-
Yes. Enter your base local general sales taxes from the 2015 Optional Local Sales Tax Tables
3. Did your locality impose a local general sales tax in 2015? Residents of California and Nevada, see the instructions for line 3 of the worksheet.
No. Skip lines 3 through 5, enter -0- on line 6, and go to line 7.
Yes. Enter your local general sales tax rate, but omit the percentage sign. For example, if your local general sales tax rate was 2.5%, enter 2.5. If your local general sales tax rate changed or you lived in more than one locality in the same state during 2015, see the instructions for line 3 of the worksheet
4. Did you enter -0- on line 2?
No. Skip lines 4 and 5 and go to line 6.
Yes. Enter your state general sales tax rate (shown in the table heading for your state), but omit the percentage sign. For example, if your state general sales tax rate is 6%, enter 6.0
5. Divide line 3 by line 4. Enter the result as a decimal (rounded to at least three places)
6. Did you enter -0- on line 2?
No. Multiply line 2 by line 3
The Manaphy line 2 by line 3
Yes. Multiply line 1 by line 5. If you lived in more than one locality in the same state during 2015, see the instructions for line 6 of the worksheet
7. Enter your state and local general sales taxes paid on specified items, if any. See the instructions for line 7 of the worksheet
8. Deduction for general sales taxes. Add lines 1, 6, and 7. Enter the result here and the total from all your state and local general sales tax deduction worksheets, if you completed more than one, on Schedule A, line 5. Be sure to check box b on
that line

Locality 1:	$100 \times 243/365 =$	\$67
Locality 2:	\$150 x 122/365 =	50
Total	=	\$117

Line 3. If you lived in California, check the "No" box if your combined state and local general sales tax rate is 7.5000%. Otherwise, check the "Yes" box and include on line 3 only the part of the combined rate that is more than 7.5000%.

If you lived in Nevada, check the "No" box if your combined state and local general sales tax rate is 6.8500%. Otherwise, check the "Yes" box and include on line 3 only the part of the combined rate that is more than 6.8500%.

What if your local general sales tax rate changed during 2015? If you checked the "Yes" box and your local general sales tax rate changed during 2015, figure the rate to enter on line 3 as follows. Multiply each tax rate for the period it was in effect by a fraction. The numerator of the fraction is the number of days the rate was in effect during 2015 and the denominator is the total number of days in the year (365). Enter the total of the prorated tax rates on line 3.

Example. Locality 1 imposed a 1% local general sales tax from January 1 through September 30, 2015 (273 days). The rate increased to 1.75% for the period from October 1 through December 31, 2015 (92 days). You would enter "1.189" on line 3, figured as follows.

January 1 – September 30: $1.00 \times 273/365 = 0.748$ October 1 – December 31: $1.75 \times 92/365 = 0.441$ Total = 1.189

What if you lived in more than one locality in the same state during 2015? Complete a separate worksheet for lines 2 through 6 for each locality in your state if you lived in more than one locality in the same state during 2015 and each locality didn't have the same local general sales tax rate.

To figure the amount to enter on line 3 of the worksheet for each locality in which you lived (except a locality for which you used the 2015 Optional Local Sales Tax Tables to figure your local

general sales tax deduction), multiply the local general sales tax rate by a fraction. The numerator of the fraction is the number of days you lived in the locality during 2015 and the denominator is the total number of days in the year (365).

Example. You lived in Locality 1 from January 1 through August 31, 2015 (243 days), and in Locality 2 from September 1 through December 31, 2015 (122 days). The local general sales tax rate for Locality 1 is 1%. The rate for Locality 2 is 1.75%. You would enter "0.666" on line 3 for the Locality 1 worksheet and "0.585" for the Locality 2 worksheet, figured as follows.

Locality 1: $1.00 \times 243/365 = 0.666$ Locality 2: $1.75 \times 122/365 = 0.585$

Line 6. If you lived in more than one locality in the same state during 2015, you should have completed line 1 only on the first worksheet for that state and separate worksheets for lines 2 through 6 for any other locality within that state in which you lived during 2015. If you checked the "Yes" box on line 6 of any of those worksheets, multiply line 5 of that worksheet by the amount that you entered on line 1 for that state on the first worksheet.

Line 7. Enter on line 7 any state and local general sales taxes paid on the following specified items. If you are completing more than one worksheet, include the total for line 7 on only one of the worksheets.

- 1. A motor vehicle (including a car, motorcycle, motor home, recreational vehicle, sport utility vehicle, truck, van, and off-road vehicle). Also include any state and local general sales taxes paid for a leased motor vehicle. If the state sales tax rate on these items is higher than the general sales tax rate, only include the amount of tax you would have paid at the general sales tax rate.
- 2. An aircraft or boat, if the tax rate was the same as the general sales tax rate.
- 3. A home (including a mobile home or prefabricated home) or substantial addition to or major renovation of a home, but only if the tax rate was the same as the general sales tax rate and any of the following applies.

- a. Your state or locality imposes a general sales tax directly on the sale of a home or on the cost of a substantial addition or major renovation.
- b. You purchased the materials to build a home or substantial addition or to perform a major renovation and paid the sales tax directly.
- c. Under your state law, your contractor is considered your agent in the construction of the home or substantial addition or the performance of a major renovation. The contract must state that the contractor is authorized to act in your name and must follow your directions on construction decisions. In this case, you will be considered to have purchased any items subject to a sales tax and to have paid the sales tax directly.

Don't include sales taxes paid on items used in your trade or business. If you received a refund of state or local general sales taxes in 2015, see *Refund of general sales taxes*, earlier.

Line 6

Real Estate Taxes



If you are a homeowner who received assistance under a State Housing Finance Agency

Hardest Hit Fund program or an Emergency Homeowners' Loan program, see Pub. 530 for the amount you can deduct on line 6.

Include taxes (state, local, or foreign) you paid on real estate you own that wasn't used for business, but only if the taxes are assessed uniformly at a like rate on all real property throughout the community, and the proceeds are used for general community or governmental purposes. Pub. 530 explains the deductions homeowners can take.

Don't include the following amounts on line 6.

- Itemized charges for services to specific property or persons (for example, a \$20 monthly charge per house for trash collection, a \$5 charge for every 1,000 gallons of water consumed, or a flat charge for mowing a lawn that had grown higher than permitted under a local ordinance).
- Charges for improvements that tend to increase the value of your property (for example, an assessment to

build a new sidewalk). The cost of a property improvement is added to the basis of the property. However, a charge is deductible if it is used only to maintain an existing public facility in service (for example, a charge to repair an existing sidewalk, and any interest included in that charge).

If your mortgage payments include your real estate taxes, you can deduct only the amount the mortgage company actually paid to the taxing authority in

If you sold your home in 2015, any real estate tax charged to the buyer should be shown on your settlement statement and in box 5 of any Form 1099-S you received. This amount is considered a refund of real estate taxes. See Refunds and rebates, later. Any real estate taxes you paid at closing should be shown on your settlement statement.



You must look at your real estate tax bill to decide if any **CAUTION** nondeductible itemized charg-

es, such as those listed earlier, are included in the bill. If your taxing authority (or lender) doesn't furnish you a copy of your real estate tax bill, ask for it.

Refunds and rebates. If you received a refund or rebate in 2015 of real estate taxes you paid in 2015, reduce your deduction by the amount of the refund or rebate. If you received a refund or rebate in 2015 of real estate taxes you paid in an earlier year, don't reduce your deduction by this amount. Instead, you must include the refund or rebate in income on Form 1040, line 21, if you deducted the real estate taxes in the earlier year and the deduction reduced your tax. See Recoveries in Pub. 525 for details on how to figure the amount to include in income.

Line 7

Personal Property Taxes

Enter the state and local personal property taxes you paid, but only if the taxes were based on value alone and were imposed on a yearly basis.

Example. You paid a yearly fee for the registration of your car. Part of the fee was based on the car's value and part was based on its weight. You can deduct only the part of the fee that was based on the car's value.

Line 8

Other Taxes

If you had any deductible tax not listed on line 5, 6, or 7, list the type and amount of tax. Enter only one total on line 8. Include on this line income tax you paid to a foreign country or U.S. possession.



You may want to take a credit for the foreign tax instead of a deduction. See the instructions

for Form 1040, line 48, for details.

Interest You Paid

Whether your interest expense is treated as investment interest, personal interest, or business interest depends on how and when you used the loan proceeds. See Pub. 535 for details.

In general, if you paid interest in 2015 that applies to any period after 2015, you can deduct only amounts that apply for 2015.

Lines 10 and 11

Home Mortgage Interest



If you are a homeowner who received assistance under a State Housing Finance Agency

Hardest Hit Fund program or an Emergency Homeowners' Loan program, see Pub. 530 for the amount you can deduct on line 10 or 11.

A home mortgage is any loan that is secured by your main home or second home. It includes first and second mortgages, home equity loans, and refinanced mortgages.

A home can be a house, condominium, cooperative, mobile home, boat, or similar property. It must provide basic living accommodations including sleeping space, toilet, and cooking facilities.

Limit on home mortgage interest. If you took out any mortgages after October 13, 1987, your deduction may be limited. Any additional amounts borrowed after October 13, 1987, on a line-of-credit mortgage you had on that

date are treated as a mortgage taken out after October 13, 1987. If you refinanced a mortgage you had on October 13, 1987, treat the new mortgage as taken out on or before October 13, 1987. But if you refinanced for more than the balance of the old mortgage, treat the excess as a mortgage taken out after October 13, 1987.

See Pub. 936 to figure your deduction if either (1) or (2) next applies. If you had more than one home at the same time, the dollar amounts in (1) and (2) apply to the total mortgages on both homes.

- 1. You took out any mortgages after October 13, 1987, and used the proceeds for purposes other than to buy, build, or improve your home, and all of these mortgages totaled over \$100,000 at any time during 2015. The limit is \$50,000 if married filing separately. An example of this type of mortgage is a home equity loan used to pay off credit card bills, buy a car, or pay tuition.
- 2. You took out any mortgages after October 13, 1987, and used the proceeds to buy, build, or improve your home, and these mortgages plus any mortgages you took out on or before October 13, 1987, totaled over \$1 million at any time during 2015. The limit is \$500,000 if married filing separately.



If the total amount of all mortgages is more than the fair **CAUTION** market value of the home, additional limits apply. See Pub. 936.

Line 10

Enter on line 10 mortgage interest and points reported to you on Form 1098. If your Form 1098 shows any refund of overpaid interest, don't reduce your deduction by the refund. Instead, see the instructions for Form 1040, line 21. If you and at least one other person (other than your spouse if filing jointly) were liable for and paid interest on the mortgage, and the interest was reported on the other person's Form 1098, report your share of the interest on line 11 (as explained in the line 11 instructions).

If you paid more interest to the recipient than is shown on Form 1098, see Pub. 936 to find out if you can deduct the additional interest. If you can, attach a statement to your paper return explain-

ing the difference and enter "See attached" to the right of line 10.



If you are claiming the mortgage interest credit (for hold-**CAUTION** ers of qualified mortgage cred-

it certificates issued by state or local governmental units or agencies), subtract the amount shown on Form 8396. line 3, from the total deductible interest you paid on your home mortgage. Enter the result on line 10.

Line 11

If you paid home mortgage interest and it wasn't reported to you on Form 1098, report your deductible mortgage interest on line 11.

If you paid home mortgage interest to the person from whom you bought the home, write that person's name, identifying number, and address on the dotted lines next to line 11. If the recipient of your home mortgage payment(s) is an individual, the identifying number is his or her social security number (SSN). Otherwise, it is the employer identification number. You must also let the recipient know your SSN. If you don't show the required information about the recipient or let the recipient know your SSN, you may have to pay a \$50 penal-

If you and at least one other person (other than your spouse if filing jointly) were liable for and paid interest on the mortgage, and the home mortgage interest paid was reported on the other person's Form 1098, attach a statement to your paper return listing the name and address of that person. To the right of line 11, enter "See attached."

Line 12

Points Not Reported on Form 1098

Points are shown on your settlement statement. Points you paid only to borrow money are generally deductible over the life of the loan. See Pub. 936 to figure the amount you can deduct. Points paid for other purposes, such as for a lender's services, aren't deductible.

Refinancing. Generally, you must deduct points you paid to refinance a mortgage over the life of the loan. This is true even if the new mortgage is secured by your main home.

If you used part of the proceeds to improve your main home, you may be able to deduct the part of the points related to the improvement in the year paid. See Pub. 936 for details.



If you paid off a mortgage early, deduct any remaining points in the year you paid off

the mortgage. However, if you refinanced your mortgage with the same lender, see Mortgage ending early in Pub. 936 for an exception.

Line 13

Mortgage Insurance Premiums

Enter the qualified mortgage insurance premiums you paid under a mortgage insurance contract issued after December 31, 2006, in connection with home acquisition debt that was secured by your first or second home. Box 4 of Form 1098 may show the amount of premiums you paid in 2015. If you and at least one other person (other than your spouse if filing jointly) were liable for and paid the premiums in connection with the loan, and the premiums were reported on the other person's Form 1098, report your share of the premiums on line 13. See Prepaid mortgage insurance premiums, later, if you paid any premiums allocable to any period after 2015.

Qualified mortgage insurance is mortgage insurance provided by the Department of Veterans Affairs, the Federal Housing Administration, or the Rural Housing Service (or their successor organizations), and private mortgage insurance (as defined in section 2 of the Homeowners Protection Act of 1998 as in effect on December 20, 2006).

Mortgage insurance provided by the Department of Veterans Affairs and the Rural Housing Service is commonly known as a funding fee and guarantee fee respectively. These fees can be deducted fully in 2015 if the mortgage insurance contract was issued in 2015. Contact the mortgage insurance issuer to determine the deductible amount if it isn't included in box 4 of Form 1098.

Prepaid mortgage insurance premiums. If you paid qualified mortgage insurance premiums that are allocable to periods after 2015, you must allocate them over the shorter of:

- The stated term of the mortgage, or
- 84 months, beginning with the month the insurance was obtained.

The premiums are treated as paid in the year to which they are allocated. If the mortgage is satisfied before its term, no deduction is allowed for the unamortized balance. See Pub. 936 for details.

The allocation rules, explained earlier, don't apply to qualified mortgage insurance provided by the Department of Veterans Affairs or the Rural Housing Service (or their successor organizations).

Limit on amount vou can deduct. You can't deduct your mortgage insurance premiums if the amount on Form 1040, line 38, is more than \$109,000 (\$54,500 if married filing separately). If the amount on Form 1040, line 38, is more than \$100,000 (\$50,000 if married filing separately), your deduction is limited and you must use the Mortgage Insurance Premiums Deduction Worksheet to figure your deduction.

Line 14

Investment Interest

Investment interest is interest paid on money you borrowed that is allocable to property held for investment. It doesn't include any interest allocable to passive activities or to securities that generate tax-exempt income.

Complete and attach Form 4952 to figure your deduction.

Exception. You don't have to file Form 4952 if all three of the following apply.

- 1. Your investment interest expense isn't more than your investment income from interest and ordinary dividends minus any qualified dividends.
- 2. You have no other deductible investment expenses.
- 3. You have no disallowed investment interest expense from 2014.



Alaska Permanent Fund dividends, including those repor-CAUTION ted on Form 8814, aren't investment income.

For more details, see Pub. 550.

Gifts to Charity

You can deduct contributions or gifts you gave to organizations that are religious, charitable, educational, scientific, or literary in purpose. You can also deduct what you gave to organizations that work to prevent cruelty to children or animals. Certain whaling captains may be able to deduct expenses paid in 2015 for Native Alaskan subsistence bowhead whale hunting activities. See Pub. 526 for details.

To verify an organization's charitable status, you can:

- Check with the organization to which you made the donation. The organization should be able to provide you with verification of its charitable status.
- Use our on-line search tool *Exempt* Organizations Select Check to see if an organization is eligible to receive tax-deductible contributions (Publication 78 data). You can access Exempt Organizations Select Check on IRS.gov. Click on Tools then on Exempt Organizations Select Check.

Examples of Qualified Charitable Organizations

 Churches, mosques, synagogues, temples, etc.

- Boy Scouts, Boys and Girls Clubs of America, CARE, Girl Scouts, Goodwill Industries, Red Cross, Salvation Army, United Way, etc.
- Fraternal orders, if the gifts will be used for the purposes listed under Gifts to Charity, earlier.
- Veterans' and certain cultural groups.
- Nonprofit hospitals, and organizations whose purpose is to find a cure for, or help people who have, arthritis, asthma, birth defects, cancer, cerebral palsy, cystic fibrosis, diabetes, heart disease, hemophilia, mental illness or retardation, multiple sclerosis, muscular dystrophy, tuberculosis, etc.
- Most nonprofit educational organizations, such as colleges, but only if your contribution isn't a substitute for tuition or other enrollment fees.
- · Federal, state, and local governments if the gifts are solely for public purposes.

Amounts You Can Deduct

Contributions can be in cash, property, or out-of-pocket expenses you paid to do volunteer work for the kinds of organizations described earlier. If you drove to and from the volunteer work, you can take the actual cost of gas and oil or 14 cents a mile. Add parking and tolls to the amount you claim under either method. But don't deduct any amounts that were repaid to you.

Gifts from which you benefit. If you made a gift and received a benefit in return, such as food, entertainment, or merchandise, you can generally only deduct the amount that is more than the value of the benefit. But this rule doesn't apply to certain membership benefits provided in return for an annual payment of \$75 or less or to certain items or benefits of token value. For details, see Pub. 526.

Example. You paid \$70 to a charitable organization to attend a fund-raising dinner and the value of the dinner was \$40. You can deduct only \$30.

Gifts of \$250 or more. You can deduct a gift of \$250 or more only if you have a statement from the charitable organization showing the information in (1) and

- 1. The amount of any money contributed and a description (but not value) of any property donated.
- 2. Whether the organization did or did not give you any goods or services in return for your contribution. If you did receive any goods or services, a description and estimate of the value must be included. If you received only intangible religious benefits (such as admission to a religious ceremony), the

Mortgage Insurance Premiums Deduction Worksheet—Line 13

Keep for Your Records



	0 0	· · · · · · · · · · · · · · · · · · ·
Befo	ore you be	gin: ✓ See the instructions for line 13 to see if you must use this worksheet to figure your deduction.
1.		al premiums you paid in 2015 for qualified mortgage insurance for a contract issued after December 31,
2.	Enter the amo	ount from Form 1040, line 38
3.	Enter \$100,0	00 (\$50,000 if married filing separately)
4.	Is the amoun	t on line 2 more than the amount on line 3?
	I No	Your deduction isn't limited. Enter the amount from line 1 of this worksheet on Schedule A, line 13. Don't complete the rest of this worksheet.
	Yes.	Subtract line 3 from line 2. If the result isn't a multiple of \$1,000 (\$500 if married filing eparately), increase it to the next multiple of \$1,000 (\$500 if married filing separately). For example, increase \$425 to \$1,000, increase \$2,025 to \$3,000; or if married filing eparately, increase \$425 to \$500, increase \$2,025 to \$2,500, etc. 4.
5.		by \$10,000 (\$5,000 if married filing separately). Enter the result as a decimal. If the result is 1.0 or more, enter
6.	Multiply line	1 by line 5
7.	~ ~	surance premiums deduction. Subtract line 6 from line 1. Enter the result here and on Schedule A,

organization must state this, but it doesn't have to describe or value the benefit.

In figuring whether a gift is \$250 or more, don't combine separate donations. For example, if you gave your church \$25 each week for a total of \$1,300, treat each \$25 payment as a separate gift. If you made donations through payroll deductions, treat each deduction from each paycheck as a separate gift. See Pub. 526 if you made a separate gift of \$250 or more through payroll deduction.



You must get the statement by the date you file your return or the due date (including exten-

sions) for filing your return, whichever is earlier. Don't attach the statement to your return. Instead, keep it for your records.

Limit on the amount you can deduct. See Pub. 526 to figure the amount of your deduction if any of the following applies.

- 1. Your cash contributions or contributions of ordinary income property are more than 30% of the amount on Form 1040, line 38.
- 2. Your gifts of capital gain property are more than 20% of the amount on Form 1040, line 38.
- 3. You gave gifts of property that increased in value or gave gifts of the use of property.

Amounts You Can't Deduct

- Travel expenses (including meals and lodging) while away from home, unless there was no significant element of personal pleasure, recreation, or vacation in the travel.
 - Political contributions.
- Dues, fees, or bills paid to country clubs, lodges, fraternal orders, or similar groups.
- Cost of raffle, bingo, or lottery tickets. But you may be able to deduct these expenses on line 28. See the instructions for *Line 28* for more information on gambling losses.
 - Value of your time or services.
- Value of blood given to a blood bank.
- The transfer of a future interest in tangible personal property (generally,

until the entire interest has been transferred).

- Gifts to individuals and groups that are run for personal profit.
- Gifts to foreign organizations. But you may be able to deduct gifts to certain U.S. organizations that transfer funds to foreign charities and certain Canadian, Israeli, and Mexican charities. See Pub. 526 for details.
- Gifts to organizations engaged in certain political activities that are of direct financial interest to your trade or business. See section 170(f)(9).
- Gifts to groups whose purpose is to lobby for changes in the laws.
- Gifts to civic leagues, social and sports clubs, labor unions, and chambers of commerce.
- Value of benefits received in connection with a contribution to a charitable organization. See Pub. 526 for exceptions.
- Cost of tuition. But you may be able to deduct this as a job education expense on line 21; as a tuition and fees deduction on Form 1040, line 34; or take an education credit (see Form 8863).

Line 16

Gifts by Cash or Check

Enter on line 16 the total value of gifts you made in cash or by check (including out-of-pocket expenses).

Recordkeeping. For any contribution made in cash, regardless of the amount, you must maintain as a record of the contribution a bank record (such as a canceled check or credit card statement) or a written record from the charity. The written record must include the name of the charity, date, and amount of the contribution. If you made contributions through payroll deduction, see Pub. 526 for information on the records you must keep. Don't attach the record to your tax return. Instead, keep it with your other tax records.

Line 17

Other Than by Cash or Check

Enter on line 17 the total value of your contributions of property other than by cash or check. If you gave used items, such as clothing or furniture, deduct

their fair market value at the time you gave them. Fair market value is what a willing buyer would pay a willing seller when neither has to buy or sell and both are aware of the conditions of the sale. For more details on determining the value of donated property, see Pub. 561.

If the amount of your deduction is more than \$500, you must complete and attach Form 8283. For this purpose, the "amount of your deduction" means your deduction before applying any income limits that could result in a carryover of contributions. If you deduct more than \$500 for a contribution of a motor vehicle, boat, or airplane, you must also attach a statement from the charitable organization to your paper return. The organization may use Form 1098-C to provide the required information. If your total deduction is over \$5,000 (\$500 for certain contributions of clothing and household items (discussed next)), you may also have to get appraisals of the values of the donated property. See Form 8283 and its instructions for details.

Contributions of clothing and house-hold items. A deduction for these contributions will be allowed only if the items are in good used condition or better. However, this rule doesn't apply to a contribution of any single item for which a deduction of more than \$500 is claimed and for which you include a qualified appraisal and Form 8283 with your tax return.

Recordkeeping. If you gave property, you should keep a receipt or written statement from the organization you gave the property to, or a reliable written record, that shows the organization's name and address, the date and location of the gift, and a description of the property. For each gift of property, you should also keep reliable written records that include:

- How you figured the property's value at the time you gave it. If the value was determined by an appraisal, keep a signed copy of the appraisal.
- The cost or other basis of the property if you must reduce it by any ordinary income or capital gain that would have resulted if the property had been sold at its fair market value.
- How you figured your deduction if you chose to reduce your deduction for gifts of capital gain property.

• Any conditions attached to the gift.



If your total deduction for gifts of property is over \$500, you CAUTION gave less than your entire in-

terest in the property, or you made a "qualified conservation contribution," vour records should contain additional information. See Pub. 526 for details.

Line 18

Carryover From Prior Year

Enter any carryover of contributions that you couldn't deduct in an earlier year because they exceeded your adjusted gross income limit. See Pub. 526 for details.

Casualty and Theft Losses

Line 20

Complete and attach Form 4684 to figure the amount of your loss to enter on line 20.

You may be able to deduct part or all of each loss caused by theft, vandalism, fire, storm, or similar causes; car, boat, and other accidents; and corrosive drywall. You may also be able to deduct money you had in a financial institution but lost because of the insolvency or bankruptcy of the institution.

You can deduct personal casualty or theft losses only to the extent that:

- 1. The amount of each separate casualty or theft loss is more than \$100,
- 2. The total amount of all losses during the year (reduced by the \$100 limit discussed in (1)) is more than 10% of the amount on Form 1040, line 38.

Corrosive drywall losses. If you paid for repairs to your personal residence or household appliances because of corrosive drywall, you may be able to deduct on line 20 those amounts paid. See Pub. 547 for details.

Use Schedule A, line 23, to deduct the costs of proving that you had a property loss. Examples of these costs are appraisal fees and photographs used to establish the amount of your loss.

Job Expenses and Certain **Miscellaneous Deductions**

You can deduct only the part of these expenses that exceeds 2% of the amount on Form 1040, line 38.

Pub. 529 discusses the types of expenses that can and cannot be deducted.

Examples of Expenses You Can't Deduct

- Political contributions.
- Legal expenses for personal matters that don't produce taxable income.
 - Lost or misplaced cash or property.
- Expenses for meals during regular or extra work hours.
 - The cost of entertaining friends.
- Commuting expenses. See Pub. 529 for the definition of commuting.
- Travel expenses for employment away from home if that period of employment exceeds 1 year. See Pub. 529 for an exception for certain federal employees.
 - Travel as a form of education.
- Expenses of attending a seminar, convention, or similar meeting unless it is related to your employment.
 - Club dues.
- Expenses of adopting a child. But you may be able to take a credit for adoption expenses. See Form 8839 and its instructions for details.
 - Fines and penalties.
- Expenses of producing tax-exempt income.

Line 21

Unreimbursed Employee Expenses

Enter the total ordinary and necessary job expenses you paid for which you weren't reimbursed. (Amounts your employer included in box 1 of your Form W-2 aren't considered reimbursements.)

An ordinary expense is one that is common and accepted in your field of trade, business, or profession. A necessary expense is one that is helpful and appropriate for your business. An expense doesn't have to be required to be considered necessary.

But you must fill in and attach Form 2106 if either (1) or (2), next, applies.

- 1. You claim any travel, transportation, meal, or entertainment expenses for your job.
- 2. Your employer paid you for any of your job expenses that you would otherwise report on line 21.



If you used your own vehicle, are using the standard mileage rate, and (2) earlier, doesn't

apply, you may be able to file Form 2106-EZ instead.

If you don't have to file Form 2106 or 2106-EZ, list the type and amount of each expense on the dotted line next to line 21. If you need more space, attach a statement to your paper return showing the type and amount of each expense. Enter the total of all these expenses on line 21.



Don't include on line 21 any educator expenses you deducted on Form 1040, line 23.

Examples of other expenses to include on line 21 are:

- Safety equipment, small tools, and supplies needed for your job.
- Uniforms required by your employer that aren't suitable for ordinary
- Protective clothing required in your work, such as hard hats, safety shoes, and glasses.
- Physical examinations required by your employer.
- Dues to professional organizations and chambers of commerce.
- Subscriptions to professional journals.
- · Fees to employment agencies and other costs to look for a new job in your present occupation, even if you don't get a new job.
- Certain business use of part of your home. For details, including limits that apply, use TaxTopic 509 (see the Form 1040 instructions) or see Pub. 587.
- Certain educational expenses. For details, use TaxTopic 513 (see the Form 1040 instructions) or see Pub. 970. Reduce your educational expenses by any tuition and fees deduction you claimed on Form 1040, line 34.



You may be able to take a credit for your educational ex-**CAUTION** penses instead of a deduction.

See Form 8863 for details.

Line 22

Tax Preparation Fees

Enter the fees you paid for preparation of your tax return, including fees paid for filing your return electronically. If you paid your tax by credit or debit card, include the convenience fee vou were charged on line 23 instead of this line.

Line 23

Other Expenses

Enter the total amount you paid to produce or collect taxable income and manage or protect property held for earning income. But don't include any personal expenses. List the type and amount of each expense on the dotted lines next to line 23. If you need more space, attach a statement to your paper return showing the type and amount of each expense. Enter one total on line 23.

Examples of expenses to include on line 23 are:

- Certain legal and accounting fees.
- Clerical help and office rent.
- Custodial (for example, trust ac-
- Your share of the investment expenses of a regulated investment compa-
- · Certain losses on nonfederally insured deposits in an insolvent or bankrupt financial institution. For details, including limits that apply, see Pub. 529.

- Casualty and theft losses of property used in performing services as an employee from Form 4684, lines 32 and 38b, or Form 4797, line 18a.
- Deduction for repayment of amounts under a claim of right if \$3,000 or less.
- Convenience fee charged by the card processor for paying your income tax (including estimated tax payments) by credit or debit card. The deduction is claimed for the year in which the fee was charged to your card.

Other Miscellaneous Deductions

Line 28

Only the expenses listed next can be deducted on this line. List the type and amount of each expense on the dotted lines next to line 28. If you need more space, attach a statement to your paper return showing the type and amount of each expense. Enter one total on line 28.

- Gambling losses (gambling losses include, but aren't limited to, the cost of non-winning bingo, lottery, and raffle tickets), but only to the extent of gambling winnings reported on Form 1040, line 21.
- · Casualty and theft losses of income-producing property from Form 4684, lines 32 and 38b, or Form 4797, line 18a.
- Loss from other activities from Schedule K-1 (Form 1065-B), box 2.
- Federal estate tax on income in respect of a decedent.

- A deduction for amortizable bond premium (for example, a deduction allowed for a bond premium carryforward or a deduction for amortizable bond premium on bonds acquired before October 23, 1986).
- An ordinary loss attributable to a contingent payment debt instrument or an inflation-indexed debt instrument (for example, a Treasury Inflation-Protected Security).
- Deduction for repayment of amounts under a claim of right if over \$3,000. See Pub. 525 for details.
- Certain unrecovered investment in a pension.
- Impairment-related work expenses of a disabled person.

For more details, see Pub. 529.

Total Itemized Deductions

Line 29

Use the Itemized Deductions Worksheet, to figure the amount to enter on line 29 if the amount on Form 1040. line 38, is over \$309,900 if married filing jointly or qualifying widow(er); \$284,050 if head of household; \$258,250 if single; or \$154,950 if married filing separately.

Line 30

If you elect to itemize for state tax or other purposes even though your itemized deductions are less than your standard deduction, check the box on line 30.

Itemized Deductions Worksheet—Line 29



1.	Enter the total of the amounts from Schedule A, lines 4, 9, 15, 19, 20, 27, and 28	
2.	Enter the total of the amount from Schedule A, lines 4, 9, 13, 19, 20, 27, and 28 Enter the total of the amount from Schedule A, lines 4, 14, and 20, plus any gambling and casualty or theft losses included on line 28	
	Be sure your total gambling and casualty or theft losses are clearly identified on the dotted lines next to line 28.	
3.	Is the amount on line 2 less than the amount on line 1?	
	Your deduction isn't limited. Enter the amount from line 1 of this worksheet on Schedule A, line 29. Don't complete the rest of this worksheet.	
	☐ Yes. Subtract line 2 from line 1	3.
4.	Multiply line 3 by 80% (0.80)	
5.	Enter the amount from Form 1040, line 38	
6.	Enter \$309,900 if married filing jointly or qualifying widow(er); \$284,050 if head of household; \$258,250 if single; or \$154,950 if married filing separately 6.	
7.	Is the amount on line 6 less than the amount on line 5?	
	Your deduction isn't limited. Enter the amount from line 1 of this worksheet on Schedule A, line 29. Don't complete the rest of this worksheet.	
	Yes. Subtract line 6 from line 5	
8.	Multiply line 7 by 3% (0.03)	
9.	Enter the smaller of line 4 or line 8	9
10.	Total itemized deductions. Subtract line 9 from line 1. Enter the result here and on Schedule A, line 29	10

2015 Optional State Sales Tax Tables

\$0 \$20,000 \$30,000 \$40,000 \$120,000 \$10	\$20,000 \$30,000 \$40,000 \$50,000 \$60,000 \$70,000 \$80,000 \$100,000 \$120,000 \$140,000 \$180,000 \$180,000 \$180,000	1 Alabama 215 318 372 418 459 496 531 563 593 685 733 685 733 685 733 820 865 912 957 991 1254 California 271 446 543 629 707 780 847 911 972 11054 1162 1264 1359	255 376 439 492 540 583 622 659 799 854 906 954 1004 1058 1109 1157 1445	284 417 485 544 596 643 686 726 764 781 879 939 995 1047 1102 1160 1215 1268 1579	306 449 522 585 641 691 737 780 820 873 942 1006 1066 1121 1179 1242 1300 1356 1685 3	5 0 4.0000% 325 476 553 619 678 731 780 825 867 923 996 1063 1125 1184 12245 1310 1371 1430 1775 7.5000% 340 558 678 788 789 780 780 780 780 780 780 780 780	352 514 597 668 732 788 840 889 934 1072 1144 1210 1273 1338 1407 1473 1535 1903	1 Arizona 198 333 409 477 540 597 651 702 751 817 905 988 1066 1140 1219 1305 1387 1466 1951 Colorado 104 167	220 369 453 528 597 661 720 777 831 1000 1091 1177 1259 1346 1441 1531 1618 2152	3 234 393 482 562 635 703 766 826 883 1160 1252 1339 1431 1531 1627 1720 2286	245 412 505 588 665 735 802 864 924 1005 1112 1214 1309 1400 1497 1601 1708 2390 2	5.6000% 254 427 523 610 689 762 831 896 958 1041 1152 1257 1356 1451 1550 1659 1762 1862 2475 2.9000%	267 448 549 640 723 799 1004 1092 1208 1318 1422 1521 1625 1739 1847 1952 2594	1 Arkansas 283 458 554 639 715 786 851 913 971 1050 1153 1251 1341 1428 1519 1617 1711 1801 2345	272	340 551 665 767 859 943 1025 1165 1260 1384 1500 1609 1713 1822 1940 2052 2159 2811	358 579 699 806 902 991 1074 1151 1225 1324 1454 1576 1691 1800 1914 2038 2156 2269 2953	5 6.5000% 372 602 727 838 938 1030 1116 1197 1273 1376 1512 1639 1758 1871 1990 2119 2241 2359 3070 6.3500%	392 634 766 883 988 1085 1176 1261 1341 1449 1592 1726 1851 1971 2096 2231 2360 2484 3233
\$20,000 \$30,000 \$40,000 \$50,000 \$60,000 \$80,000 \$100,000 \$120,000 \$140,000 \$180,000 \$2250,000 \$2250,000 \$275,000 \$300,000 \$300,000 \$40,000 \$50,000 \$60,000 \$70,000 \$80,000 \$100,000 \$100,000 \$100,000 \$100,000 \$100,000 \$100,000 \$100,000 \$100,000 \$100,000 \$100,000 \$100,000 \$100,000 \$100,000 \$100,000 \$100,000 \$100,000 \$100,000 \$110,000 \$12	\$30,000 \$40,000 \$50,000 \$60,000 \$70,000 \$80,000 \$100,000 \$120,000 \$140,000 \$225,000 \$225,000 \$225,000 \$275,000 \$30,000 or more \$20,000 \$40,000 \$40,000 \$50,000 \$70,000 \$80,000 \$100,000 \$110,000 \$110,000 \$120,000 \$120,000 \$140,000 \$120,000 \$120,000 \$180,000 \$180,000 \$180,000 \$180,000 \$180,000 \$180,000 \$180,000 \$180,000 \$180,000 \$180,000 \$180,000 \$180,000 \$180,000	215 318 372 418 459 496 531 563 593 633 685 733 778 820 865 912 957 999 1254 California 271 446 543 629 707 780 847 911 972 1054 1162 1264	376 439 492 540 583 622 659 694 739 854 1004 1058 1109 1157 1445	417 485 544 596 643 686 726 764 814 879 939 995 1047 1102 1160 1215 1268 1579 316 518 630 729 820 903 980 1054	306 449 522 585 641 691 737 780 820 873 942 1006 1066 1121 1179 1242 1300 1356 1685 3	325 476 553 619 678 731 780 825 867 923 996 1063 1125 1184 1245 1310 1371 1430 1775 7.5000%	514 597 668 732 788 840 889 934 994 1072 1144 1210 1273 1338 1407 1473 1535 1903	198 333 409 477 540 597 651 702 751 817 905 988 1066 1140 1219 1305 1387 1466 1091 1091 1091 1091 1091 1091 1091 10	369 453 528 597 661 720 777 831 903 1000 1091 1177 1259 1346 1441 1531 1618 2152	393 482 562 635 703 766 826 883 961 1063 1160 1252 1339 1431 1531 1627 1720 2286	245 412 505 588 665 735 802 864 924 1005 1112 1214 1309 1409 1409 1701 1798 2390 2	254 427 523 610 689 762 831 896 958 1041 1152 1257 1356 1451 1559 1762 1862 2475 2.9000%	448 549 6400 723 799 871 939 1004 1092 1208 1318 1422 1521 1625 1739 1847 1952 2594	283 458 554 639 715 786 851 913 971 1050 1153 1251 1341 1428 1519 1617 1711 1801 2345	514 621 716 802 880 954 1023 1088 1176 1292 1401 1502 1599 1701 1811 1916 2016 2625	551 665 767 859 943 1022 1095 1165 1260 1384 1500 1609 1713 1822 1940 2052 2159 2811	358 579 699 806 902 991 1074 1151 1225 1324 1454 1457 1691 1800 1914 2038 2156 2269 2953	372 602 727 838 938 1030 1116 1197 1273 1376 1512 1639 1758 1871 1990 2241 2359 3070 6.3500%	392 634 766 883 988 1085 1176 1261 1341 1449 1592 1726 1851 1971 2096 2231 2360 2484 3233
\$20,000 \$30,000 \$40,000 \$50,000 \$60,000 \$70,000 \$80,000 \$100,000 \$120,000 \$140,000 \$120,000 \$200,000 \$275,000 \$275,000 \$275,000 \$300,000 \$100,000 \$100,000 \$100,000 \$100,000 \$100,000 \$100,000 \$100,000 \$100,000 \$100,000 \$100,000 \$100,000 \$140,000 \$100,000 \$100,000 \$140,000 \$100,000 \$140,000 \$100,000 \$140,000 \$100,000 \$140,000 \$160,000 \$160,000 \$120,000 \$160,000 \$	\$30,000 \$40,000 \$50,000 \$60,000 \$70,000 \$80,000 \$100,000 \$120,000 \$140,000 \$225,000 \$225,000 \$225,000 \$275,000 \$30,000 or more \$20,000 \$40,000 \$40,000 \$50,000 \$70,000 \$80,000 \$100,000 \$110,000 \$110,000 \$120,000 \$120,000 \$140,000 \$120,000 \$120,000 \$180,000 \$180,000 \$180,000 \$180,000 \$180,000 \$180,000 \$180,000 \$180,000 \$180,000 \$180,000 \$180,000 \$180,000 \$180,000	318 372 418 459 496 531 563 593 633 685 733 778 820 865 912 957 999 1254 California 271 446 543 629 707 780 847 911 972 1054 1164 1164 1164	376 439 492 540 583 622 659 694 739 854 1004 1058 1109 1157 1445	417 485 544 596 643 686 726 764 814 879 939 995 1047 1102 1160 1215 1268 1579 316 518 630 729 820 903 980 1054	449 522 585 641 691 737 780 820 873 942 1006 1066 1121 1179 1242 1300 1356 1685 3 329 540 656 760 854 940	476 553 619 678 731 780 825 867 923 996 1063 1125 1184 1245 1310 1371 1430 1775 7.5000% 340 558 678 785	514 597 668 732 788 840 889 934 994 1072 1144 1210 1273 1338 1407 1473 1535 1903	333 409 477 540 597 651 702 751 817 905 988 1066 1140 1219 1305 1387 1466 1951 1067	369 453 528 597 661 720 777 831 903 1000 1091 1177 1259 1346 1441 1531 1618 2152	393 482 562 635 703 766 826 883 961 1063 1160 1252 1339 1431 1531 1627 1720 2286	412 505 588 665 735 802 864 924 1005 1112 1214 1309 1400 1497 1601 1701 1798 2390 2	427 523 610 689 762 831 896 958 1041 1152 1257 1356 1451 1559 1762 1862 2475 2.9000%	448 549 6400 723 799 871 939 1004 1092 1208 1318 1422 1521 1625 1739 1847 1952 2594	458 554 639 715 786 851 913 971 1050 1153 1251 1341 1428 1519 1617 1711 1801 2345 Connecticu	514 621 716 802 880 954 1023 1088 1176 1292 1401 1502 1599 1701 1811 1916 2016 2625	551 665 767 859 943 1022 1095 1165 1260 1384 1500 1609 1713 1822 1940 2052 2159 2811	579 699 806 902 991 1074 1151 1225 1324 1576 1691 1800 1914 2038 2156 2269 2953	602 727 838 938 1030 1116 1197 1273 1512 1639 1758 1871 1990 2241 2359 3070 6.3500%	634 7666 883 988 1085 1176 1261 1341 1449 1592 1726 1851 1971 2096 2231 2360 2484 3233
\$30,000 \$40,000 \$50,000 \$60,000 \$70,000 \$80,000 \$100,000 \$120,000 \$140,000 \$200,000 \$2250,000 \$275,000 \$275,000 \$275,000 \$275,000 \$275,000 \$300,000 \$200,000 \$100,000	\$40,000 \$50,000 \$60,000 \$70,000 \$80,000 \$100,000 \$120,000 \$140,000 \$180,000 \$225,000 \$225,000 \$225,000 \$250,000 \$250,000 \$300,000 or more me \$20,000 \$40,000 \$50,000 \$70,000 \$80,000 \$100,000 \$120,000 \$140,000 \$140,000 \$140,000 \$140,000 \$120,000 \$140,000 \$140,000 \$120,000 \$180,000	372 418 459 496 531 563 593 633 778 820 865 912 957 999 1254 California 271 446 543 629 707 780 847 911 972 1054 1162	439 492 540 583 622 659 694 739 854 906 954 1004 1058 1109 1157 1445 298 489 595 689 775 854 907 1063 1075	485 544 596 643 686 726 764 814 879 939 995 1047 1102 1160 1215 1268 1579 316 518 630 729 820 903 983 980 1054	522 585 641 691 737 780 820 873 942 1006 1066 1121 1179 1242 1300 1356 1685 3	553 619 678 731 780 825 867 923 996 1063 1125 1184 1245 1310 1371 1430 1775 7.5000% 340 558 678	597 668 732 788 840 889 934 1072 1144 1210 1273 1338 1407 1473 1535 1903	409 477 540 597 651 702 751 817 905 988 1066 1140 1219 1305 1387 1466 1951	453 528 597 661 720 777 831 903 1000 1091 1177 1259 1346 1441 1531 1618 2152	482 562 635 703 766 826 883 961 1063 1160 1252 1339 1431 1531 1627 1720 2286	505 588 665 735 802 864 924 1005 1112 1214 1309 1400 1497 1601 1701 1798 2390 2	523 610 689 762 831 896 958 1041 1152 1257 1356 1451 1550 1659 1762 2475 2.9000%	549 640 723 799 871 939 1004 1092 1208 1318 1422 1521 1625 1739 1847 1952 2594	554 639 715 786 851 913 971 1050 1153 1251 1341 1428 1519 1617 1711 1801 2345	621 716 802 880 954 1023 1088 1176 1292 1401 1502 1599 1701 1811 1916 2016 2625	665 767 859 943 1022 1095 1165 1260 1384 1500 1609 1713 1822 1940 2052 2159 2811	699 806 902 991 1074 1151 1225 1324 1454 1576 1691 1800 1914 2038 2156 2269 2953	727 838 938 1030 1116 1197 1273 1376 1512 1639 1758 1871 1990 2119 2241 2359 3070 6.3500%	766 883 988 1085 1176 1261 1341 1449 1592 1726 1851 1971 2096 2231 2360 2484 3233
\$40,000 \$50,000 \$60,000 \$70,000 \$80,000 \$90,000 \$100,000 \$120,000 \$140,000 \$180,000 \$220,000 \$225,000 \$275,000 \$300,000 \$40,000 \$40,000 \$50,000 \$70,000 \$80,000 \$100,000 \$100,000 \$100,000 \$100,000 \$100,000 \$100,000 \$140,000 \$140,000 \$140,000 \$140,000 \$140,000 \$140,000 \$140,000 \$140,000 \$140,000 \$140,000 \$120,000 \$120,000 \$180,000 \$180,000 \$120,	\$50,000 \$60,000 \$70,000 \$80,000 \$100,000 \$120,000 \$140,000 \$180,000 \$225,000 \$225,000 \$225,000 \$275,000 \$300,000 or more me \$200,000 \$50,000 \$50,000 \$60,000 \$70,000 \$120,000 \$140,000 \$120,000 \$140,000 \$120,000 \$120,000 \$120,000 \$120,000 \$120,000 \$120,000 \$120,000 \$120,000 \$120,000 \$120,000 \$120,000 \$120,000 \$120,000 \$120,000 \$120,000 \$120,000 \$120,000 \$120,000	418 459 496 531 563 593 633 685 733 778 820 865 912 957 999 1254 California 271 446 543 629 707 780 847 911 972 1054 1162 1264	492 540 583 622 659 694 739 799 854 906 954 1008 1105 1157 1445 298 489 595 689 775 854 927 997 1063 1152	544 596 643 686 726 764 814 879 995 1047 1102 1160 1215 1268 1579 316 518 630 729 820 903 980 980 1054	585 641 691 737 780 873 942 1006 1066 1121 1179 1242 1300 1356 1685 3	619 678 731 780 825 867 923 996 1063 1125 1184 1245 1310 1371 1430 1775 7.5000% 340 558 678 785	668 732 788 840 889 934 1072 1144 1210 1273 1338 1407 1473 1535 1903	477 540 597 651 702 751 817 905 988 1066 1140 1219 1305 1387 1466 1951 Colorado 104 167	528 597 661 720 777 831 903 1000 1091 1177 1259 1346 1441 1531 1618 2152	562 635 703 766 826 883 961 1063 1160 1252 1339 1431 1531 1627 1720 2286	588 665 735 802 864 924 1005 1112 1214 1309 1400 1497 1601 1701 1798 2390 2	610 689 762 831 896 958 1041 1152 1257 1356 1451 1550 1659 1762 2475 2.9000%	640 723 799 871 939 1004 1092 1208 1318 1422 1521 1625 1739 1847 1952 2594	639 715 786 851 913 971 1050 1153 1251 1341 1428 1519 1617 1711 1801 2345 Connecticu 247	716 802 880 954 1023 1088 1176 1292 1401 1502 1599 1701 1811 1916 2016 2625 it	767 859 943 1022 1095 1165 1260 1384 1500 1609 1713 1822 1940 2052 2159 2811	806 902 991 1074 1151 1225 1324 1454 1576 1691 1800 1914 2038 2156 2269 2953	838 938 1030 1116 1197 1273 1376 1512 1639 1758 1871 1990 2119 2241 2359 3070 6.3500%	883 988 1085 1176 1261 1341 1449 1592 1726 1851 1971 2096 2231 2360 2484 3233
\$50,000 \$60,000 \$70,000 \$80,000 \$70,000 \$80,000 \$100,000 \$120,000 \$140,000 \$180,000 \$2200,000 \$275,000 \$300,000 Incom \$0 \$20,000 \$30,000 \$40,000 \$50,000 \$60,000 \$70,000 \$80,000 \$100,000 \$100,000 \$120,000 \$120,000 \$100,000 \$120,000 \$120,000 \$120,000 \$120,000 \$120,000 \$120,000 \$120,000 \$120,000 \$180,000 \$180,000 \$180,000 \$180,000 \$180,000 \$180,000 \$180,000 \$180,000 \$180,000 \$180,000 \$180,000 \$120,000 \$120,000 \$120,000	\$60,000 \$70,000 \$80,000 \$100,000 \$120,000 \$140,000 \$180,000 \$225,000 \$225,000 \$275,000 \$300,000 or more me \$20,000 \$30,000 \$40,000 \$50,000 \$70,000 \$80,000 \$100,000 \$140,000 \$140,000 \$140,000 \$140,000 \$120,000 \$180,000 \$180,000 \$180,000 \$180,000 \$2200,000	459 496 531 563 593 633 593 685 738 820 865 912 957 999 1254 California 271 446 543 629 707 780 847 911 972 1054 1162 1264	540 583 622 659 694 739 854 1004 1058 1109 1157 1445 298 489 595 689 775 854 927 997 1063 1152	596 643 686 726 764 814 879 939 995 1047 1102 1160 1215 1268 1579 316 518 630 729 820 903 980 903 980 1054	641 691 737 780 820 873 942 1006 1066 1121 1179 1242 1300 1356 1685 3 329 540 656 760 854 940	678 731 780 825 867 923 996 1063 1125 1184 1245 1310 1371 1430 1775 7.5000% 340 558 678	732 788 840 889 934 994 1072 1144 1210 1273 1338 1407 1473 1535 1903	540 597 651 702 751 817 905 988 1066 1140 1219 1305 1387 1466 1966 1067	597 661 720 777 831 903 1000 1091 1177 1259 1346 1441 1531 1618 2152	635 703 766 826 883 961 1063 1160 1252 1339 1431 1531 1627 1720 2286	665 735 802 864 924 1005 1112 1214 1309 1400 1497 1601 1701 1798 2390 2	689 762 831 896 958 1041 1152 1257 1356 1451 1550 1659 1762 2475 2.9000%	723 799 871 939 1004 1092 1208 1318 1422 1521 1625 1739 1847 1952 2594	715 786 851 913 971 1050 1153 1251 1341 1428 1519 1617 1711 1801 2345 Connecticu 247	802 880 954 1023 1088 1176 1292 1401 1502 1599 1701 1811 1916 2016 2625 at	859 943 1022 1095 1165 1260 1384 1500 1609 1713 1822 1940 2052 2159 2811	902 991 1074 1151 1225 1324 1454 1576 1691 1800 1914 2038 2156 2269 2953 4	938 1030 1116 1197 1273 1376 1512 1639 1758 1871 1990 2119 2241 2359 3070 6.3500%	988 1085 1176 1261 1341 1449 1592 1726 1851 1971 2096 2231 2360 2484 3233
\$60,000 \$70,000 \$80,000 \$90,000 \$120,000 \$140,000 \$180,000 \$200,000 \$2250,000 \$2250,000 \$275,000 \$300,000 Incom \$300,000 \$40,000 \$50,000 \$60,000 \$70,000 \$80,000 \$100,000 \$140,000 \$100,000 \$100,000 \$100,000 \$120,000 \$140,000 \$120,000 \$120,000 \$120,000 \$200,000 \$200,000 \$225,000	\$70,000 \$80,000 \$90,000 \$100,000 \$120,000 \$140,000 \$180,000 \$225,000 \$225,000 \$225,000 \$225,000 \$300,000 or more me \$20,000 \$30,000 \$40,000 \$50,000 \$80,000 \$70,000 \$80,000 \$120,000 \$140,000 \$140,000 \$140,000 \$2120,000 \$220,000	496 531 563 593 633 685 733 778 820 865 912 957 999 1254 California 271 446 543 629 707 780 847 911 972 1054 1162 11264	583 622 659 694 739 799 854 906 954 1004 1058 1109 1157 1445	643 686 726 764 814 879 939 995 1047 1102 1160 1215 1268 1579 316 518 630 729 820 903 980 1054	691 737 780 820 873 942 1006 1066 1121 1179 1242 1300 1356 1685 3 3 329 540 656 760 854 940	731 780 825 867 923 996 1063 1125 1184 1245 1310 1371 1430 1775 7.5000% 340 558 678	788 840 889 934 1072 1144 1210 1273 1338 1407 1473 1535 1903	597 651 702 751 817 905 988 1066 1140 1219 1305 1387 1466 1951 Colorado	661 720 777 831 903 1000 1091 1177 1259 1346 1441 1531 1618 2152	703 766 826 883 961 1063 1160 1252 1339 1431 1531 1627 1720 2286	735 802 864 924 1005 1112 1214 1309 1400 1497 1601 1701 1798 2390 2	762 831 896 958 1041 1152 1257 1356 1451 1550 1659 1762 1862 2475 2.9000%	799 871 939 1004 1092 1208 1318 1422 1521 1625 1739 1847 1952 2594	786 851 913 971 1050 1153 1251 1341 1428 1519 1617 1711 1801 2345	880 954 1023 1088 1176 1292 1401 1502 1599 1701 1811 1916 2016 2625	943 1022 1095 1165 1260 1384 1500 1609 1713 1822 1940 2052 2159 2811	991 1074 1151 1225 1324 1454 1576 1691 1800 1914 2038 2156 2269 2953 4	1030 1116 1197 1273 1376 1512 1639 1758 1871 1990 2119 2241 2359 3070 6.3500%	1085 1176 1261 1341 1449 1592 1726 1851 1971 2096 2231 2360 2484 3233
\$70,000 \$80,000 \$80,000 \$100,000 \$120,000 \$140,000 \$180,000 \$225,000 \$250,000 \$225,000 \$275,000 \$300,000 Incom \$0 \$20,000 \$40,000 \$50,000 \$70,000 \$80,000 \$100,000 \$140,000 \$140,000 \$140,000 \$150,000 \$120,000	\$80,000 \$90,000 \$120,000 \$120,000 \$140,000 \$180,000 \$225,000 \$225,000 \$225,000 \$275,000 \$30,000 or more \$20,000 \$40,000 \$50,000 \$70,000 \$80,000 \$120,000 \$140,000 \$140,000 \$120,000 \$120,000 \$180,000 \$2180,000 \$200,000	531 563 593 633 685 733 778 820 957 999 1254 California 271 446 543 629 707 780 847 911 952 1054 1164 1164 1164	622 659 694 739 799 854 906 954 1004 1058 1109 1157 1445 298 489 595 689 775 854 927 997 1063 1152	686 726 764 814 879 939 995 1047 1102 1160 1215 1268 1579 316 518 630 729 820 903 980 1054	737 780 820 820 873 942 1006 1121 1179 1242 1300 1356 1685 3 329 540 656 760 854 940	780 825 867 923 996 1063 1125 1184 1245 1310 1371 1430 1775 7.5000% 340 558 678 785	840 889 934 1072 1144 1210 1273 1338 1407 1473 1535 1903	651 702 751 817 905 988 1066 1140 1219 1305 1387 1466 1951 Colorado	720 777 831 903 1000 1091 1177 1259 1346 1441 1531 1618 2152	766 826 883 961 1063 1160 1252 1339 1431 1531 1627 1720 2286	802 864 924 1005 1112 1214 1309 1400 1497 1601 1701 1798 2390 2	831 896 958 1041 1152 1257 1356 1451 1550 1659 1762 2475 2.9000%	871 939 1004 1092 1208 1318 1422 1521 1625 1739 1847 1952 2594	851 913 971 1050 1153 1251 1341 1428 1519 1617 1711 1801 2345 Connecticu	954 1023 1088 1176 1292 1401 1502 1599 1701 1811 1916 2016 2625 it	1022 1095 1165 1260 1384 1500 1609 1713 1822 1940 2052 2159 2811	1074 1151 1225 1324 1454 1576 1691 1800 1914 2038 2156 2269 2953 4	1116 1197 1273 1376 1512 1639 1758 1871 1990 2119 2241 2359 3070 6.3500%	1176 1261 1341 1449 1592 1726 1851 1971 2096 2231 2360 2484 3233
\$80,000 \$90,000 \$100,000 \$120,000 \$140,000 \$140,000 \$200,000 \$2250,000 \$275,000 \$275,000 \$300,000 Incom \$0 \$40,000 \$50,000 \$60,000 \$70,000 \$80,000 \$100,000 \$100,000 \$140,000 \$140,000 \$180,000 \$120,000	\$90,000 \$100,000 \$120,000 \$140,000 \$180,000 \$220,000 \$225,000 \$225,000 \$275,000 \$300,000 or more me \$20,000 \$40,000 \$50,000 \$70,000 \$80,000 \$100,000 \$140,00	563 593 685 733 778 820 865 912 957 999 1254 California 271 446 543 629 707 780 847 911 972 1054 1162 1264	659 694 739 799 854 1004 1058 1109 1157 1445	726 764 814 879 939 995 1047 1100 1215 1268 1579 316 518 630 729 820 903 980 1054	780 820 873 942 1006 1066 1121 1179 1242 1300 1356 1685 3 329 540 656 760 854 940	825 867 923 996 1063 1125 1184 1245 1310 1371 1430 1775 7.5000% 340 558 678 785	889 934 994 1072 1144 1210 1273 1338 1407 1473 1535 1903 356 583 708	702 751 817 905 988 1066 1140 1219 1305 1387 1466 1951 Colorado	777 831 903 1000 1091 1177 1259 1346 1441 1531 1618 2152	826 883 961 1063 1160 1252 1339 1431 1531 1627 1720 2286	864 924 1005 1112 1214 1309 1400 1497 1601 1701 1798 2390 2	896 958 1041 1152 1257 1356 1451 1550 1659 1762 1862 2475 2.9000%	939 1004 1092 1208 1318 1422 1521 1625 1739 1847 1952 2594	913 971 1050 1153 1251 1341 1428 1519 1617 1711 1801 2345 Connecticu	1023 1088 1176 1292 1401 1502 1599 1701 1811 1916 2016 2625	1095 1165 1260 1384 1500 1609 1713 1822 1940 2052 2159 2811	1151 1225 1324 1454 1576 1691 1800 1914 2038 2156 2269 2953 4	1197 1273 1376 1512 1639 1758 1871 1990 2119 2241 2359 3070 6.3500%	1261 1341 1449 1592 1726 1851 1971 2096 2231 2360 2484 3233
\$100,000 \$120,000 \$140,000 \$160,000 \$180,000 \$225,000 \$250,000 \$250,000 \$275,000 \$300,000 \$100,000 \$40,000 \$50,000 \$60,000 \$70,000 \$80,000 \$100,000 \$120,000 \$140,000 \$140,000 \$140,000 \$140,000 \$140,000 \$140,000 \$140,000 \$140,000 \$140,000 \$140,000 \$140,000 \$140,000 \$140,000 \$140,000 \$120,000	\$120,000 \$140,000 \$160,000 \$180,000 \$200,000 \$225,000 \$275,000 \$300,000 or more me \$20,000 \$30,000 \$40,000 \$50,000 \$70,000 \$80,000 \$100,000 \$120,000 \$140,000 \$120,000 \$140,000 \$120,000 \$120,000 \$180,000 \$180,000 \$200,000	633 685 733 778 820 957 999 1254 California 271 446 543 629 707 780 847 911 972 1054 1162	739 799 854 906 954 1004 1058 1109 1157 1445 298 489 595 689 775 854 927 997 1063 1152	814 879 939 995 1047 1100 1215 1268 1579 316 518 630 729 820 903 980 1054	873 942 1006 11066 1121 1179 1242 1300 1356 1685 3 329 540 656 760 854 940	923 996 1063 1125 1184 1245 1310 1371 1430 1775 7.5000% 340 558 678 785	994 1072 1144 1210 1273 1338 1407 1473 1535 1903 356 583 708	817 905 988 1066 1140 1219 1305 1387 1466 1951 Colorado	903 1000 1091 1177 1259 1346 1441 1531 1618 2152	961 1063 1160 1252 1339 1431 1531 1627 1720 2286	1005 1112 1214 1309 1400 1497 1601 1701 1798 2390 2	1041 1152 1257 1356 1451 1550 1659 1762 1862 2475 2.9000%	1092 1208 1318 1422 1521 1625 1739 1847 1952 2594	1050 1153 1251 1341 1428 1519 1617 1711 1801 2345 Connecticu	1176 1292 1401 1502 1599 1701 1811 1916 2016 2625	1260 1384 1500 1609 1713 1822 1940 2052 2159 2811	1324 1454 1576 1691 1800 1914 2038 2156 2269 2953 4	1376 1512 1639 1758 1871 1990 2119 2241 2359 3070 6.3500%	1449 1592 1726 1851 1971 2096 2231 2360 2484 3233
\$120,000 \$140,000 \$180,000 \$180,000 \$200,000 \$225,000 \$275,000 \$275,000 \$300,000 Incom \$0 \$20,000 \$40,000 \$50,000 \$70,000 \$80,000 \$70,000 \$80,000 \$100,000 \$120,000 \$140,000 \$140,000 \$120,000 \$140,000 \$180,000 \$180,000 \$180,000 \$180,000 \$120,000 \$180,000 \$180,000 \$180,000 \$120,000 \$180,000 \$120,000 \$180,000 \$120,000 \$180,000 \$120,000	\$140,000 \$160,000 \$180,000 \$200,000 \$225,000 \$225,000 \$275,000 \$300,000 or more me \$20,000 \$30,000 \$40,000 \$50,000 \$70,000 \$80,000 \$100,000 \$120,000 \$140,000 \$140,000 \$120,000 \$180,000 \$180,000 \$180,000 \$200,000	685 733 778 820 865 912 957 999 1254 California 271 446 543 629 707 780 847 911 972 1054 1162 1264	799 854 906 954 1004 1058 1109 1157 1445 298 489 595 689 775 854 927 997 1063 1152	879 939 995 1047 1102 1160 1215 1268 1579 316 518 630 729 820 903 980 1054	942 1006 1066 1121 1179 1242 1300 1356 1685 3 329 540 656 760 854 940	996 1063 1125 1184 1245 1310 1371 1430 1775 7.5000% 340 558 678 785	1072 1144 1210 1273 1338 1407 1473 1535 1903 356 583 708	905 988 1066 1140 1219 1305 1387 1466 1951 Colorado	1000 1091 1177 1259 1346 1441 1531 1618 2152	1063 1160 1252 1339 1431 1531 1627 1720 2286	1112 1214 1309 1400 1497 1601 1701 1798 2390 2	1152 1257 1356 1451 1550 1659 1762 1862 2475 2.9000%	1208 1318 1422 1521 1625 1739 1847 1952 2594	1153 1251 1341 1428 1519 1617 1711 1801 2345 Connecticu	1292 1401 1502 1599 1701 1811 1916 2016 2625 ut	1384 1500 1609 1713 1822 1940 2052 2159 2811	1454 1576 1691 1800 1914 2038 2156 2269 2953 4	1512 1639 1758 1871 1990 2119 2241 2359 3070 6.3500%	1592 1726 1851 1971 2096 2231 2360 2484 3233
\$140,000 \$160,000 \$160,000 \$200,000 \$225,000 \$225,000 \$275,000 \$300,000 \$100,000 \$100,000 \$100,000 \$100,000 \$100,000 \$160,000 \$180,000 \$180,000 \$180,000 \$180,000 \$120,000	\$160,000 \$180,000 \$220,000 \$225,000 \$255,000 \$275,000 \$300,000 or more me \$20,000 \$40,000 \$50,000 \$60,000 \$70,000 \$80,000 \$100,000 \$120,000 \$140,000 \$140,000 \$140,000 \$120,000 \$180,000 \$200,000 \$200,000 \$200,000	733 778 820 865 912 957 999 1254 California 271 446 543 629 707 780 847 911 972 1054 1162 1264	854 906 954 1004 1058 1109 1157 1445 298 489 595 689 775 854 927 997 1063 1152	939 995 1047 1102 1160 1215 1268 1579 316 518 630 729 820 903 980 1054	1006 1066 1121 1179 1242 1300 1356 1685 3 329 540 656 760 854 940	1063 1125 1184 1245 1310 1371 1430 1775 7.5000% 340 558 678 785	1144 1210 1273 1338 1407 1473 1535 1903 356 583 708	988 1066 1140 1219 1305 1387 1466 1951 Colorado	1091 1177 1259 1346 1441 1531 1618 2152	1160 1252 1339 1431 1531 1627 1720 2286	1214 1309 1400 1497 1601 1701 1798 2390 2	1257 1356 1451 1550 1659 1762 1862 2475 2.9000%	1318 1422 1521 1625 1739 1847 1952 2594	1251 1341 1428 1519 1617 1711 1801 2345 Connecticu	1401 1502 1599 1701 1811 1916 2016 2625 ut	1500 1609 1713 1822 1940 2052 2159 2811	1576 1691 1800 1914 2038 2156 2269 2953 4	1639 1758 1871 1990 2119 2241 2359 3070 6.3500%	1726 1851 1971 2096 2231 2360 2484 3233
\$160,000 \$180,000 \$220,000 \$225,000 \$250,000 \$275,000 \$300,000 \$0,000 \$40,000 \$40,000 \$50,000 \$60,000 \$70,000 \$80,000 \$100,000 \$100,000 \$140,000 \$140,000 \$140,000 \$140,000 \$140,000 \$140,000 \$140,000 \$140,000 \$140,000 \$140,000 \$120,000 \$140,000 \$120,000 \$1	\$180,000 \$200,000 \$200,000 \$225,000 \$225,000 \$275,000 \$300,000 or more \$20,000 \$30,000 \$40,000 \$50,000 \$70,000 \$80,000 \$100,000 \$140,000 \$140,000 \$140,000 \$120,000 \$120,000 \$120,000 \$180,000 \$200,000	778 820 865 912 957 999 1254 California 271 446 543 629 707 780 847 911 972 1054 1162	906 954 1004 1058 1109 1157 1445 298 489 595 689 775 854 927 997 1063 1152	995 1047 1102 1160 1215 1268 1579 316 518 630 729 820 903 980 1054	1066 1121 1179 1242 1300 1356 1685 3 329 540 656 760 854 940	1125 1184 1245 1310 1371 1430 1775 7.5000% 340 558 678 785	1210 1273 1338 1407 1473 1535 1903 356 583 708	1066 1140 1219 1305 1387 1466 1951 Colorado	1177 1259 1346 1441 1531 1618 2152	1252 1339 1431 1531 1627 1720 2286	1309 1400 1497 1601 1701 1798 2390 2	1356 1451 1550 1659 1762 1862 2475 2.9000%	1422 1521 1625 1739 1847 1952 2594	1341 1428 1519 1617 1711 1801 2345 Connecticu	1502 1599 1701 1811 1916 2016 2625 It	1609 1713 1822 1940 2052 2159 2811	1691 1800 1914 2038 2156 2269 2953 4	1758 1871 1990 2119 2241 2359 3070 6.3500%	1851 1971 2096 2231 2360 2484 3233
\$180,000 \$200,000 \$200,000 \$225,000 \$255,000 \$255,000 \$275,000 \$300,000 \$300,000 \$30,000 \$40,000 \$50,000 \$60,000 \$70,000 \$80,000 \$120,000 \$140,000 \$140,000 \$140,000 \$180,000 \$180,000 \$200,000 \$2205,000 \$2000,000 \$200,000 \$200,000 \$200,000 \$200,000 \$200,000 \$200,000 \$200,000 \$200,000 \$200,000 \$200,000 \$200,000 \$200,000 \$200,000	\$200,000 \$225,000 \$225,000 \$275,000 \$300,000 or more me \$20,000 \$30,000 \$40,000 \$50,000 \$60,000 \$70,000 \$80,000 \$100,000 \$120,000 \$140,000 \$140,000 \$140,000 \$120,000 \$180,000 \$200,000	820 865 912 957 999 1254 California 271 446 543 629 707 780 847 972 1054 1162 1264	954 1004 1058 1109 1157 1445 298 489 595 689 775 854 927 997 1063 1152	1047 1102 1160 1215 1268 1579 316 518 630 729 820 903 980 1054	1121 1179 1242 1300 1356 1685 3 329 540 656 760 854 940	1184 1245 1310 1371 1430 1775 7.5000% 340 558 678 785	1273 1338 1407 1473 1535 1903 356 583 708	1140 1219 1305 1387 1466 1951 Colorado 104 167	1259 1346 1441 1531 1618 2152	1339 1431 1531 1627 1720 2286	1400 1497 1601 1701 1798 2390 2	1451 1550 1659 1762 1862 2475 2.9000%	1521 1625 1739 1847 1952 2594	1428 1519 1617 1711 1801 2345 Connecticu	1599 1701 1811 1916 2016 2625 It	1713 1822 1940 2052 2159 2811	1800 1914 2038 2156 2269 2953 4	1871 1990 2119 2241 2359 3070 6.3500%	1971 2096 2231 2360 2484 3233
\$225,000 \$250,000 \$250,000 \$300,000 Incom \$0 \$20,000 \$40,000 \$50,000 \$60,000 \$70,000 \$80,000 \$100,000 \$140,000 \$140,000 \$140,000 \$180,000 \$180,000 \$200,000 \$220,000 \$2225,000	\$250,000 \$275,000 \$370,000 or more me \$20,000 \$30,000 \$40,000 \$50,000 \$70,000 \$80,000 \$100,000 \$120,000 \$140,000 \$140,000 \$140,000 \$180,000 \$180,000 \$200,000	912 957 999 1254 California 271 446 543 629 707 780 847 911 972 1054 1162 1264	1058 1109 1157 1445 298 489 595 689 775 854 927 997 1063 1152	316 518 630 729 820 903 980 1054	1242 1300 1356 1685 3 329 540 656 760 854 940	1310 1371 1430 1775 7.5000% 340 558 678 785	1407 1473 1535 1903 356 583 708	1305 1387 1466 1951 Colorado 104 167	1441 1531 1618 2152	1531 1627 1720 2286	1601 1701 1798 2390 2	1659 1762 1862 2475 2.9000%	1739 1847 1952 2594	1617 1711 1801 2345 Connecticu	1811 1916 2016 2625 1t	1940 2052 2159 2811	2038 2156 2269 2953 4 301	2119 2241 2359 3070 6.3500%	2231 2360 2484 3233
\$250,000 \$275,000 \$275,000 \$275,000 \$300,000 Incom \$0 \$20,000 \$30,000 \$40,000 \$40,000 \$50,000 \$70,000 \$80,000 \$70,000 \$100,000 \$120,000 \$140,000 \$140,000 \$180,000 \$180,000 \$220,000 \$2225,000 \$2225,000	\$275,000 \$300,000 or more me \$20,000 \$30,000 \$40,000 \$50,000 \$70,000 \$80,000 \$100,000 \$120,000 \$140,000 \$140,000 \$180,000 \$200,000	957 999 1254 California 271 446 543 629 707 780 847 911 972 1054 1162 11264	1109 1157 1445 298 489 595 689 775 854 927 1063 1152	1215 1268 1579 316 518 630 729 820 903 980 1054	1300 1356 1685 3 329 540 656 760 854 940	1371 1430 1775 7.5000% 340 558 678 785	1473 1535 1903 356 583 708	1387 1466 1951 Colorado 104 167	1531 1618 2152	1627 1720 2286	1701 1798 2390 2 127	1762 1862 2475 2.9000%	1847 1952 2594	1711 1801 2345 Connecticu	1916 2016 2625 at	2052 2159 2811 289	2156 2269 2953 4 301	2241 2359 3070 6.3500% 311	2360 2484 3233 325
\$275,000 \$300,000 \$100,000 \$20,000 \$30,000 \$40,000 \$50,000 \$80,000 \$90,000 \$120,000 \$140,000 \$140,000 \$140,000 \$140,000 \$200,000 \$2205,000 \$2225,000 \$2225,000	\$300,000 or more me \$20,000 \$30,000 \$40,000 \$50,000 \$60,000 \$70,000 \$90,000 \$1120,000 \$120,000 \$140,000 \$180,000 \$180,000 \$200,000	999 1254 California 271 446 543 629 707 780 847 911 972 1054 1162 1264	298 489 595 689 775 854 927 997 1063 1152	316 518 630 729 820 903 980 1054	1356 1685 3 329 540 656 760 854 940	1430 1775 7.5000% 340 558 678 785	1535 1903 356 583 708	1466 1951 Colorado 104 167	1618 2152	1720 2286 122	1798 2390 2 127	1862 2475 2.9000% 132	1952 2594	1801 2345 Connecticu 247	2016 2625 it 272	2159 2811 289	2269 2953 4 301	2359 3070 6.3500% 311	2484 3233 325
\$300,000 Incom \$0 \$20,000 \$40,000 \$40,000 \$50,000 \$60,000 \$70,000 \$80,000 \$100,000 \$120,000 \$140,000 \$140,000 \$180,000 \$200,000 \$2205,000	or more ##E \$20,000 \$30,000 \$40,000 \$50,000 \$60,000 \$70,000 \$80,000 \$90,000 \$1120,000 \$140,000 \$180,000 \$200,000 \$200,000	1254 California 271 446 543 629 707 780 847 911 972 1054 1162 1264	298 489 595 689 775 854 927 997 1063 1152	316 518 630 729 820 903 980 1054	329 540 656 760 854 940	1775 7.5000% 340 558 678 785	356 583 708	1951 Colorado 104 167	115	122	2390 2 127	2475 2.9000% 132	2594	2345 Connecticu 247	2625 at 272	2811	2953 4 301	3070 6.3500% 311	3233
\$0 \$20,000 \$30,000 \$40,000 \$50,000 \$60,000 \$70,000 \$80,000 \$100,000 \$120,000 \$140,000 \$180,000 \$180,000 \$200,000 \$200,000 \$2225,000	\$20,000 \$30,000 \$40,000 \$50,000 \$60,000 \$70,000 \$80,000 \$100,000 \$120,000 \$140,000 \$160,000 \$120,000 \$120,000 \$120,000	California 271 446 543 629 707 780 847 911 972 1054 1162 1264	298 489 595 689 775 854 927 997 1063 1152	316 518 630 729 820 903 980 1054	329 540 656 760 854 940	7.5000% 340 558 678 785	356 583 708	Colorado 104 167	115	122	2 127	2.9000%		Connecticu 247	1 t 272	289	4 301	6.3500% 311	325
\$0 \$20,000 \$30,000 \$40,000 \$50,000 \$60,000 \$70,000 \$80,000 \$100,000 \$120,000 \$140,000 \$180,000 \$180,000 \$200,000 \$200,000 \$2225,000	\$20,000 \$30,000 \$40,000 \$50,000 \$60,000 \$70,000 \$80,000 \$100,000 \$120,000 \$140,000 \$180,000 \$180,000 \$180,000	271 446 543 629 707 780 847 911 972 1054 1162 1264	489 595 689 775 854 927 997 1063 1152	518 630 729 820 903 980 1054	329 540 656 760 854 940	340 558 678 785	583 708	104 167			127	132	138	247	272		301	311	
\$20,000 \$30,000 \$40,000 \$50,000 \$60,000 \$70,000 \$80,000 \$120,000 \$140,000 \$180,000 \$180,000 \$200,000 \$225,000	\$30,000 \$40,000 \$50,000 \$70,000 \$70,000 \$90,000 \$100,000 \$120,000 \$140,000 \$160,000 \$180,000 \$200,000	446 543 629 707 780 847 911 972 1054 1162 1264	489 595 689 775 854 927 997 1063 1152	518 630 729 820 903 980 1054	540 656 760 854 940	558 678 785	583 708	167			204 211 220								
\$30,000 \$40,000 \$50,000 \$60,000 \$70,000 \$80,000 \$100,000 \$120,000 \$140,000 \$180,000 \$200,000 \$225,000	\$40,000 \$50,000 \$60,000 \$70,000 \$80,000 \$100,000 \$120,000 \$140,000 \$160,000 \$180,000 \$200,000	543 629 707 780 847 911 972 1054 1162 1264	595 689 775 854 927 997 1063 1152	630 729 820 903 980 1054	656 760 854 940	678 785	708				204	211	220	406	447				223
\$50,000 \$60,000 \$70,000 \$80,000 \$90,000 \$120,000 \$140,000 \$160,000 \$180,000 \$220,000 \$225,000	\$60,000 \$70,000 \$80,000 \$90,000 \$100,000 \$120,000 \$140,000 \$160,000 \$180,000 \$200,000	707 780 847 911 972 1054 1162 1264	775 854 927 997 1063 1152	820 903 980 1054	854 940		810	202	222	235	245	253	265	493	543	576	601	621	649
\$60,000 \$70,000 \$80,000 \$90,000 \$100,000 \$120,000 \$140,000 \$180,000 \$200,000 \$225,000	\$70,000 \$80,000 \$90,000 \$100,000 \$120,000 \$140,000 \$160,000 \$180,000 \$200,000	780 847 911 972 1054 1162 1264	854 927 997 1063 1152	903 980 1054	940	XX7		232	255	270	281	291	304	570	628	666	695	718	751
\$70,000 \$80,000 \$90,000 \$100,000 \$120,000 \$140,000 \$160,000 \$180,000 \$200,000 \$225,000	\$80,000 \$90,000 \$100,000 \$120,000 \$140,000 \$160,000 \$180,000 \$200,000	847 911 972 1054 1162 1264	927 997 1063 1152	980 1054		971	921 1014	259 285	285 312	301 330	314 345	325 356	340 372	641 706	706 778	749 825	781 860	808 889	844 929
\$80,000 \$90,000 \$100,000 \$120,000 \$140,000 \$160,000 \$180,000 \$200,000 \$225,000	\$90,000 \$100,000 \$120,000 \$140,000 \$160,000 \$180,000 \$200,000	911 972 1054 1162 1264	997 1063 1152	1054	1021	1054	1100	308	338	358	373	385	402	766	845	896	934	966	1009
\$100,000 \$120,000 \$140,000 \$160,000 \$180,000 \$200,000 \$225,000	\$120,000 \$140,000 \$160,000 \$180,000 \$200,000	1054 1162 1264	1152	1122	1097	1133	1182	330	362	383	399	412	431	824	908	963	1004	1038	1085
\$120,000 \$140,000 \$160,000 \$180,000 \$200,000 \$225,000	\$140,000 \$160,000 \$180,000 \$200,000	1162 1264		1123	1170	1208	1260	351	385	407	424	438	458	878	968	1026	1070	1107	1156
\$140,000 \$160,000 \$180,000 \$200,000 \$225,000	\$160,000 \$180,000 \$200,000	1264	1270	1217	1267	1308	1365	380	415	439	458	473	494	951	1048	1112	1160	1199	1253
\$160,000 \$180,000 \$200,000 \$225,000	\$180,000 \$200,000		1381	1341 1458	1396 1518	1441 1567	1504 1634	417 452	456 494	482 522	502 543	518 561	541 586	1047 1138	1155 1255	1225 1331	1278 1389	1321 1436	1380 1501
\$180,000 \$200,000 \$225,000	\$200,000		1485	1568	1632	1684	1756	485	529	559	582	601	627	1224	1349	1431	1493	1543	1613
\$225,000		1451	1584	1673	1740	1796	1873	516	563	595	619	639	667	1305	1439	1526	1592	1646	1721
	\$225,000	1547	1689	1783	1855	1914	1996	548	599	632	658	679	708	1391	1533	1626	1697	1755	1834
\$230,000 .	\$250,000	1651	1802	1902	1979	2042	2129	584	637	672	699	722	753	1483	1636	1735	1810	1872	1956
	\$275,000 \$300,000	1751 1847	1910 2014	2016 2126	2097 2211	2164 2281	2256 2378	618 650	673 708	710 747	739 777	763 802	796 836	1571 1656	1733 1827	1838 1938	1918 2022	1983 2091	2073 2185
\$300,000	or more	2431	2649	2793	2904	2995	3121	846	920	970	1008	1040	1083	2173	2398	2544	2654	2744	2869
Incom	me	District of	Columbi	ia	4	5.7500%		Florida	_		1	6.0000%		Georgia	_		2	4.0000%	
\$0	\$20,000	168	181	190	197	203	211	230	253	268	280	289	302	143	158	169	176	183	192
\$20,000	\$30,000	279	302	316	328	337	350 427	381	418	443	462	477	499	231	255	271	284 342	294	308
\$30,000 \$40,000	\$40,000 \$50,000	341 397	369 428	387 449	400 465	412 478	496	464 539	510 591	540 626	563 653	582 674	608 704	279 321	308 355	327 377	394	354 408	372 427
\$50,000	\$60,000	448	483	506	524	539	559	607	666	705	735	759	793	360	397	422	440	456	478
\$60,000	\$70,000	494	533	559	579	595	618	669	734	777	810	837	874	396	436	463	483	500	524
\$70,000	\$80,000	538	580	608	630	647	672	728	799	845	881	910	950	429	472	501	523	542	567
\$80,000	\$90,000 \$100.000	579	625	655	678	697	723 772	783	859	909	947	979	1022	460	506	537	561	580	608
	\$100,000	619 672	667 725	699 759	724 786	744 808	838	836 907	917 994	970 1052	1011 1096	1044 1132	1090 1182	489 529	538 582	571 617	596 644	617 666	646 697
	\$140,000	742	800	839	868	892	926	1001	1097	1160	1209	1249	1304	582	639	677	707	731	765
	\$160,000	809	872	914	946	972	1008	1090	1194	1263	1316	1359	1419	631	693	734	766	793	829
	\$180,000	871	939	984	1018	1046	1086	1173	1285	1359	1416	1462	1526	677	743	787	821	850	889
	\$200,000 \$225,000	931 994	1003 1071	1051 1122	1088 1161	1118 1193	1160 1238	1252 1336	1372 1463	1451 1547	1511 1612	1561 1664	1629 1738	721 767	791 842	838 891	874 929	904 961	945 1005
	\$250,000	1063	1145	1199	1241	1275	1322	1427	1562	1652	1721	1777	1855	817	896	949	989	1023	1069
	\$275,000	1128	1215	1272	1316	1353	1403	1513	1657	1752	1825	1884	1967	865	948	1003	1046	1081	1131
	\$300,000	1191	1282	1343	1390	1428	1481	1596	1748	1848	1925	1988	2075	911	998	1056	1101	1138	1189
\$300,000	or more	1576	1696	1775	1837	1887	1956	2106	2304	2435	2536	2618	2732	1189	1300	1374	1432	1479	1545
Incom		Hawaii	200	206		4.0000%	267	Idaho	201	422		6.0000%		Illinois	257	275		6.2500%	
\$0 \$20,000	\$20,000 \$30,000	241 373	280 433	306 473	327 504	344 530	367 567	321 482	381 568	422 627	454 674	481 713	520 769	230 364	257 405	275 433	290 455	302 473	319 500
\$30,000	\$40,000	444	514	562	599	629	672	566	665	734	788	834	898	437	485	518	544	565	596
\$40,000	\$50,000	505	585	638	680	715	764	639	749	826	886	937	1009	501	554	592	621	646	681
\$50,000	\$60,000	560	648	708	754	792	846	704	824	908	974	1029	1108	559	618	659	691	719	757
\$60,000 \$70,000	\$70,000 \$80,000	610	706 759	770 828	821 882	862 927	921 990	762 816	892 954	982 1050	1053 1125	1112 1189	1197 1279	612	675 729	720 777	755 815	785 846	827 891
\$80,000	\$90,000	656 699	808	828 882	940	927	1054	867	1012	1113	1193	1260	1355	661 708	779	830	870	904	951
	\$100,000	740	855	933	994	1044	1115	914	1067	1172	1256	1326	1426	751	827	880	923	958	1008
	\$100.000	794	918	1002	1067	1120	1196	978	1139	1251	1340	1415	1521	810	891	948	993	1031	1085
\$90,000 \$100,000	\$120,000	/94		1091	1161	1220	1302	1060	1234	1354	1450	1530	1644	887	975	1036	1085	1127	1185
\$90,000 \$100,000 \$120,000	\$120,000 \$140,000	865	1000		1250	1313	1401	1137	1322	1450	1552	1637		960		1119	1172	1216	
\$90,000 \$100,000 \$120,000 \$140,000	\$120,000 \$140,000 \$160,000	865 932	1076	1174		1200	1493		1.400	1.520		1726	1758		1053				1279
\$90,000 \$100,000 \$120,000 \$140,000 \$160,000	\$120,000 \$140,000 \$160,000 \$180,000	865 932 994	1076 1147	1251	1331	1398		1209	1403	1539	1646	1736	1863	1028	1127	1197	1253	1299	1279 1366
\$90,000 \$100,000 \$120,000 \$140,000 \$160,000 \$180,000	\$120,000 \$140,000 \$160,000 \$180,000 \$200,000	865 932 994 1052	1076 1147 1214	1251 1324	1331 1409	1480	1579	1276	1480	1622	1646 1734	1829	1863 1963	1028 1092	1127 1196	1197 1270	1253 1329	1299 1379	1279 1366 1449
\$90,000 \$100,000 \$120,000 \$140,000 \$160,000 \$180,000 \$200,000	\$120,000 \$140,000 \$160,000 \$180,000	865 932 994	1076 1147	1251	1331						1646		1863	1028	1127	1197	1253	1299	1279 1366
\$90,000 \$100,000 \$120,000 \$140,000 \$160,000 \$180,000 \$200,000 \$225,000 \$250,000	\$120,000 \$140,000 \$160,000 \$180,000 \$200,000 \$225,000	865 932 994 1052 1113	1076 1147 1214 1284	1251 1324 1400	1331 1409 1490	1480 1565	1579 1670	1276 1347	1480 1560	1622 1709	1646 1734 1827	1829 1926	1863 1963 2067	1028 1092 1160	1127 1196 1269	1197 1270 1347	1253 1329 1409	1299 1379 1461	1279 1366 1449 1536

Inco				Exemp	tions					Exemp	tions					Exemp	tions		
At least	But less than	1	2	3	4	5	Over 5	1	2	3	4	5	Over 5	1	2	3	4	5	Over 5
Inco	ome	Indiana			4	7.0000%		Iowa			1	6.0000%		Kansas			1	6.3264%	
\$0	\$20,000	271	301	320	335	347	364	237	263	280	294	305	320	357	422	467	503	532	574
\$20,000 \$30,000	\$30,000 \$40,000	429 514	476 570	506 607	530 635	549 657	575 689	392 479	436 533	465 568	488 596	506 618	531 649	542 639	639 753	706 831	759 893	803 944	865 1018
\$40,000	\$50,000	589	652	694	726	752	788	556	619	660	692	717	753	722	850	939	1008	1066	1149
\$50,000	\$60,000	656	727	774	809	838	878	626	697	744	779	809	849	797	938	1035	1111	1175	1265
\$60,000 \$70,000	\$70,000 \$80,000	718 775	795 858	846 913	885 955	916 989	960 1036	691 751	769 837	821 893	860 936	893 971	937 1020	865 927	1017 1090	1122 1202	1204 1290	1273 1364	1371 1468
\$80,000	\$90,000	828	918	976	1020	1057	1107	809	901	961	1008	1046	1098	985	1158	1276	1370	1448	1559
\$90,000 \$100,000	\$100,000 \$120,000	879 947	974 1049	1035 1115	1082 1166	1121 1207	1174 1264	863 936	962 1044	1026 1114	1076 1168	1116 1212	1172 1273	1040 1113	1221 1306	1346 1440	1445 1545	1527 1632	1644 1757
\$120,000	\$140,000	1036	1147	1220	1275	1320	1383	1034	1152	1230	1289	1338	1405	1208	1417	1561	1675	1770	1904
\$140,000	\$160,000	1120	1239	1318	1377	1426	1494	1126	1255	1340	1404	1457	1531	1296	1520	1674	1796	1897	2041
\$160,000 \$180,000	\$180,000 \$200,000	1198 1272	1325 1407	1409 1495	1472 1563	1524 1618	1597 1694	1212 1294	1351 1443	1442 1541	1512 1615	1569 1676	1648 1761	1378 1455	1615 1705	1779 1877	1907 2013	2015 2126	2167 2287
\$200,000	\$225,000	1349	1492	1586	1658	1716	1797	1381	1540	1644	1724	1789	1880	1536	1799	1980	2123	2242	2411
\$225,000 \$250,000	\$250,000 \$275,000	1433 1512	1585 1672	1684 1777	1760 1857	1822 1922	1907 2012	1475 1565	1645 1745	1757 1864	1842 1954	1912 2028	2008 2131	1622 1704	1900 1994	2090 2194	2241 2352	2366 2483	2544 2670
\$275,000	\$300,000	1588	1756	1866	1949	2018	2113	1651	1842	1967	2063	2141	2249	1782	2085	2294	2458	2595	2790
\$300,000	or more	2045	2260	2400	2508	2595	2716	2180	2432	2598	2725	2829	2972	2245	2622	2882	3086	3257	3500
Inco		Kentucky		0.50	4	6.0000%	***	Louisiana	4.50	400		4.0000%		Maine	4.00	400	4	5.5000%	•00
\$0 \$20,000	\$20,000 \$30,000	220 355	243 392	259 417	271 436	281 451	295 473	155 257	170 282	180 298	188 310	194 320	202 334	164 271	178 293	188 308	195 319	201 328	209 341
\$30,000	\$40,000	429	473	503	526	544	570	314	343	363	378	390	407	329	356	374	388	399	414
\$40,000 \$50,000	\$50,000 \$60,000	494 554	545 610	579 648	605 676	626 700	656 733	364 410	398 449	421 474	438 493	452 509	472 531	382 429	412 464	433 487	449 504	461 518	479 538
\$60,000	\$70,000	608	670	711	742	768	804	452	495	523	544	561	585	473	511	536	555	571	592
\$70,000 \$80,000	\$80,000 \$90,000	659 707	725 778	769 825	803 861	831 891	870 932	492 529	538 579	568 611	591 636	610 657	636 685	514 553	555 596	582 625	603 648	620 666	643 691
\$90,000	\$100,000	752	827	877	915	947	991	565	618	652	679	700	730	590	636	667	690	710	736
\$100,000	\$120,000	813	894	947	989	1023	1070	613	670	708	736	760	792	639	689	722	748	769	798
\$120,000 \$140,000	\$140,000 \$160,000	894 969	982 1064	1040 1127	1085 1176	1123 1216	1174 1272	676 736	739 805	781 850	812 884	838 912	874 951	705 767	760 826	796 865	824 895	847 920	878 955
\$160,000	\$180,000	1040	1141	1209	1261	1304	1363	793	866	914	951	981	1023	825	888	930	962	989	1026
\$180,000 \$200,000	\$200,000 \$225,000	1108 1179	1215 1292	1287 1368	1342 1427	1387 1475	1450 1542	846 903	925 986	976 1041	1015 1083	1047 1117	1092 1165	880 939	948 1010	992 1058	1027 1094	1055 1124	1094 1166
\$225,000	\$250,000	1256	1376	1456	1518	1569	1640	964	1053	1112	1156	1193	1243	1002	1078	1128	1167	1199	1243
\$250,000 \$275,000	\$275,000 \$300,000	1329 1399	1455 1532	1540 1621	1605 1689	1659 1746	1734 1824	1023 1079	1117 1178	1179 1244	1226 1294	1265 1334	1318 1391	1063 1121	1143 1205	1196 1261	1237 1304	1270 1339	1317 1388
\$300,000	or more	1825	1995	2109	2197	2269	2369	1424	1554	1639	1705	1758	1832	1476	1584	1656	1712	1758	1821
Inco		Maryland	1		4	6.0000%		Massachu	setts		4	6.2500%		Michigan	_	_	4	6.0000%	
\$0 \$20,000	\$20,000 \$30,000	203 333	226 368	241 393	254 413	264 429	279 452	195 312	210 335	219 350	227 361	233 371	241 384	212 341	235 376	249 399	261 416	270 431	283 451
\$30,000	\$40,000	404	447	476	500	520	547	375	402	420	434	445	460	411	452	480	501	518	542
\$40,000	\$50,000	467	516	550	577	599	631	431	462	482	498	510	528	473	520	551	575	595	622
\$50,000 \$60,000	\$60,000 \$70,000	525 578	579 637	617 679	647 712	672 739	708 778	482 528	516 565	538 590	556 608	570 624	589 645	529 581	581 637	616 675	643 704	665 728	695 761
\$70,000	\$80,000	628	691	736	772	801	843	571	611	638	658	674	697	629	690	730	762	787	823
\$80,000 \$90,000	\$90,000 \$100,000	675 719	743 791	790 842	828 882	860 916	905 964	611 650	654 695	682 725	704 747	721 766	746 792	674 717	739 786	782	816	843	881
\$100,000	\$120,000	779	856	911	954	991	1042	701	750		/+/	700				Q21			026
\$120,000	\$140,000	858 933	943	1002	1050	1090				782	806	826	853	774	848	831 897	867 935	896 966	936 1010
\$140,000 \$160,000	\$160,000 \$180,000			1000	1110		1146	769	822	857	883	905	935	774 850	848 930	897 984	867 935 1025	896 966 1059	1010 1107
\$180,000		1003	1024 1100	1089 1169	1140 1224	1183	1244	833	822 890	857 927	883 955	905 979	935 1011	774 850 922	848 930 1008	897 984 1066	867 935 1025 1110	896 966 1059 1147	1010 1107 1198
	\$200,000	1003 1070	1100 1173	1169 1246	1224 1304	1183 1270 1353	1244 1335 1422	833 892 949	822 890 953 1013	857 927 992 1055	883 955 1023 1087	905 979 1048 1113	935 1011 1082 1150	774 850 922 988 1052	848 930 1008 1080 1149	897 984 1066 1142 1214	867 935 1025 1110 1189 1264	896 966 1059 1147 1228 1306	1010 1107 1198 1283 1363
\$200,000	\$200,000 \$225,000	1003 1070 1140	1100 1173 1249	1169 1246 1327	1224 1304 1388	1183 1270 1353 1440	1244 1335 1422 1514	833 892 949 1008	822 890 953 1013 1076	857 927 992 1055 1120	883 955 1023 1087 1154	905 979 1048 1113 1182	935 1011 1082 1150 1220	774 850 922 988 1052 1118	848 930 1008 1080 1149 1222	897 984 1066 1142 1214 1290	867 935 1025 1110 1189 1264 1343	896 966 1059 1147 1228 1306 1387	1010 1107 1198 1283 1363 1448
\$200,000 \$225,000 \$250,000	\$200,000 \$225,000 \$250,000 \$275,000	1003 1070 1140 1216 1289	1100 1173 1249 1332 1411	1169 1246 1327 1414 1498	1224 1304 1388 1480 1567	1183 1270 1353 1440 1535 1625	1244 1335 1422 1514 1613 1707	833 892 949 1008 1072 1133	822 890 953 1013 1076 1144 1208	857 927 992 1055 1120 1191 1258	883 955 1023 1087 1154 1227 1296	905 979 1048 1113 1182 1256 1327	935 1011 1082 1150 1220 1297 1369	774 850 922 988 1052 1118 1191 1259	848 930 1008 1080 1149 1222 1300 1374	897 984 1066 1142 1214 1290 1373 1451	867 935 1025 1110 1189 1264 1343 1429 1510	896 966 1059 1147 1228 1306 1387 1475 1559	1010 1107 1198 1283 1363 1448 1540 1627
\$200,000 \$225,000 \$250,000 \$275,000	\$200,000 \$225,000 \$250,000 \$275,000 \$300,000	1003 1070 1140 1216 1289 1359	1100 1173 1249 1332 1411 1487	1169 1246 1327 1414 1498 1578	1224 1304 1388 1480 1567 1650	1183 1270 1353 1440 1535 1625 1711	1244 1335 1422 1514 1613 1707 1797	833 892 949 1008 1072 1133 1192	822 890 953 1013 1076 1144 1208 1271	857 927 992 1055 1120 1191 1258 1322	883 955 1023 1087 1154 1227 1296 1362	905 979 1048 1113 1182 1256 1327 1394	935 1011 1082 1150 1220 1297 1369 1439	774 850 922 988 1052 1118 1191 1259 1325	848 930 1008 1080 1149 1222 1300 1374 1445	897 984 1066 1142 1214 1290 1373 1451 1526	867 935 1025 1110 1189 1264 1343 1429 1510 1588	896 966 1059 1147 1228 1306 1387 1475 1559 1639	1010 1107 1198 1283 1363 1448 1540 1627 1710
\$200,000 \$225,000 \$250,000	\$200,000 \$225,000 \$250,000 \$275,000 \$300,000 or more	1003 1070 1140 1216 1289 1359	1100 1173 1249 1332 1411 1487 1949	1169 1246 1327 1414 1498	1224 1304 1388 1480 1567	1183 1270 1353 1440 1535 1625	1244 1335 1422 1514 1613 1707	833 892 949 1008 1072 1133	822 890 953 1013 1076 1144 1208 1271 1646	857 927 992 1055 1120 1191 1258	883 955 1023 1087 1154 1227 1296 1362 1762	905 979 1048 1113 1182 1256 1327	935 1011 1082 1150 1220 1297 1369	774 850 922 988 1052 1118 1191 1259	848 930 1008 1080 1149 1222 1300 1374	897 984 1066 1142 1214 1290 1373 1451	867 935 1025 1110 1189 1264 1343 1429 1510	896 966 1059 1147 1228 1306 1387 1475 1559	1010 1107 1198 1283 1363 1448 1540 1627
\$200,000 \$225,000 \$250,000 \$275,000 \$300,000 Inco	\$200,000 \$225,000 \$250,000 \$275,000 \$300,000 or more	1003 1070 1140 1216 1289 1359 1785 Minnesot :	1100 1173 1249 1332 1411 1487 1949	1169 1246 1327 1414 1498 1578 2065	1224 1304 1388 1480 1567 1650 2158	1183 1270 1353 1440 1535 1625 1711 2237 6.8750%	1244 1335 1422 1514 1613 1707 1797 2348	833 892 949 1008 1072 1133 1192 1546 Mississipp	822 890 953 1013 1076 1144 1208 1271 1646 i	857 927 992 1055 1120 1191 1258 1322 1711	883 955 1023 1087 1154 1227 1296 1362 1762 2	905 979 1048 1113 1182 1256 1327 1394 1803 7.0000%	935 1011 1082 1150 1220 1297 1369 1439 1860	774 850 922 988 1052 1118 1191 1259 1325 1725 Missouri	848 930 1008 1080 1149 1222 1300 1374 1445 1878	897 984 1066 1142 1214 1290 1373 1451 1526 1980	867 935 1025 1110 1189 1264 1343 1429 1510 2059 2	896 966 1059 1147 1228 1306 1387 1475 1559 1639 2124 4.2250%	1010 1107 1198 1283 1363 1448 1540 1627 1710 2215
\$200,000 \$225,000 \$250,000 \$275,000 \$300,000 Inco \$0 \$20,000	\$200,000 \$225,000 \$250,000 \$275,000 \$300,000 or more Dme \$20,000 \$30,000	1003 1070 1140 1216 1289 1359 1785 Minnesot :	1100 1173 1249 1332 1411 1487 1949 a	1169 1246 1327 1414 1498 1578 2065	1224 1304 1388 1480 1567 1650 2158 1 281 463	1183 1270 1353 1440 1535 1625 1711 2237 6.8750%	1244 1335 1422 1514 1613 1707 1797 2348	833 892 949 1008 1072 1133 1192 1546 Mississipp 404 618	822 890 953 1013 1076 1144 1208 1271 1646 i	857 927 992 1055 1120 1191 1258 1322 1711	883 955 1023 1087 1154 1227 1296 1362 1762 2	905 979 1048 1113 1182 1256 1327 1394 1803 7.0000% 586 893	935 1011 1082 1150 1220 1297 1369 1439 1860	774 850 922 988 1052 1118 1191 1259 1325 1725 Missouri 158 256	848 930 1008 1080 1149 1222 1300 1374 1445 1878	897 984 1066 1142 1214 1290 1373 1451 1526 1980	867 935 1025 1110 1189 1264 1343 1429 1510 1588 2059 2	896 966 1059 1147 1228 1306 1387 1475 1559 1639 2124 4.2250% 216 348	1010 1107 1198 1283 1363 1448 1540 1627 1710 2215
\$200,000 \$225,000 \$250,000 \$275,000 \$300,000 Inco \$20,000 \$30,000 \$40,000	\$200,000 \$225,000 \$250,000 \$275,000 \$300,000 or more DIME \$20,000 \$30,000 \$40,000 \$50,000	1003 1070 1140 1216 1289 1359 1785 Minnesot: 243 399 485 562	1100 1173 1249 1332 1411 1487 1949 a 261 429 522 605	1169 1246 1327 1414 1498 1578 2065 272 448 546 632	1224 1304 1388 1480 1567 1650 2158 1 281 463 563 653	1183 1270 1353 1440 1535 1625 1711 2237 6.8750% 288 475 578 669	1244 1335 1422 1514 1613 1707 1797 2348 298 491 597 692	833 892 949 1008 1072 1133 1192 1546 Mississipp 404 618 731 829	822 890 953 1013 1076 1144 1208 1271 1646 i 472 722 853 967	857 927 992 1055 1120 1191 1258 1322 1711 519 792 936 1061	883 955 1023 1087 1154 1227 1296 1362 1762 2 556 848 1001 1134	905 979 1048 1113 1182 1256 1327 1394 1803 7.0000% 586 893 1055 1195	935 1011 1082 1150 1220 1297 1369 1439 1860 629 958 1131 1281	774 850 922 988 1052 1118 1191 1259 1325 1725 Missouri 158 256 309 357	848 930 1008 1080 1149 1222 1300 1374 1445 1878	897 984 1066 1142 1214 1290 1373 1451 1526 1980	867 935 1025 1110 1189 1264 1343 1429 1510 1588 2059 2 206 332 401 462	896 966 1059 1147 1228 1306 1387 1475 1559 1639 2124 4.2250% 216 348 420 483	1010 1107 1198 1283 1363 1448 1540 1627 1710 2215
\$200,000 \$225,000 \$255,000 \$275,000 \$300,000 Inco \$0 \$20,000 \$30,000 \$40,000 \$50,000	\$200,000 \$225,000 \$250,000 \$275,000 \$300,000 or more DIME \$20,000 \$40,000 \$50,000 \$60,000	1003 1070 1140 1216 1289 1359 1785 Minnesot: 243 399 485 562 632	1100 1173 1249 1332 1411 1487 1949 a 261 429 522 605 680	1169 1246 1327 1414 1498 1578 2065 272 448 546 632 711	1224 1304 1388 1480 1567 1650 2158 1 281 463 563 653 734	1183 1270 1353 1440 1535 1625 1711 2237 6.8750% 288 475 578 669 753	1244 1335 1422 1514 1613 1707 1797 2348 298 491 597 692 778	833 892 949 1008 1072 1133 1192 1546 Mississipp 404 618 731 829 917	822 890 953 1013 1076 1144 1208 1271 1646 i 472 722 853 967 1069	857 927 992 1055 1120 1191 1258 1322 1711 519 792 936 1061 1172	883 955 1023 1087 1154 1227 1296 1362 1762 2 556 848 1001 1134 1253	905 979 1048 1113 1182 1256 1327 1394 1803 7.0000% \$86 893 1055 1195 1320	935 1011 1082 1150 1220 1297 1369 1439 1860 629 958 1131 1281 1415	774 850 922 988 1052 1118 1191 1259 1325 1725 Missouri 158 256 309 357 400	848 930 1008 1080 1149 1222 1300 1374 1445 1878	897 984 1066 1142 1214 1290 1373 1451 1526 1980	867 935 1025 1110 1189 1264 1343 1429 1510 1588 2059 2 206 332 401 462 517	896 966 1059 1147 1228 1306 1387 1475 1559 2124 4.2250% 216 348 420 483 540	1010 1107 1198 1283 1363 1448 1540 2215 230 369 445 512 573
\$200,000 \$225,000 \$250,000 \$275,000 \$300,000 Inco \$20,000 \$30,000 \$40,000	\$200,000 \$225,000 \$250,000 \$275,000 \$300,000 or more DIME \$20,000 \$30,000 \$40,000 \$50,000	1003 1070 1140 1216 1289 1359 1785 Minnesot: 243 399 485 562	1100 1173 1249 1332 1411 1487 1949 a 261 429 522 605	1169 1246 1327 1414 1498 1578 2065 272 448 546 632	1224 1304 1388 1480 1567 1650 2158 1 281 463 563 653	1183 1270 1353 1440 1535 1625 1711 2237 6.8750% 288 475 578 669	1244 1335 1422 1514 1613 1707 1797 2348 298 491 597 692	833 892 949 1008 1072 1133 1192 1546 Mississipp 404 618 731 829	822 890 953 1013 1076 1144 1208 1271 1646 i 472 722 853 967	857 927 992 1055 1120 1191 1258 1322 1711 519 792 936 1061	883 955 1023 1087 1154 1227 1296 1362 1762 2 556 848 1001 1134	905 979 1048 1113 1182 1256 1327 1394 1803 7.0000% 586 893 1055 1195	935 1011 1082 1150 1220 1297 1369 1439 1860 629 958 1131 1281	774 850 922 988 1052 1118 1191 1259 1325 1725 Missouri 158 256 309 357	848 930 1008 1080 1149 1222 1300 1374 1445 1878	897 984 1066 1142 1214 1290 1373 1451 1526 1980	867 935 1025 1110 1189 1264 1343 1429 1510 1588 2059 2 206 332 401 462	896 966 1059 1147 1228 1306 1387 1475 1559 1639 2124 4.2250% 216 348 420 483	1010 1107 1198 1283 1363 1448 1540 1627 1710 2215
\$200,000 \$225,000 \$250,000 \$275,000 \$300,000 Inco \$0 \$20,000 \$30,000 \$40,000 \$50,000 \$70,000 \$80,000	\$200,000 \$225,000 \$250,000 \$275,000 \$300,000 or more bme \$20,000 \$40,000 \$50,000 \$60,000 \$70,000 \$80,000 \$90,000	1003 1070 1140 1216 1289 1359 1785 Minnesot : 243 399 485 562 632 696 756 813	1100 1173 1249 1332 1411 1487 1949 a 261 429 522 605 680 749 814 875	1169 1246 1327 1414 1498 1578 2065 272 448 546 632 711 783 851 915	1224 1304 1388 1480 1567 1650 2158 1 281 463 563 653 734 809 879 945	1183 1270 1353 1440 1535 1625 1711 2237 6.8750% 288 475 578 669 753 830 901 969	1244 1335 1422 1514 1613 1707 1797 2348 298 491 597 692 778 858 932 1002	833 892 949 1008 1072 1133 1192 1546 Mississipp 404 618 731 829 917 997 1071 1139	822 890 953 1013 1076 1144 1208 1271 1646 i 472 722 853 967 1069 1161 1247 1326	857 927 992 1055 1120 1191 1258 1322 1711 519 792 936 1061 1172 1273 1366 1453	883 955 1023 1087 1154 1227 1296 1362 1762 2 2 556 848 1001 1134 1253 1361 1460 1553	905 979 1048 1113 1182 1256 1327 1394 1803 7.0000% \$86 893 1055 1195 1320 1433 1538 1636	935 1011 1082 1150 1220 1297 1369 1439 1860 629 958 1131 1281 1415 1536 1648 1752	774 850 922 988 1052 1118 1191 1259 1325 1725 Missouri 158 256 309 357 400 440 476 511	848 930 1008 1080 1149 1222 1300 1374 1445 1878 180 290 351 404 453 497 539 578	897 984 1066 1142 1214 1290 1373 1451 1526 1980 195 314 379 437 489 537 581 623	867 935 1025 1110 1189 1264 1343 1429 1510 1588 2059 2 206 332 401 462 517 567 614 659	896 966 1059 1147 1228 1306 1387 1475 1559 1639 2124 4.2250% 216 348 420 483 540 593 642 688	1010 1107 1198 1283 1363 1448 1540 1627 1710 2215 230 369 445 512 573 629 681 730
\$200,000 \$225,000 \$250,000 \$275,000 \$300,000 Inco \$0 \$20,000 \$30,000 \$40,000 \$50,000 \$70,000 \$80,000 \$90,000	\$200,000 \$225,000 \$250,000 \$275,000 \$300,000 or more bme \$20,000 \$40,000 \$50,000 \$60,000 \$70,000 \$80,000 \$100,000	1003 1070 1140 1216 1289 1359 1785 Minnesotz 243 399 485 562 696 756 813	1100 1173 1249 1332 1411 1487 1949 a 261 429 522 605 680 749 814 875 933	1169 1246 1327 1414 1498 1578 2065 272 448 546 632 711 783 851 915 976	1224 1304 1388 1480 1567 1650 2158 1 281 463 563 653 734 809 879 945 1008	1183 1270 1353 1440 1535 1625 1711 2237 6.8750% 288 475 578 669 753 830 901 969 1034	1244 1335 1422 1514 1613 1707 1797 2348 298 491 597 778 858 932 1002 1069	833 892 949 1008 1072 1133 1192 1546 Mississipp 404 618 731 829 917 997 1071 1139	822 890 953 1013 1076 1144 1208 1271 1646 i 472 722 853 967 1069 1161 1247 1326 1401	857 927 992 1055 1120 1191 1258 1322 1711 519 792 936 1061 1172 1273 1366 1453 1535	883 955 1023 1087 1154 1227 1296 1362 1762 2 2 556 848 1001 1134 1253 1361 1460 1553	905 979 1048 1113 1182 1256 1327 1394 1803 7.0000% 586 893 1055 1195 1320 1433 1538 1636 1727	935 1011 1082 1150 1220 1297 1369 1439 1860 629 958 1131 1281 1415 1536 1648 1752 1850	774 850 922 988 1052 1118 1191 1259 1325 1725 Missouri 158 256 309 357 400 440 476 511 544	848 930 1008 1080 1149 1222 1300 1374 1445 1878 180 290 351 404 453 497 539 578 615	897 984 1066 1142 1214 1290 1373 1451 1526 1980 195 314 379 437 489 537 581 663	867 935 1025 1110 1189 1264 1343 1429 1510 1588 2059 2 206 332 401 462 517 567 614 659 701	896 966 1059 1147 1228 1306 1387 1559 1639 2124 4.2250% 216 348 420 483 540 593 642 688 732	1010 1107 11198 1283 1363 1448 1540 1627 1710 2215 230 369 445 512 573 629 681 730 776
\$200,000 \$225,000 \$250,000 \$275,000 \$300,000 \$275,000 \$30,000 \$30,000 \$40,000 \$60,000 \$60,000 \$70,000 \$80,000 \$90,000 \$100,000	\$20,000 \$225,000 \$250,000 \$275,000 \$275,000 \$30,000 or more bme \$20,000 \$30,000 \$40,000 \$50,000 \$60,000 \$70,000 \$80,000 \$100,000 \$120,000 \$120,000	1003 1070 1140 1216 1289 1359 1785 Minnesotz 243 399 485 562 632 696 756 813 866 939 1035	1100 1173 1249 1332 1411 1487 1949 a 261 429 522 605 680 749 814 875 933 1011 1114	1169 1246 1327 1414 1498 1578 2065 272 448 546 632 711 783 851 915 976 1057 1166	1224 1304 1388 1480 1567 1650 2158 1 281 463 563 653 734 809 945 1008 1092 1204	1183 1270 1353 1440 1535 1625 1711 2237 6.8750% 288 475 578 830 901 969 1034 1120 1235	1244 1335 1422 1514 1613 1707 2348 298 491 597 692 778 858 932 1002 1069 1159 1278	833 892 949 1008 1072 1133 1192 1546 Mississipp 404 618 731 829 917 997 1071 1139 1204 1290 1403	822 890 953 1013 1076 1144 1208 1271 1646 i 472 722 853 967 1069 1161 1247 1326 1401 1501	857 927 1055 1120 1191 1258 1322 1711 519 792 936 1061 1172 1273 1366 1453 1535 1644 1786	883 955 1023 1087 1154 1227 1296 1362 1762 2 556 848 1001 1134 1253 1361 1460 1755 1908	905 979 1048 1113 1182 1256 1327 1394 1803 7.0000% 586 893 1055 1195 1320 1433 1538 1636 1727 1849 2009	935 1011 1082 1150 1220 1297 1369 1439 1860 629 958 1131 1281 1415 1536 1648 1752 1850 1981 1251	774 850 922 988 1052 1118 1191 1259 1325 1725 Missouri 158 256 309 357 400 440 476 511 544 589 647	848 930 1008 1080 1149 1222 1300 1374 1445 1878 180 290 351 404 453 497 578 615 665 730	897 984 1066 1142 1214 1290 1373 1451 1526 1980 195 314 379 437 489 537 581 623 663 716 787	867 935 1025 1110 1189 1264 1343 1429 1510 1588 2059 2 206 332 401 462 517 567 614 659 701 757 831	896 966 1059 1147 1228 1306 1387 1475 1559 1639 2124 4.2250% 216 348 420 483 540 593 642 688 732 791 868	1010 1107 1198 1283 1363 1348 1540 1627 1710 2215 230 369 445 512 573 629 681 730 776 838 920
\$200,000 \$225,000 \$250,000 \$275,000 \$300,000 Inco \$0 \$20,000 \$30,000 \$40,000 \$50,000 \$70,000 \$80,000 \$90,000 \$100,000 \$120,000	\$20,000 \$225,000 \$255,000 \$250,000 \$275,000 \$300,000 or more \$20,000 \$40,000 \$40,000 \$70,000 \$80,000 \$100,000 \$120,000 \$140,000	1003 1070 1140 1216 1289 1359 1785 Minnesots 243 399 485 562 632 696 756 813 866 939 1035	1100 1173 1249 1332 1411 1487 1949 a 261 429 522 605 680 749 814 875 933 1011 1114 1212	1169 1246 1327 1414 1498 1578 2065 272 448 546 632 711 783 851 1915 976 1057 1166 1268	1224 1304 1388 1480 1567 1650 2158 1 281 463 563 653 734 809 879 945 1008 1092 1204 1310	1183 1270 1353 1440 1535 1625 1711 2237 6.8750% 288 475 578 669 753 830 901 969 1034 1120 1235 1343	1244 1335 1422 1514 1613 1707 2348 298 491 597 692 778 858 932 1002 1069 1159 1278 1390	833 892 949 1008 1072 1133 1192 1546 Mississipp 404 618 731 829 917 997 1071 1139 1204 1290 1403 1508	822 890 953 1013 1076 1144 1208 1271 1646 i 472 722 853 967 1069 1161 1247 1326 1401 1501 1631 1752	\$57 927 992 1055 1120 1191 1258 1322 1711 519 792 936 1061 1172 1273 1366 1453 1535 1644 1786 1919	883 955 1023 1087 1154 1227 1296 1362 1762 2 556 848 1001 1134 1253 1361 1460 1553 1640 1756 1908 2049	905 979 1048 1113 1182 1256 1327 1394 1803 7.0000% 586 893 1055 1195 1320 1433 1538 1538 1727 1849 2009 2157	935 1011 1082 1150 1220 1297 1369 1439 1860 629 958 1131 1281 1415 1536 1648 1752 1850 1981 2151 2310	774 850 922 988 1052 1118 1191 1259 1325 1725 Missouri 158 256 309 357 400 440 476 511 544 589 647 702	848 930 1008 1080 1149 1222 1300 1374 1445 1878 180 290 351 404 453 497 538 615 665 730 792	897 984 1066 1142 1214 1290 1373 1451 1526 1980 195 314 379 437 487 487 487 487 487 487 487 487 487 48	867 935 1025 1110 1189 1264 1343 1429 1510 1588 2059 2 206 332 401 462 517 567 614 659 701 757 831 901	896 966 1059 1147 1228 1306 1387 1559 1639 2124 4.2250% 216 348 420 483 540 593 642 688 732 791 868 941	1010 1107 11198 1283 1363 1448 1540 1627 1710 2215 230 369 445 512 573 629 681 730 776 838 920 997
\$200,000 \$225,000 \$250,000 \$275,000 \$300,000 \$275,000 \$30,000 \$30,000 \$40,000 \$60,000 \$60,000 \$70,000 \$80,000 \$90,000 \$100,000	\$20,000 \$225,000 \$250,000 \$275,000 \$275,000 \$30,000 or more bme \$20,000 \$30,000 \$40,000 \$50,000 \$60,000 \$70,000 \$80,000 \$100,000 \$120,000 \$120,000	1003 1070 1140 1216 1289 1359 1785 Minnesotz 243 399 485 562 632 696 756 813 866 939 1035	1100 1173 1249 1332 1411 1487 1949 a 261 429 522 605 680 749 814 875 933 1011 1114	1169 1246 1327 1414 1498 1578 2065 272 448 546 632 711 783 851 915 976 1057 1166	1224 1304 1388 1480 1567 1650 2158 1 281 463 563 653 734 809 945 1008 1092 1204	1183 1270 1353 1440 1535 1625 1711 2237 6.8750% 288 475 578 830 901 969 1034 1120 1235	1244 1335 1422 1514 1613 1707 2348 298 491 597 692 778 858 932 1002 1069 1159 1278	833 892 949 1008 1072 1133 1192 1546 Mississipp 404 618 731 829 917 997 1071 1139 1204 1290 1403	822 890 953 1013 1076 1144 1208 1271 1646 i 472 722 853 967 1069 1161 1247 1326 1401 1501	857 927 1055 1120 1191 1258 1322 1711 519 792 936 1061 1172 1273 1366 1453 1535 1644 1786	883 955 1023 1087 1154 1227 1296 1362 1762 2 556 848 1001 1134 1253 1361 1460 1755 1908	905 979 1048 1113 1182 1256 1327 1394 1803 7.0000% 586 893 1055 1195 1320 1433 1538 1636 1727 1849 2009	935 1011 1082 1150 1220 1297 1369 1439 1860 629 958 1131 1281 1415 1536 1648 1752 1850 1981 2151 2310 2457 2595	774 850 922 988 1052 1118 1191 1259 1325 1725 Missouri 158 256 309 357 400 440 476 511 544 589 647	848 930 1008 1080 1149 1222 1300 1374 1445 1878 180 290 351 404 453 497 578 615 665 730	897 984 1066 1142 1214 1290 1373 1451 1526 1980 195 314 379 437 489 537 581 623 663 716 787	867 935 1025 1110 1189 1264 1343 1429 1510 1588 2059 2 206 332 401 462 517 567 614 659 701 757 831	896 966 1059 1147 1228 1306 1387 1475 1559 1639 2124 4.2250% 216 348 420 483 540 593 642 688 732 791 868	1010 1107 1198 1283 1363 1348 1540 1627 1710 2215 230 369 445 512 573 629 681 730 776 838 920
\$200,000 \$225,000 \$250,000 \$275,000 \$300,000 Inco \$0 \$20,000 \$30,000 \$40,000 \$60,000 \$70,000 \$90,000 \$100,000 \$140,000 \$140,000 \$160,000 \$180,000 \$180,000 \$180,000	\$20,000 \$225,000 \$225,000 \$25,000 \$25,000 \$275,000 \$300,000 or more \$20,000 \$30,000 \$40,000 \$50,000 \$70,000 \$80,000 \$100,000 \$120,000 \$140,000 \$140,000 \$140,000 \$25,000 \$25,000	1003 1070 1140 1216 1289 1359 1785 Minnesots 243 399 485 562 696 756 813 866 939 1035 1125 1210 1290	1100 1173 1249 1332 1411 1487 1949 a 261 429 522 605 680 749 814 875 933 1011 1114 1212 1303 1390 1482	1169 1246 1327 1414 1498 2065 272 448 546 632 711 783 851 915 976 1057 1166 1268 1363 1455	1224 1304 1388 1480 1567 1650 2158 1 281 463 563 653 734 809 879 945 1008 1092 1204 1310 1408 1503 1602	1183 1270 1353 1440 1535 1625 1711 2237 6.8750% 288 475 578 669 753 830 901 969 1034 1120 1235 1343 1445 1542	1244 1335 1422 1514 1613 1707 1797 2348 298 491 597 692 778 858 932 1002 1069 1159 1278 1390 1495 1597	833 892 949 1008 1072 1133 1192 1546 Mississipp 404 618 731 829 917 997 1071 1139 1204 1290 1403 1508 1605 1697	822 890 953 1013 1076 1144 1208 1271 1646 i 472 722 853 967 1069 1161 1247 1326 1401 1501 1631 1752 1864 1971 2082	\$57 927 992 1055 1120 1191 1258 1322 1711 519 792 936 1061 1172 1273 1366 1453 1535 1644 1786 1919 2041 2157 2278	883 955 1023 1087 1154 1227 1296 1362 1762 2 2 556 848 1001 1134 1253 1361 1460 1756 1908 2049 2179 2303 2432	905 979 1048 1113 1182 1256 1327 1394 1803 7.0000% 586 893 1055 1195 1320 1433 1538 1538 1727 1849 2009 2157 2295 2424	935 1011 1082 1150 1220 1297 1369 1439 1860 629 958 1131 1281 1415 1536 1648 1752 1850 1981 2151 2310 2457 2595 2740	774 850 922 988 1052 1118 1191 1259 1325 1725 Missouri 158 256 309 357 400 440 476 511 544 589 647 702 754 803 855	848 930 1008 1080 1149 1222 1300 1374 1445 1878 180 290 351 404 453 497 539 578 615 665 730 905 905 963	897 984 1066 1142 1214 1290 1373 1451 1526 1980 195 314 379 437 489 537 581 663 716 787 853 915 914 1036	867, 935 1025 1110 1189 966 1028 1028 1028 1029 128 128 128 128 128 128 128 128 128 128	896 966 1059 1147 1228 1306 1387 1475 1559 1639 2124 4.2250% 216 348 420 483 540 593 642 688 732 791 868 941 1009 1074	1010 1107 11198 1283 1363 1448 1540 1627 1710 2215 230 369 445 512 573 681 730 997 1069 91137 1209
\$200,000 \$225,000 \$250,000 \$275,000 \$300,000 Inco \$20,000 \$30,000 \$40,000 \$50,000 \$70,000 \$80,000 \$100,000 \$100,000 \$140,000 \$140,000 \$180,000 \$180,000 \$180,000 \$180,000 \$120,000 \$120,000 \$200,000 \$200,000	\$20,000 \$225,000 \$255,000 \$275,000 \$300,000 or more bme \$20,000 \$30,000 \$40,000 \$50,000 \$60,000 \$70,000 \$80,000 \$100,000 \$120,000 \$140,000 \$180,000 \$180,000 \$225,000 \$225,000	1003 1070 1140 1216 1289 1359 1785 Minnesot: 243 399 485 562 632 696 756 813 866 939 1035 1125 1210 1290 1375 1468	1100 1173 1249 1332 1411 1487 1949 a 261 429 522 605 680 749 814 875 933 1011 1114 1212 1303 1390 1482 1582	1169 1246 1327 1414 1498 1578 2065 272 448 546 632 711 783 851 915 976 1057 1166 1268 1363 1455 1551	1224 1304 1388 1480 1567 1650 2158 1 281 463 563 734 809 879 945 1008 1092 1204 1310 1408 1503 1602 1710	1183 1270 1353 1440 1535 1625 1711 2237 6.8750% 288 475 578 669 753 830 901 969 1034 1120 1235 1343 1445 1542 1644 1754	1244 1335 1422 1514 1613 1707 1797 2348 298 491 597 692 778 858 932 1002 1069 1159 1278 1390 1495 1595 1701 1815	833 892 949 1008 1072 1133 1192 1546 Mississipp 404 618 829 917 1071 1139 1204 1290 1403 1508 1605 1697 1793 1896	822 890 953 1013 1076 1144 1208 1271 1646 i 472 722 853 967 1069 1161 1247 1326 1401 1501 1631 1752 1864 1971 2082	\$57 927 1055 1120 1191 1258 1322 1711 519 792 936 1061 1172 1273 1366 1453 1535 1644 1786 1919 2041 2157 2278 2408	883 955 1023 1087 1154 1227 1296 1362 2 1762 2 556 848 1001 1134 1253 1361 1460 1553 1640 1756 1908 2049 2179 2303 2432 2570	905 979 1048 1113 1182 1256 1327 1394 1803 7.0000% \$893 1055 1195 1320 1433 1636 1727 1849 2009 2157 2424 2560 2705	935 1011 1082 1150 1220 1369 1439 1860 629 958 1131 1281 1415 1536 1648 1752 1850 1981 2151 2310 2457 2595 2740 2895	774 850 922 988 1052 1118 1191 1259 1325 1725 Missouri 158 256 309 357 400 440 476 511 544 589 647 702 754 803 855 911	848 930 1008 1080 1149 1222 1300 1374 1445 1878 180 290 290 493 497 539 578 665 730 792 850 905 905 905 905 905 905 905 905	897 984 1066 1142 1214 1290 1373 1451 1526 1980 195 314 379 437 437 437 437 437 437 437 437	867 935 1110 1189 1254 1343 1429 1510 2059 2 2 206 332 401 462 517 761 614 659 701 757 831 906 1028 1028	896 966 1059 1147 1228 1306 1387 1475 1559 1639 2124 4.2250% 216 348 420 483 540 593 642 688 732 791 868 941 1009 1074 1142 1215	1010 1107 1198 1283 1363 1448 1540 1627 1710 2215 230 369 445 512 573 629 681 730 776 838 920 997 1069 1137 1209
\$200,000 \$225,000 \$250,000 \$275,000 \$300,000 Inco \$0 \$20,000 \$30,000 \$40,000 \$60,000 \$70,000 \$90,000 \$100,000 \$140,000 \$140,000 \$160,000 \$180,000 \$180,000 \$180,000	\$20,000 \$225,000 \$225,000 \$25,000 \$25,000 \$275,000 \$300,000 or more \$20,000 \$30,000 \$40,000 \$50,000 \$70,000 \$80,000 \$100,000 \$120,000 \$140,000 \$140,000 \$140,000 \$25,000 \$25,000	1003 1070 1140 1216 1289 1359 1785 Minnesots 243 399 485 562 696 756 813 866 939 1035 1125 1210 1290	1100 1173 1249 1332 1411 1487 1949 a 261 429 522 605 680 749 814 875 933 1011 1114 1212 1303 1390 1482	1169 1246 1327 1414 1498 2065 272 448 546 632 711 783 851 915 976 1057 1166 1268 1363 1455	1224 1304 1388 1480 1567 1650 2158 1 281 463 563 653 734 809 879 945 1008 1092 1204 1310 1408 1503 1602	1183 1270 1353 1440 1535 1625 1711 2237 6.8750% 288 475 578 669 753 830 901 969 1034 1120 1235 1343 1445 1542	1244 1335 1422 1514 1613 1707 1797 2348 298 491 597 692 778 858 932 1002 1069 1159 1278 1390 1495 1597	833 892 949 1008 1072 1133 1192 1546 Mississipp 404 618 731 829 917 997 1071 1139 1204 1290 1403 1508 1605 1697	822 890 953 1013 1076 1144 1208 1271 1646 i 472 722 853 967 1069 1161 1247 1326 1401 1501 1631 1752 1864 1971 2082	\$57 927 992 1055 1120 1191 1258 1322 1711 519 792 936 1061 1172 1273 1366 1453 1535 1644 1786 1919 2041 2157 2278	883 955 1023 1087 1154 1227 1296 1362 1762 2 2 556 848 1001 1134 1253 1361 1460 1756 1908 2049 2179 2303 2432	905 979 1048 1113 1182 1256 1327 1394 1803 7.0000% 586 893 1055 1195 1320 1433 1538 1538 1727 1849 2009 2157 2295 2424	935 1011 1082 1150 1220 1297 1369 1439 1860 629 958 1131 1281 1415 1536 1648 1752 1850 1981 2151 2310 2457 2595 2740	774 850 922 988 1052 1118 1191 1259 1325 1725 Missouri 158 256 309 357 400 440 476 511 544 589 647 702 754 803 855	848 930 1008 1080 1149 1222 1300 1374 1445 1878 180 290 351 404 453 497 539 578 615 665 730 905 905 963	897 984 1066 1142 1214 1290 1373 1451 1526 1980 195 314 379 437 489 537 581 663 716 787 853 915 914 1036	867, 935 1025 1110 1189 966 1028 1028 1028 1029 128 128 128 128 128 128 128 128 128 128	896 966 1059 1147 1228 1306 1387 1475 1559 1639 2124 4.2250% 216 348 420 483 540 593 642 688 732 791 868 941 1009 1074	1010 1107 11198 1283 1363 1448 1540 1627 1710 2215 230 369 445 512 573 681 730 997 1069 91137 1209

Г	Inco										Exemp	tions			Exemptions						
A	t least	But less than	1	2	3	4	5	Over 5	1	2	3	4	5	Over 5	1	2	3	4	5	Over 5	
	Inco	ome	Nebraska			1	5.5000%		Nevada			5	6.8500%		New Jersey	7		4	7.0000%		
	\$0	\$20,000	217	240	256	267	276	289	248	274	292	305	316	332	245	262	273	281	288	298	
	\$20,000 \$30,000	\$30,000 \$40,000	360 439	398 486	423 517	443 540		480 586	395 475	435 523	462 554	483 579	500 599	523 627	405 493	433 528	451 550	465 567	476 581	492 600	
	\$40,000	\$50,000	509	564	600	627	649	680	545	599	635	663	686	717	572	612	638	657	673	695	
	\$50,000	\$60,000	573	635	675	706	731	766	608	668	708	739	764	799	644	689	718	740	758	782	
	\$60,000 \$70,000	\$70,000 \$80,000	632 688	701 762	745 810	779 847	807 878	845 919	666 721	732 790	775 837	808 873	836 902	874 943	711 773	760 826	792 861	816 887	836 908	863 938	
	\$80,000	\$90,000	740	820	872	912		989	771	846	895	933	965	1008	831	889	926	954	908	1009	
:	\$90,000	\$100,000	790	875	931	973	1008	1056	819	898	950	990	1024	1070	887	948	988	1018	1043	1076	
	100,000 120,000	\$120,000 \$140,000	857 945	949 1048	1010 1115	1056 1166		1146 1265	884 969	968 1060	1024 1121	1067 1168	1103 1207	1152 1261	962 1062	1028 1134	1071 1182	1104 1218	1131 1247	1167 1288	
	140,000	\$160,000	1029	1141	1214	1269		1378	1049	1147	1213	1263	1304	1362	1156	1235	1286	1325	1357	1401	
	160,000	\$180,000	1107	1228	1307	1366		1483	1124	1228	1297	1351	1395	1457	1244	1329	1384	1426	1460	1508	
	180,000 200.000	\$200,000 \$225,000	1182 1261	1311 1399	1395 1489	1459 1557	1512 1613	1584 1690	1195 1269	1305 1385	1378 1463	1435 1523	1482 1572	1547 1641	1328 1416	1418 1513	1478 1576	1522 1624	1559 1663	1609 1716	
\$	225,000	\$250,000	1347	1494	1590	1663	1723	1805	1350	1472	1555	1618	1670	1743	1512	1615	1683	1734	1775	1832	
	250,000	\$275,000	1429	1585	1687	1764	1828	1915	1426	1555	1641	1708	1763	1839	1604	1713	1784	1838	1882	1943	
	275,000 300,000	\$300,000 or more	1507 1988	1672 2206	1780 2349	1862 2457	1929 2545	2021 2668	1500 1944	1634 2114	1725 2228	1794 2316	1852 2388	1932 2490	1692 2231	1807 2382	1882 2480	1939 2555	1986 2616	2050 2700	
	Inco		New Mexi			1	5.1250%		New York			2	4.0000%		North Care			2	4.7500%		
	\$0	\$20,000	236	256	268	277	284	295	143	153	160	166	170	176	216	248	269	286	299	318	
	\$20,000	\$30,000	383	415	434	449		478	235	252	264	272	279	289	342	391	424	450	471	501	
	\$30,000 \$40,000	\$40,000 \$50,000	464 535	502 579	526 606	544 627	558 644	578 667	286 331	307 355	321 371	331 383	340 393	351 407	409 468	468 535	508 580	538 615	564 644	599 685	
	\$50,000	\$60,000	600	649	680	703	722	747	372	400	417	431	442	457	521	596	646	685	717	762	
	\$60,000 \$70,000	\$70,000 \$80,000	659 714	713 772	747 809	772 837	793 859	821 890	410 446	440 478	460 499	475 515	487 529	503 547	570 615	651 703	706 762	748 807	783 845	833 898	
	\$80,000	\$90,000	766	829	868	898		954	479	514	537	554	568	588	657	751	814	863	903	959	
	\$90,000	\$100,000	816	882	924	956		1016	511	548	572	591	606	626	697	796	863	915	957	1017	
	100,000 120,000	\$120,000 \$140,000	882 970	954 1048	999 1098	1033 1136		1098 1207	554 610	594 655	620 683	640 705	656 723	679 748	751 821	857 937	929 1015	984 1076	1030 1126	1094 1196	
\$	140,000	\$160,000	1052	1137	1192	1232	1265	1310	664	712	743	767	786	813	887	1012	1096	1162	1216	1291	
	160,000	\$180,000 \$200,000	1129 1202	1220 1300	1279 1362	1322 1408		1405 1496	714 762	765 816	799 852	824 879	845 902	874 932	948 1006	1082 1148	1172 1243	1241 1317	1299 1378	1379 1463	
	180,000 200,000	\$200,000	1202	1383	1449	1408		1592	812	870	908	937	961	994	1006	1217	1318	1317	1461	1551	
	225,000	\$250,000	1363	1473	1543	1596	1638	1696	867	929	969	1000	1025	1060	1132	1292	1399	1482	1550	1646	
	250,000 275,000	\$275,000 \$300,000	1442 1518	1558 1641	1633 1719	1688 1777	1733 1825	1794 1889	918 969	984 1038	1027 1083	1060 1117	1086 1145	1123 1184	1195 1254	1362 1430	1475 1548	1562 1640	1635 1716	1736 1822	
	300,000	or more	1980	2140	2242	2318		2463	1273	1363	1423	1467	1504	1555	1613	1838	1989	2106	2202	2338	
	Inco		North Dal			1	5.0000%		Ohio		_	1	5.7500%		Oklahoma			1	4.5000%		
	\$0 \$20,000	\$20,000 \$30,000	178 283	199 314	213 336	224 353	234 367	247 388	223 367	244 400	258 423	268 440	277 454	289 473	239 368	279 428	308 471	330 504	348 532	375 572	
	\$30,000	\$40,000	340	377	402	423	439	463	446	487	514	534	551	574	436	507	557			312	
	\$40,000	\$50,000	390	431	460	483	502	529	516	563							337	596	629	675	
	\$50,000 \$60,000	\$60,000 \$70,000									594	618	637	664	496	576	631	675	712	675 765	
	\$70,000		435 476	481 526	513	538		589	581	633	668	694	716	746	496 550	576 637	631 698	675 747	712 787	765 845	
	000 000	\$80,000	435 476 514	481 526 568											496	576	631	675	712	765	
	\$80,000	\$80,000 \$90,000	476 514 550	526 568 607	513 561 605 647	538 588 634 678	611 659 704	589 643 694 741	581 640 695 747	633 697 757 814	668 735 799 858	694 765 830 892	716 788 856 920	746 821 892 958	496 550 598 643 686	576 637 693 744 792	631 698 759 815 867	675 747 811 871 926	712 787 855 918 976	765 845 918 985 1047	
	\$90,000	\$80,000 \$90,000 \$100,000	476 514 550 585	526 568 607 644	513 561 605 647 686	538 588 634 678 719	611 659 704 746	589 643 694 741 785	581 640 695 747 796	633 697 757 814 868	668 735 799 858 915	694 765 830 892 951	716 788 856 920 980	746 821 892 958 1021	496 550 598 643 686 725	576 637 693 744 792 838	631 698 759 815 867 916	675 747 811 871 926 979	712 787 855 918 976 1031	765 845 918 985 1047 1106	
	\$90,000 100,000 120,000	\$80,000 \$90,000 \$100,000 \$120,000 \$140,000	476 514 550 585 630 690	526 568 607 644 694 760	513 561 605 647 686 739 808	538 588 634 678 719 774 846	611 659 704 746 803 878	589 643 694 741 785 845 924	581 640 695 747 796 863 951	633 697 757 814 868 940 1036	668 735 799 858 915 991 1092	694 765 830 892 951 1030 1134	716 788 856 920 980 1062 1169	746 821 892 958 1021 1106 1218	496 550 598 643 686 725 778 848	576 637 693 744 792 838 898 977	631 698 759 815 867 916 982 1068	675 747 811 871 926 979 1049 1140	712 787 855 918 976 1031 1105 1201	765 845 918 985 1047 1106 1185 1287	
\$	\$90,000 100,000 120,000 140,000	\$80,000 \$90,000 \$100,000 \$120,000 \$140,000 \$160,000	476 514 550 585 630 690 747	526 568 607 644 694 760 821	513 561 605 647 686 739 808 873	538 588 634 678 719 774 846 914	611 659 704 746 803 878 948	589 643 694 741 785 845 924 997	581 640 695 747 796 863 951 1035	633 697 757 814 868 940 1036 1126	668 735 799 858 915 991 1092 1187	694 765 830 892 951 1030 1134 1233	716 788 856 920 980 1062 1169 1271	746 821 892 958 1021 1106 1218 1324	496 550 598 643 686 725 778 848 913	576 637 693 744 792 838 898 977 1051	631 698 759 815 867 916 982 1068 1148	675 747 811 871 926 979 1049 1140 1225	712 787 855 918 976 1031 1105 1201 1290	765 845 918 985 1047 1106 1185 1287 1383	
\$ \$	\$90,000 100,000 120,000	\$80,000 \$90,000 \$100,000 \$120,000 \$140,000	476 514 550 585 630 690	526 568 607 644 694 760	513 561 605 647 686 739 808	538 588 634 678 719 774 846	611 659 704 746 803 878 948 1014	589 643 694 741 785 845 924	581 640 695 747 796 863 951	633 697 757 814 868 940 1036	668 735 799 858 915 991 1092	694 765 830 892 951 1030 1134	716 788 856 920 980 1062 1169	746 821 892 958 1021 1106 1218	496 550 598 643 686 725 778 848	576 637 693 744 792 838 898 977	631 698 759 815 867 916 982 1068	675 747 811 871 926 979 1049 1140	712 787 855 918 976 1031 1105 1201	765 845 918 985 1047 1106 1185 1287	
\$ \$ \$	\$90,000 100,000 120,000 140,000 160,000 180,000 200,000	\$80,000 \$90,000 \$100,000 \$120,000 \$140,000 \$160,000 \$180,000 \$200,000 \$225,000	476 514 550 585 630 690 747 800 850 902	526 568 607 644 694 760 821 878 933 990	513 561 605 647 686 739 808 873 933 991	538 588 634 678 719 774 846 914 977 1037 1100	611 659 704 746 803 878 948 1014 1075 1140	589 643 694 741 785 845 924 997 1065 1130 1198	581 640 695 747 796 863 951 1035 1113 1187 1265	633 697 757 814 868 940 1036 1126 1211 1292 1377	668 735 799 858 915 991 1092 1187 1276 1361 1450	694 765 830 892 951 1030 1134 1233 1325 1413 1506	716 788 856 920 980 1062 1169 1271 1366 1457 1552	746 821 892 958 1021 1106 1218 1324 1422 1517 1616	496 550 598 643 686 725 778 848 913 973 1030 1090	576 637 693 744 792 838 898 977 1051 1119 1184 1252	631 698 759 815 867 916 982 1068 1148 1222 1293 1366	675 747 811 871 926 979 1049 1140 1225 1304 1379 1457	712 787 855 918 976 1031 1105 1201 1290 1373 1451 1533	765 845 918 985 1047 1106 1185 1287 1383 1471 1554 1642	
\$ \$ \$: \$:	\$90,000 100,000 120,000 140,000 160,000 180,000 200,000 225,000	\$80,000 \$90,000 \$100,000 \$120,000 \$140,000 \$160,000 \$180,000 \$200,000 \$225,000 \$250,000	476 514 550 585 630 690 747 800 850 902 959	526 568 607 644 694 760 821 878 933 990 1051	513 561 605 647 686 739 808 873 933 991 1051 1116	538 588 634 678 719 774 846 914 977 1037 1100 1167	611 659 704 746 803 878 948 1014 1075 1140 1210	589 643 694 741 785 845 924 997 1065 1130 1198 1271	581 640 695 747 796 863 951 1035 1113 1187 1265 1350	633 697 757 814 868 940 1036 1126 1211 1292 1377 1469	668 735 799 858 915 991 1092 1187 1276 1361 1450 1547	694 765 830 892 951 1030 1134 1233 1325 1413 1506 1606	716 788 856 920 980 1062 1169 1271 1366 1457 1552 1655	746 821 892 958 1021 1106 1218 1324 1422 1517 1616 1723	496 550 598 643 686 725 778 848 913 973 1030 1090 1154	576 637 693 744 792 838 898 977 1051 1119 1184 1252 1325	631 698 759 815 867 916 982 1068 1148 1222 1293 1366 1445	675 747 811 871 926 979 1049 1140 1225 1304 1379 1457 1541	712 787 855 918 976 1031 1105 1201 1290 1373 1451 1533 1621	765 845 918 985 1047 1106 1185 1287 1383 1471 1554 1642 1735	
\$ \$ \$ \$ \$ \$	\$90,000 100,000 120,000 140,000 160,000 180,000 200,000 225,000 250,000 275,000	\$80,000 \$90,000 \$100,000 \$120,000 \$140,000 \$160,000 \$200,000 \$225,000 \$250,000 \$275,000 \$300,000	476 514 550 585 630 690 747 800 850 902 959 1013 1065	526 568 607 644 694 760 821 878 933 990 1051 1110 1166	513 561 605 647 686 739 808 873 933 991 1051 1116 1178 1237	538 588 634 678 719 774 846 914 977 1037 1100 1167 1231 1293	611 659 704 746 803 878 948 1014 1075 1140 1210 1277 1340	589 643 694 741 785 845 924 997 1065 1130 1198 1271 1341 1407	581 640 695 747 796 863 951 1035 1113 1187 1265 1350 1431 1509	633 697 757 814 868 940 1036 1126 1211 1292 1377 1469 1556 1641	668 735 799 858 915 991 1092 1187 1276 1361 1450 1547 1639 1728	694 765 830 892 951 1030 1134 1233 1325 1413 1506 1606 1702 1794	716 788 856 920 980 1062 1169 1271 1366 1457 1552 1655 1754	746 821 892 958 1021 1106 1218 1324 1422 1517 1616 1723 s1826	496 550 598 643 686 725 778 848 913 973 1030 1090 1154 1215 1273	576 637 693 744 792 838 898 977 1051 1119 1184 1252 1325 1394 1460	631 698 759 815 867 916 982 1068 1148 1222 1293 1366 1445 1520 1591	675 747 811 871 926 979 1049 1140 1225 1304 1379 1457 1541 1620 1695	712 787 855 918 976 1031 1105 1201 1290 1373 1451 1533 1621 1704 1783	765 845 918 985 1047 1106 1185 1287 1383 1471 1554 1642 1735 1824 1908	
\$ \$ \$ \$: \$:	\$90,000 100,000 120,000 140,000 160,000 180,000 200,000 225,000 250,000 275,000 300,000	\$80,000 \$90,000 \$100,000 \$120,000 \$140,000 \$160,000 \$180,000 \$225,000 \$225,000 \$275,000 \$300,000 or more	476 514 550 585 630 690 747 800 850 902 959 1013 1065 1378	526 568 607 644 694 760 821 878 933 990 1051 1110 1166 1504	513 561 605 647 686 739 808 873 933 991 1051 1116 1178	538 588 634 678 719 774 846 914 977 1037 1100 1167 1231 1293	611 659 704 746 803 878 948 1014 1075 1140 1210 1277 1340 1723	589 643 694 741 785 845 924 997 1065 1130 1198 1271 1341	581 640 695 747 796 863 951 1035 1113 1187 1265 1350 1431 1509 1984	633 697 757 814 868 940 1036 1126 1211 1292 1377 1469 1556 1641 2155	668 735 799 858 915 991 1092 1187 1276 1361 1450 1547 1639	694 765 830 892 951 1030 1134 1233 1325 1413 1506 1606 1702 1794 2355	716 788 856 920 980 1062 1169 1271 1366 1457 1552 1655 1754 1849 2425	746 821 892 958 1021 1106 1218 1324 1422 1517 1616 1723 s1826	496 550 598 643 686 725 778 848 913 973 1030 1090 1154 1215 1273 1622	576 637 693 744 792 838 898 977 1051 1119 1184 1252 1325 1394 1460 1853	631 698 759 815 867 916 982 1068 1148 1222 1293 1366 1445 1520	675 747 811 871 926 979 1049 1140 1225 1304 1379 1457 1541 1620 1695 2146	712 787 855 918 976 1031 1105 1201 1373 1451 1533 1621 1704 1783 2256	765 845 918 985 1047 1106 1185 1287 1383 1471 1554 1642 1735 1824	
\$ \$ \$ \$: \$:	\$90,000 100,000 120,000 140,000 160,000 180,000 200,000 225,000 275,000 300,000 Inco	\$80,000 \$90,000 \$100,000 \$120,000 \$140,000 \$180,000 \$250,000 \$225,000 \$275,000 \$300,000 or more	476 514 550 585 630 690 747 800 850 902 959 1013 1065 1378 Pennsylva	526 568 607 644 694 760 821 878 933 990 1051 1110 1166 1504	513 561 605 647 686 739 808 873 933 991 1051 1116 1178 1237 1593	538 588 634 678 719 774 846 914 977 1037 1100 1167 1231 1293 1664	611 659 704 746 803 878 948 1014 1075 1140 1210 1277 1340 1723 6.0000%	589 643 694 741 785 845 924 997 1065 1130 1198 1271 1341 1407 1808	581 640 695 747 796 863 951 1035 1113 1187 1265 1350 1431 1509 1984	633 697 757 814 868 940 1036 1126 1211 1292 1377 1469 1556 1641 2155	668 735 799 858 915 991 1092 1187 1276 1361 1450 1547 1639 1728 2268	694 765 830 892 951 1030 1134 1233 1325 1413 1506 1606 1702 1794 2355	716 788 856 920 980 1062 1169 1271 1366 1457 1552 1655 1754 1849 2425	746 821 892 958 1021 1106 1218 1324 1422 1517 1616 1723 s1826 1924 2524	496 550 598 643 686 725 778 848 913 973 1030 1090 1154 1273 1622 South Care	576 637 693 744 792 838 898 977 1051 1119 1184 1252 1325 1394 1460 1853	631 698 759 815 867 916 982 1068 1148 1222 1293 1366 1445 1520 1591 2016	675 747 811 871 926 979 1049 1140 1225 1304 1379 1457 1541 1620 1695 2146	712 787 855 918 976 1031 1105 1201 1290 1373 1451 1533 1621 1704 1783 2256	765 845 918 985 1047 1106 1185 1287 1383 1471 1554 1642 1735 1824 1908 2412	
\$ \$ \$ \$ \$ \$ \$ \$	\$90,000 100,000 120,000 140,000 140,000 160,000 180,000 200,000 225,000 275,000 300,000 Inco \$0 \$20,000	\$80,000 \$90,000 \$100,000 \$120,000 \$140,000 \$160,000 \$180,000 \$200,000 \$225,000 \$275,000 \$275,000 \$300,000 or more bme \$20,000 \$30,000	476 514 550 585 630 690 747 800 850 902 959 1013 1065 1378 Pennsylva	526 568 607 644 694 760 821 878 933 990 1051 1110 1166 1504	513 561 605 647 686 739 808 873 933 991 1051 1116 1178 1237 1593	538 588 634 678 719 774 846 914 977 1037 1100 1167 1231 1293 1664 1	611 659 704 746 803 878 948 1014 1075 1140 1210 1277 1340 1723 6.000%	589 643 694 741 785 845 924 997 1065 1130 1198 1271 1341 1407 1808	581 640 695 747 796 863 951 1035 1113 1187 1265 1350 1431 1509 1431 252 406	633 697 757 814 868 940 1036 1126 1211 1292 1377 1469 1556 1641 2155	668 735 799 858 915 991 1092 1187 1276 1361 1450 1547 1639 1728 2268	694 765 830 892 951 1030 1134 1233 1325 1413 1506 1702 1794 2355 4	716 788 856 920 980 1062 1169 1271 1366 1457 1552 1655 1754 1849 2425 7.0000%	746 821 892 958 1021 1106 1218 1324 1422 1517 1616 1723 s1826 1924 2524	496 550 598 643 686 725 778 848 913 973 1030 1090 1154 1215 1273 1622 South Care	576 637 693 744 792 838 898 977 1051 1119 1184 1252 1325 1394 1460 1853 blina	631 698 759 815 867 916 982 1068 1148 1222 1293 1366 1445 1520 1591 2016	675 747 811 871 926 979 1049 1140 1225 1304 1379 1457 1541 1620 1695 2146 2 285 464	712 787 855 918 976 1031 1105 1201 1290 1373 1451 1533 1621 1704 1783 2256 6.0000%	765 845 918 985 1047 1106 1185 1287 1383 1471 1554 1642 1735 1824 1908 2412	
\$ \$ \$ \$: \$: \$:	\$90,000 100,000 120,000 120,000 140,000 160,000 180,000 200,000 225,000 275,000 275,000 1nco \$0 \$20,000 \$30,000	\$80,000 \$90,000 \$100,000 \$120,000 \$140,000 \$180,000 \$220,000 \$225,000 \$255,000 \$275,000 \$300,000 or more wee \$20,000 \$30,000 \$40,000	476 514 550 585 630 690 747 800 850 902 959 1013 1065 1378 Pennsylva	526 568 607 644 760 821 878 933 990 1051 1110 1166 1504	513 561 605 647 686 739 808 873 991 1051 1116 1178 1237 1593	538 588 634 678 719 774 846 914 977 1100 1167 1231 1293 1664 1	611 659 704 746 803 878 948 1014 1075 1140 1217 1340 1723 6.0000%	589 643 694 741 785 845 997 1065 1130 1198 1271 1341 1407 1808	581 640 695 747 796 863 951 1035 1113 1187 1265 1350 1431 1509 1984 Rhode Isla 252 406 490	633 697 757 814 868 940 1036 1126 1211 1292 1377 1469 1556 1641 2155 und	668 735 799 858 915 991 1092 1187 1276 1361 1450 1547 1639 1728 2268	694 765 830 892 951 1030 1134 1233 1325 1413 1506 1606 1702 2355 4	716 788 856 920 980 1062 1169 1271 1366 1457 1552 1655 1754 1849 2425 7.0000%	746 821 892 958 1021 1106 1218 1324 1422 1517 1616 1723 s1826 1924 2524	496 550 598 643 686 725 778 848 913 973 1030 1090 1154 1273 1622 South Care 234 381 462	576 637 693 744 792 838 898 977 1051 1119 1184 1252 1325 1394 1460 1853 Dlina	631 698 759 815 867 916 982 1068 1148 1222 1293 1366 1445 1520 1591 2016	675 747 811 871 926 979 1049 1140 1225 1304 1379 1457 1541 1620 1695 2146 2 285 464 562	712 787 855 918 976 1031 1105 1201 1290 1373 1451 1533 1621 1704 1783 2256 6.0000% 295 480 581	765 845 918 985 1047 1106 1185 1287 1383 1471 1554 1642 1735 1824 1908 2412	
\$ \$ \$ \$ \$ \$ \$ \$	\$90,000 100,000 120,000 140,000 140,000 160,000 180,000 200,000 225,000 275,000 300,000 Inco \$0 \$20,000	\$80,000 \$90,000 \$100,000 \$120,000 \$140,000 \$160,000 \$180,000 \$200,000 \$225,000 \$275,000 \$275,000 \$300,000 or more bme \$20,000 \$30,000	476 514 550 585 630 690 747 800 850 902 959 1013 1065 1378 Pennsylva	526 568 607 644 694 760 821 878 933 990 1051 1110 1166 1504	513 561 605 647 686 739 808 873 933 991 1051 1116 1178 1237 1593	538 588 634 678 719 774 846 914 977 1037 1100 1167 1231 1293 1664 1	611 659 704 746 803 878 948 1014 1072 1140 1210 1277 1340 1723 6.0000% 241 388 468 539	589 643 694 741 785 845 924 997 1065 1130 1198 1271 1341 1407 1808	581 640 695 747 796 863 951 1035 1113 1187 1265 1350 1431 1509 1431 252 406	633 697 757 814 868 940 1036 1126 1211 1292 1377 1469 1556 1641 2155	668 735 799 858 915 991 1092 1187 1276 1361 1450 1547 1639 1728 2268	694 765 830 892 951 1030 1134 1233 1325 1413 1506 1702 1794 2355 4	716 788 856 920 980 1062 1169 1271 1366 1457 1552 1655 1754 1849 2425 7.0000%	746 821 892 958 1021 1106 1218 1324 1422 1517 1616 1723 s1826 1924 2524	496 550 598 643 686 725 778 848 913 973 1030 1090 1154 1215 1273 1622 South Care	576 637 693 744 792 838 898 977 1051 1119 1184 1252 1325 1394 1460 1853 blina	631 698 759 815 867 916 982 1068 1148 1222 1293 1366 1445 1520 1591 2016	675 747 811 871 926 979 1049 1140 1225 1304 1379 1457 1541 1620 1695 2146 2 285 464	712 787 855 918 976 1031 1105 1201 1290 1373 1451 1533 1621 1704 1783 2256 6.0000%	765 845 918 985 1047 1106 1185 1287 1383 1471 1554 1642 1735 1824 1908 2412	
\$ \$ \$ \$ \$ \$	\$90,000 100,000 120,000 140,000 140,000 180,000 2200,000 225,000 275,000 300,000 Inco \$0 \$20,000 \$30,000 \$40,000 \$50,000 \$60,000	\$80,000 \$90,000 \$1100,000 \$140,000 \$140,000 \$180,000 \$200,000 \$225,000 \$225,000 \$275,000 or more \$30,000 \$40,000 \$50,000 \$60,000 \$70,000	476 514 550 585 630 690 747 800 850 902 959 1013 1065 1378 Pennsylva 197 318 385 443 496 545	526 568 607 644 694 760 821 878 933 990 1051 1110 1166 1504 unia 214 345 417 480 538 590	513 561 605 647 686 739 808 873 991 1051 1118 1237 1593 225 363 439 505 565 620	538 588 634 678 719 774 846 914 977 1037 1100 1167 1231 1293 1664 1	611 659 704 746 803 878 948 1014 1075 1140 1217 1340 1723 6.0000% 241 388 468 539 603	589 643 694 741 785 845 924 997 1065 1130 1198 1271 1341 1407 1808	581 640 695 747 796 863 951 1035 1113 1187 1265 1350 1431 1509 1984 252 406 490 564 631 692	633 697 757 814 868 940 1036 1126 1211 1292 1377 1469 1556 1641 2155 and	668 735 799 858 915 991 1092 1187 1276 1361 1450 1547 1639 1728 2268	694 765 8300 892 951 1030 1134 1233 1325 1413 1506 1606 1702 1794 2355 4 295 476 6739 811	716 788 856 920 980 1062 1169 1271 1366 1457 1552 1655 1754 1849 2425 7.0000% 303 488 589 678 759 833	746 821 892 958 1021 1106 1218 1324 1422 1517 1616 1723 51826 1924 2524	496 550 598 643 686 725 778 848 913 973 1030 1090 1154 1273 1622 South Care 234 381 462 533 598 657	576 637 693 744 792 838 898 977 1051 1119 1184 1252 1325 1394 1460 1853 Dlina 258 420 509 587 658 724	631 698 759 815 867 916 982 1068 1148 1222 1293 1366 1445 1520 2016	675 747 811 871 926 979 1049 1140 1225 1304 1379 1457 1541 1620 1695 2146 2 285 464 562 649 728 800	712 787 855 918 976 1031 1105 1201 1373 1451 1533 1621 1704 1783 2256 6.0000% 295 480 581 670 752 827	765 845 918 985 1047 1106 1185 1287 1383 1471 1554 1735 1824 1908 2412	
\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	\$90,000 100,000 120,000 140,000 160,000 180,000 225,000 275,000 300,000 Inco \$20,000 \$30,000 \$40,000 \$40,000 \$60,000 \$70,000	\$80,000 \$90,000 \$100,000 \$120,000 \$140,000 \$180,000 \$200,000 \$225,000 \$275,000 \$300,000 or more \$20,000 \$40,000 \$50,000 \$60,000 \$70,000 \$80,000	476 514 550 585 630 690 747 800 850 902 959 1013 1065 1378 Pennsylva 197 318 385 443 496 545 590	526 568 607 644 694 760 821 878 933 990 1051 1110 1166 1504 unia 214 345 417 480 538 590 639	513 561 605 647 686 739 808 873 933 991 1051 1116 1178 1237 1593 225 363 439 505 565 620 671	538 588 634 678 719 774 846 914 977 1037 1100 1167 1231 1293 1664 1 234 377 455 524 586 643 696	611 659 704 746 803 878 948 1014 1075 1140 1210 1277 1340 1723 6.0000% 241 388 468 539 603 662 6716	589 643 694 7411 785 845 924 997 1065 1130 1198 1271 1341 1407 1808	581 640 695 747 796 863 951 1035 1113 1187 1265 1350 1431 1509 1984 Rhode Isla 252 406 490 564 631 692 749	633 697 757 814 868 940 1036 1121 1292 1377 1469 1556 1641 2155 and 272 439 529 609 682 748 810	668 735 799 858 915 991 1092 1187 1276 1361 1450 1547 1639 1728 2268 285 460 555 638 714 784 849	694 765 830 892 951 1030 1134 1233 1325 1413 1506 1606 1702 2355 4 295 476 660 739 811 878	716 788 856 920 980 1062 1169 1271 1366 1457 1552 1655 1754 1849 2425 7.0000% 303 488 589 678 759 833 902	746 821 892 958 1021 1106 1218 1324 1422 1517 1616 1723 s1826 1924 2524	496 550 598 643 686 725 778 848 913 973 1030 1154 1215 1273 1622 South Care 234 381 462 533 598 657 713	576 637 693 744 792 838 898 977 1051 1119 1184 1252 1325 1394 1460 1853 Diina 258 420 587 658 724 785	631 698 759 815 867 916 982 1068 1148 11222 1293 1366 1445 1520 1591 2016	675 747 811 871 926 979 1049 1140 1225 1304 1379 1457 1541 1620 1695 2146 2 285 464 562 649 728 800 867	712 787 855 918 976 1031 1105 1201 1290 1373 1451 1533 1621 1704 1783 2256 6.0000% 295 480 581 670 752 827 896	765 845 918 985 1047 1106 1185 1287 1383 1471 1554 1642 1735 1824 1908 2412	
\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	\$90,000 100,000 120,000 140,000 140,000 180,000 200,000 225,0000 275,000 300,000 TINCO \$20,000 \$30,000 \$40,000 \$50,000 \$60,000 \$70,000 \$80,000 \$90,000 \$90,000	\$80,000 \$90,000 \$1100,000 \$140,000 \$140,000 \$180,000 \$200,000 \$225,000 \$275,000 \$300,000 \$40,000 \$50,000 \$60,000 \$70,000 \$80,000 \$80,000 \$90,000 \$100,000	476 514 550 585 630 690 747 800 850 902 959 1013 1065 1378 Pennsylva 197 318 385 443 496 545 590 633 673	526 568 607 644 694 760 821 878 933 990 1051 1110 1166 1504 Inia 214 345 417 480 538 590 639 685 729	513 561 605 647 686 739 808 873 991 1051 1118 1237 1593 225 363 439 505 565 620 671 720	538 588 634 678 719 774 846 914 977 1037 1100 1167 1231 1293 1664 1 234 377 455 524 586 643 696 746	611 659 704 746 803 878 948 1014 1075 1140 1277 1340 1723 6.0000% 241 388 468 539 602 602 716 768 816	589 643 694 741 785 845 845 924 997 1065 1130 1198 1271 1341 1407 1808 251 404 487 560 627 688 744 798 848	581 640 695 747 796 863 951 1035 1113 1187 1265 1350 1431 1509 1984 252 406 490 564 631 692 749 803 803	633 697 757 814 868 940 1036 1126 1211 1292 1377 1469 1556 1641 2155 and 272 439 529 609 682 748 810 868 923	668 735 799 858 915 991 1092 1187 1276 1361 1450 1547 1639 1728 2268 285 460 555 638 714 784 849 910 967	694 765 830 892 951 1030 1134 1233 1325 1413 1506 1606 1702 1794 2355 476 6739 811 878 941 1001	716 788 856 920 980 1062 1169 1271 1366 1457 1552 1655 1754 1849 2425 7.0000% 303 488 589 678 759 833 902 967 1028	746 821 892 958 1021 1106 1218 1324 1422 1517 1616 1723 1826 1924 2524 314 506 611 703 787 787 863 935 1002 1065	496 550 598 643 686 725 778 848 913 973 1030 1090 1154 1273 1622 South Care 234 381 462 533 598 657 713 765 815	576 6377 744 792 838 898 977 1051 1119 1184 1252 1394 1460 1853 509 587 658 724 785 843 897	631 698 759 815 867 916 982 1068 1148 1222 1293 1366 1445 1520 2016	675 747 811 871 926 979 1049 1140 1225 1304 1379 1457 1541 1620 2 285 464 562 649 728 800 867 931	712 787 855 918 976 1031 1105 1201 1373 1451 1533 1621 1704 1783 2256 6.0000% 295 480 581 670 752 827 896 962 962 1024	765 845 918 985 1047 1106 1185 1287 1383 1471 1554 1642 1735 1824 1908 2412	
\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	\$90,000 100,000 120,000 140,000 140,000 180,000 200,000 225,000 225,000 275,000 300,000 \$10,000 \$40,000 \$50,000 \$70,000 \$80,000 \$80,000 \$90,000 100,000	\$80,000 \$90,000 \$100,000 \$140,000 \$140,000 \$180,000 \$200,000 \$225,000 \$275,000 \$300,000 or more \$40,000 \$50,000 \$60,000 \$70,000 \$80,000 \$80,000 \$90,000 \$120,000 \$120,000	476 514 550 585 630 690 747 800 850 902 959 1013 1065 1378 Pennsylva 197 318 385 443 496 545 590 633 673 728	526 568 607 644 694 760 821 878 933 990 1051 1110 1166 1504 unia 214 345 417 480 538 590 685 729 787	513 561 605 647 686 739 808 873 933 991 1051 1116 1178 1237 1593 225 363 439 505 565 620 671 720 765 827	538 588 634 678 719 774 846 914 977 1037 1100 1167 1231 1293 1664 1 234 377 455 524 586 643 696 746 793 857	611 659 704 746 803 878 948 1014 1075 1140 1210 1277 1340 1723 6.0000% 241 388 468 539 603 662 716 768 816 882	589 643 694 7411 785 845 924 997 1065 1130 1198 1271 1341 1407 1808 251 404 487 560 627 688 744 798 848 916	581 640 695 747 796 863 951 1133 1187 1265 1350 1431 1509 1984 Rhode Isl 2 406 490 564 631 692 749 803 854 922	633 697 757 814 868 940 1036 1121 1292 1377 1469 1556 1641 2155 Ind 272 439 529 609 682 748 810 868 923	668 735 799 858 911 1092 1187 1276 1361 1450 1547 1639 1728 2268 285 460 555 638 714 784 967 1045	694 765 830 892 951 1030 1134 1233 1325 1413 1506 1702 1794 2355 4 295 476 574 660 739 811 878 941 1001	716 788 856 920 980 1062 1169 1271 1366 1457 1552 1655 1754 1849 2425 7.0000% 303 488 589 678 759 833 902 967 1028	746 821 892 958 1021 1106 1218 1324 1422 1517 1616 1723 s1826 1924 2524 314 506 611 703 787 863 935 1002 1002	496 550 598 643 686 725 778 848 913 973 1030 1090 1154 1215 1273 1622 South Care 234 381 462 533 598 657 713 765 815 881	576 637 744 792 838 898 977 1051 1119 1184 1252 1325 1394 258 420 587 7658 843 897 797 970	631 698 759 815 867 916 982 1068 1148 1222 1293 1366 1445 1520 1591 2016 274 445 539 622 698 767 832 893 951 1028	675 747 811 871 926 979 1049 11405 1304 1379 1457 1541 1620 1695 2146 2 285 464 562 649 728 800 867 931 991 1072	712 787 855 918 976 1031 1105 1201 1290 1373 1451 1533 1621 1704 1783 2256 6.0000% 295 480 581 670 752 827 896 962 1024 1108	765 845 918 985 1047 1106 1185 1287 1383 1471 1554 1642 1735 1824 1908 2412 308 501 607 700 785 863 936 1005 1070	
\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	\$90,000 100,000 120,000 140,000 140,000 180,000 200,000 225,0000 275,000 300,000 TINCO \$20,000 \$30,000 \$40,000 \$50,000 \$60,000 \$70,000 \$80,000 \$90,000 \$90,000	\$80,000 \$90,000 \$1100,000 \$140,000 \$140,000 \$180,000 \$200,000 \$225,000 \$275,000 \$300,000 \$40,000 \$50,000 \$60,000 \$70,000 \$80,000 \$80,000 \$90,000 \$100,000	476 514 550 585 630 690 747 800 850 902 959 1013 1065 1378 Pennsylva 197 318 385 443 496 545 590 633 673	526 568 607 644 694 760 821 878 933 990 1051 1110 1166 1504 Inia 214 345 417 480 538 590 639 685 729	513 561 605 647 686 739 808 873 991 1051 1118 1237 1593 225 363 439 505 565 620 671 720	538 588 634 678 719 774 846 914 977 1037 1100 1167 1231 1293 1664 1 234 377 455 524 586 643 696 746	611 659 704 746 803 878 948 1014 1075 1140 1210 1277 1340 11703 6.0000% 241 388 468 539 603 662 716 882 968	589 643 694 741 785 845 845 924 997 1065 1130 1198 1271 1341 1407 1808 251 404 487 560 627 688 744 798 848	581 640 695 747 796 863 951 1035 1113 1187 1265 1350 1431 1509 1984 252 406 490 564 631 692 749 803 803	633 697 757 814 868 940 1036 1126 1211 1292 1377 1469 1556 1641 2155 and 272 439 529 609 682 748 810 868 923	668 735 799 858 915 991 1092 1187 1276 1361 1450 1547 1639 1728 2268 285 460 555 638 714 784 849 910 967	694 765 830 892 951 1030 1134 1233 1325 1413 1506 1606 1702 1794 2355 476 6739 811 878 941 1001	716 788 856 920 980 1062 1169 1271 1366 1457 1552 1655 1754 1849 2425 7.0000% 303 488 589 678 759 833 902 967 1028	746 821 892 958 1021 1106 1218 1324 1422 1517 1616 1723 1826 1924 2524 314 506 611 703 787 787 863 935 1002 1065	496 550 598 643 686 725 778 848 913 973 1030 1090 1154 1273 1622 South Care 234 381 462 533 598 657 713 765 815	576 637 744 792 838 898 977 1051 1119 1184 1252 1394 1460 1853 509 587 658 724 785 843 897	631 698 759 815 867 916 982 1068 1148 1222 1293 1366 1445 1520 2016 274 445 539 622 698 767 832 893 951 1028 1138	675 747 811 871 926 979 1049 1140 1225 1304 1379 1457 1541 1620 2 285 464 562 649 728 800 867 931	712 787 855 918 976 1031 1105 1201 1373 1451 1533 1621 1704 1783 2256 6.0000% 295 480 581 670 752 827 896 962 962 1024	765 845 918 985 1047 1106 1185 1287 1383 1471 1554 1642 1735 1824 1908 2412	
\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	\$90,000 100,000 120,000 140,000 140,000 140,000 180,000 205,000 275,000 275,000 300,000 Inco \$0 \$20,000 \$30,000 \$40,000 \$70,000 \$80,000 \$80,000 \$80,000 \$100,000 1100,000 1100,000 1100,000 1100,000 160,000	\$80,000 \$90,000 \$100,000 \$140,000 \$140,000 \$180,000 \$200,000 \$225,000 \$275,000 \$300,000 or more \$30,000 \$40,000 \$70,000 \$80,000 \$70,000 \$100,000 \$140,000 \$140,000 \$140,000 \$140,000 \$140,000	476 514 550 585 630 690 747 800 850 902 959 1013 1065 1378 Pennsylva 197 318 385 443 496 545 590 633 673 728 799 867 929	526 568 607 644 694 760 821 878 933 990 1051 1110 1166 1504 wnia 214 345 417 480 538 590 639 685 729 787 865 729 787 865 71005	513 561 605 647 686 739 808 873 991 1051 1116 1178 1237 1593 225 363 439 505 565 620 671 720 765 827 908 998 998	538 588 634 678 719 774 846 914 977 1037 1100 1167 1231 1293 1664 1 234 377 455 524 586 643 696 746 793 857 941 1093	611 659 704 746 803 878 948 1014 1075 1140 1210 1277 1340 1723 6.0000% 241 388 468 539 603 662 716 768 816 882 968 1049 1124	589 643 694 7411 785 845 924 997 1065 1130 1198 1271 1341 1407 1808 251 404 487 560 627 688 744 798 848 916 1005 1089	581 640 695 747 796 863 951 1035 1113 1187 1265 1350 1431 1509 1984 Rhode Isla 252 406 490 564 631 692 749 803 854 922 1013 1097 1176	633 697 757 814 868 940 1036 1121 1292 1377 1469 1556 1641 2155 and 272 439 529 609 682 748 810 868 923 997 1094 1186 1271	668 735 799 858 911 1092 1187 1276 1361 1450 1547 1639 1728 2268 285 460 555 638 714 784 910 967 1045 1147 1045 1147 1243 1332	694 765 830 892 951 1030 1134 1233 1325 1413 1506 1702 1794 2355 4 295 476 574 660 739 811 1878 941 1001 1081 1187 1286 1378	716 788 856 920 980 1062 1169 1271 1366 1457 1552 1655 1754 1849 2425 7.0000% 303 488 589 678 759 833 902 967 1028 1110 1219 13211	746 821 892 958 1021 1106 1218 1324 1422 1517 1616 1723 s1826 1924 2524 314 506 611 703 787 863 935 1002 1063 1150 1263 1363 1467	496 550 598 643 686 725 778 848 913 973 1030 1090 1154 1215 1223 1622 South Care 234 381 462 533 598 657 713 765 815 881 969 1052 1129	576 637 744 792 838 898 977 1051 1119 1184 1252 1325 1394 258 420 587 724 785 843 897 790 1067 1158	631 698 759 815 867 916 982 1068 1148 1222 1293 1366 1445 1520 1591 2016 274 445 539 622 698 767 832 893 951 1028 1131 1227 1318	675 747 811 871 926 979 1049 1140 1225 1304 1379 1457 1541 1620 1695 2146 2 285 464 562 649 728 800 867 931 1072 1179 1280 1374	712 787 855 918 976 1031 1105 1201 1290 1373 1451 1533 1621 1704 1783 2256 6.0000% 295 480 581 670 752 827 896 962 1024 1108 1218 1322 1419	765 845 918 985 1047 1106 1185 1287 1383 1471 1554 1642 1735 1824 1908 2412 308 501 607 700 785 863 936 1005 1070 1157 1272 1381 1482	
\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	\$90,000 100,000 120,000 140,000 140,000 140,000 160,000 180,000 200,000 225,000 250,000 300,000 Inco \$0 \$20,000 \$30,000 \$40,000 \$50,000 \$70,000 \$80,000 \$90,000 100,000 120,000 120,000 140,000 180,000 180,000	\$80,000 \$90,000 \$120,000 \$140,000 \$140,000 \$180,000 \$225,000 \$275,000 \$300,000 or more \$30,000 \$40,000 \$50,000 \$70,000 \$80,000 \$100,000 \$140,000 \$140,000 \$140,000 \$140,000 \$140,000 \$140,000 \$140,000 \$120,000 \$140,000 \$120,000 \$140,000 \$120,000 \$180,000 \$180,000 \$180,000 \$180,000	476 514 550 585 630 690 747 800 850 902 959 1013 1065 1378 Pennsylva 197 318 385 443 385 443 673 728 799 867 929 989	526 568 607 644 694 760 821 878 933 990 1051 1110 1166 1504 winia 214 345 417 480 538 590 635 729 787 1005 937 1109	513 561 605 647 686 739 808 873 991 1051 1116 1178 1237 1593 225 363 439 505 620 671 720 765 827 988 984 1055 1122	538 588 634 678 719 774 846 914 977 1037 1100 1167 1231 1293 1455 524 455 524 696 643 696 746 793 857 941 1020 1093 1163	611 659 704 746 803 878 948 1014 1075 1140 1217 1340 1277 1340 1277 388 468 539 603 662 716 822 968 1049 1124	589 643 694 741 785 845 924 997 1065 1130 1198 1271 1341 1407 1808 251 404 487 560 627 688 744 798 848 916 1005 1089 11689 1168	581 640 695 747 796 863 951 1035 1113 1187 1265 1350 1431 1509 1984 Rhode Isl: 252 406 490 564 631 692 749 803 854 922 1013 1097 1176 11251	633 697 757 814 868 940 1036 1121 1292 1377 1469 1556 1641 2155 104 272 439 529 609 682 748 810 868 923 997 1094 1186 1271 1362	668 735 799 858 915 991 1092 1187 1276 1361 1450 1547 1639 1728 2268 2268 2460 555 638 714 784 849 910 967 1045 1147 1243 1343 1343 1448	694 765 830 892 951 1030 1134 1233 1506 1606 1702 1794 2355 4 295 476 574 660 739 811 878 941 1001 1081 1187 1286 1376	716 788 856 920 980 1062 1169 1271 1366 1457 1552 1655 1754 1849 2425 7.0000% 303 488 589 678 833 902 967 1028 1110 1219 1321 1416 1506	746 821 892 958 1021 1106 1218 1324 1422 1517 1616 1723 s1826 1924 2524 314 506 611 703 787 863 9355 1002 1065 1150 1263 1369 1469 1469 1469 1469 1469 1469 1469 14	496 550 598 643 686 725 778 848 913 973 1030 1090 1154 1215 1273 1622 South Care 234 381 462 533 598 657 713 765 815 881 969 1052 1129 1203	576 637 744 792 838 898 898 8977 1051 1119 1184 1252 1325 509 587 724 785 843 897 71 1051 1161 1161 1161 1161 1161 1161 116	631 698 759 815 867 916 982 1068 1148 1222 1293 1366 1445 1520 1591 2016 274 445 539 622 698 767 832 893 951 1022 893 951 1022 1032 1032 1032 1032 1032 1032 103	675 747 811 871 926 979 1049 1140 1225 1304 1379 1457 1541 1620 1695 2146 2 285 464 562 649 728 800 867 728 1072 1179 1280 1374 1463	712 787 855 918 976 1031 1105 1201 1373 1451 1533 1621 1704 1783 2256 6.0000% 295 480 581 670 752 827 896 1024 1108 1322 1419 1512	765 845 918 985 1047 1106 1185 1287 1383 1471 1554 1642 1735 1824 1908 2412 308 501 607 700 785 863 936 1005 1070 1157 1272 1381 1482 1579	
\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	\$90,000 100,000 120,000 140,000 140,000 140,000 180,000 205,000 275,000 300,000 Tnco \$0 \$20,000 \$30,000 \$40,000 \$50,000 \$60,000 \$70,000 \$80,000 \$80,000 \$90,000 120,000 140,000 160,000 180,000 200,000 225,000	\$80,000 \$90,000 \$100,000 \$120,000 \$140,000 \$180,000 \$200,000 \$225,000 \$275,000 \$300,000 or more \$20,000 \$50,000 \$50,000 \$70,000 \$100,000 \$140,000 \$110,000 \$110,000 \$140,000 \$120,000 \$120,000 \$140,000 \$2250,000	476 514 550 585 630 690 747 800 850 902 959 1013 1065 1378 Pennsylva 197 318 385 443 496 545 590 633 673 728 799 867 929	526 568 607 644 694 760 821 878 933 990 1051 1110 1166 1504 wnia 214 345 417 480 538 590 639 685 729 787 865 729 787 865 71005	513 561 605 647 686 739 808 873 991 1051 1116 1178 1237 1593 225 363 439 505 565 620 671 720 765 827 908 998 998	538 588 634 678 719 774 846 914 977 1037 1100 1167 1231 1293 1664 1 234 377 455 524 586 643 696 746 793 857 941 1093	611 659 704 746 803 878 948 1014 1075 1140 1210 1277 1340 1723 6.0000% 241 388 468 539 603 662 716 768 816 882 968 104 1124 1124 1124 1124 1124 1124 1124	589 643 694 7411 785 845 924 997 1065 1130 1198 1271 1341 1407 888 848 916 1005 1089 1168 1242 1321 1405	581 640 695 747 796 863 951 1035 1113 1187 1265 1350 1431 1509 1984 Rhode Isla 252 406 490 564 631 692 749 803 854 922 1013 1097 1176 1251 1330 1416	633 697 757 814 868 940 1036 1121 1292 1377 1469 1556 1641 2155 and 272 439 529 609 682 748 810 868 923 997 1094 1186 1271	668 735 799 858 911 1092 1187 1276 1361 1450 1547 1639 1728 2268 285 460 555 638 714 784 910 967 1045 1147 1045 1147 1243 1332	694 765 830 892 951 1030 1134 1233 1325 1413 1506 1702 1794 2355 4 295 476 574 660 739 811 1878 941 1001 1081 1187 1286 1378	716 788 856 920 980 1062 1169 1271 1366 1457 1552 1655 1754 1849 2425 7.0000% 303 488 589 678 759 833 902 967 1028 1110 1219 1321 1416 1506 1602 1704	746 821 892 958 1021 1106 1218 1324 1422 1517 1616 1723 s1826 1924 2524 314 506 611 703 787 863 935 1002 1063 1150 1263 1363 1467	496 550 598 643 686 725 778 848 913 973 1030 1190 1154 1215 1273 1622 South Care 234 381 462 533 598 657 713 765 815 881 969 1052 1129 1203 1280 1364	576 637 744 792 838 898 977 1051 1119 1184 1252 1325 1394 420 1853 151 161 161 161 161 161 161 161 161 161	631 698 759 815 867 916 982 1068 1148 1222 1293 1366 1445 1520 1591 2016 274 445 539 622 698 767 832 893 951 1028 1131 1227 1318	675 747 811 871 926 979 1049 1140 1225 1304 1379 1457 1541 1620 1695 2146 2 285 464 562 649 728 800 867 931 1072 1179 1280 1374	712 787 855 918 976 1031 1105 1201 1290 1373 1451 1533 1621 1704 1783 2256 6.0000% 295 480 581 670 752 827 896 962 1024 1108 1218 1322 1419	765 845 918 985 1047 1106 1185 1287 1383 1471 1554 1642 1735 1824 1908 2412 308 501 607 700 785 863 936 1005 1070 1157 1272 1381 1482	
\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	\$90,000 100,000 120,000 140,000 140,000 140,000 160,000 180,000 205,000 275,000 300,000 TINCO \$0 \$20,000 \$30,000 \$40,000 \$50,000 \$70,000 \$80,000 \$90,000 120,000 120,000 120,000 120,000 120,000 120,000 160,000 180,000 200,000	\$80,000 \$90,000 \$1100,000 \$1120,000 \$140,000 \$180,000 \$225,000 \$225,000 \$275,000 \$300,000 \$40,000 \$50,000 \$70,000 \$100,000 \$120,000 \$140,000 \$140,000 \$140,000 \$140,000 \$140,000 \$120,000 \$140,000 \$120,000 \$140,000 \$120,000 \$140,000 \$120,000 \$120,000 \$120,000 \$120,000 \$120,000 \$120,000 \$120,000 \$120,000 \$120,000 \$120,000 \$120,000 \$120,000 \$120,000 \$120,000	476 514 550 585 630 690 747 800 850 902 959 1013 1065 1378 Pennsylva 197 318 385 443 496 545 590 633 673 728 799 867 929 989 1052	526 568 607 644 694 760 821 878 933 990 1051 1110 1166 1504 214 345 417 480 538 590 639 729 787 865 937 1005 1005	513 561 605 647 686 739 808 873 991 1051 1116 1178 1237 1593 225 363 439 505 565 620 671 720 908 984 1055 1125 1	538 588 634 678 719 774 846 914 977 1037 1100 1167 1231 1293 1664 1 234 377 455 524 586 643 696 746 746 749 749 749 749 749 749 749 749 749 749	611 659 704 746 803 878 948 1014 1075 1140 1217 1340 1277 1340 1277 388 468 539 603 662 716 822 968 1049 1124 1124 1124 1124 1124 1124 1124 11	589 643 694 741 785 845 924 997 1065 1130 1198 1271 1341 1407 1808 251 404 487 560 627 688 744 798 848 916 1005 1089 1168 1242 1321	581 640 695 747 796 863 951 1035 1113 1187 1265 1350 1431 1509 1984 252 406 490 564 490 564 631 692 749 803 854 922 1013 1097 1176 1251 1350	633 697 757 814 868 940 1036 1121 1292 1377 1469 1556 1641 2155 and 272 439 609 682 748 810 868 923 997 1094 1186 1271 1352 1486 1271 1368 1378 1488	668 735 799 858 915 991 1092 1187 1276 1361 1450 1547 1639 1728 2268 2268 285 460 555 638 714 784 849 910 967 1045 1147 1243 1332 1418 1507	694 765 830 892 951 1030 1134 1233 1325 1413 1506 1606 1606 1702 1794 2355 476 574 660 739 811 878 941 1001 1081 1187 1286 1378 1467 1559	716 788 856 920 980 1062 1169 1271 1366 1457 1552 1655 1754 1849 2425 7.0000% 303 488 589 678 759 833 902 967 1028 1110 1219 1321 1416 1506 1602	746 821 892 958 1021 1106 1218 1324 1422 1517 1616 1723 31826 1924 2524 314 506 611 703 787 863 935 1002 1065 1150 1263 1369 1467 1561	496 550 598 643 686 725 778 848 913 973 1030 1090 1154 1215 1273 1622 South Care 234 381 462 533 598 657 713 765 815 881 969 1052 1129 1203 1280	576 637 744 792 838 898 977 1119 1184 1252 1325 1394 420 1853 258 420 658 724 785 843 897 970 1158 1243 1251 1252 1325 1314 1411 1411 1411 1411 1411 1411 141	631 698 759 815 867 916 982 1068 1148 1222 1293 1366 1445 1520 2016 274 445 539 622 698 767 832 893 951 1028 1131 1227 1318 1494	675 747 811 871 926 979 1049 1140 1225 1304 1379 1457 1541 1620 2 285 464 562 649 728 800 867 931 1072 1179 1280 1374 1463 1558	712 787 855 918 976 1031 1105 1201 1373 1451 1533 1621 1704 1783 2256 6.0000% 295 480 581 670 752 827 896 962 1024 1108 1218 1322 1419 1512	765 845 918 985 1047 1106 1185 1287 1383 1471 1554 1642 1735 1824 1908 2412 308 501 607 700 785 863 936 1007 1157 1272 1381 1482 1572 1681	

Inc	ome	Exemptions s								Exemp	tions			Exemptions					
At least	But less than	1	2	3	4	5 (Over 5	1	2	3	4	5	Over 5	1	2	3	4	5	Over 5
Inc	ome	South Dak	ota		1	4.0000%		Tennessee			2	7.0000%		Texas			1	6.2500%	
\$0 \$20,000 \$30,000 \$40,000 \$50,000 \$70,000 \$80,000 \$100,000 \$120,000 \$140,000 \$180,000 \$200,000 \$225,000	\$120,000 \$140,000 \$160,000 \$180,000 \$200,000 \$225,000 \$250,000	227 351 417 475 527 573 617 657 696 747 813 876 934 988 1046 1107	266 412 489 556 616 670 721 768 812 871 949 1021 1088 1152 1218 1290	293 453 537 611 677 736 792 843 892 957 1042 1121 1194 1264 1337 1415	315 485 576 654 724 788 847 903 955 1024 1115 1199 1278 1352 1429 1513	332 512 608 690 764 832 894 952 1007 1080 1175 1264 1347 1425 1507	357 550 653 741 821 893 960 1022 1080 1159 1261 1356 1445 1529 1616 1710	350 551 659 753 839 917 989 1057 1121 1206 1319 1424 1522 1616 1713	404 634 757 865 962 1051 1133 1210 1283 1380 1508 1628 1739 1845 1955 2074	441 690 824 941 1046 1142 1231 1315 1393 1499 1637 1766 1886 2001 2120 2249	469 735 877 1000 1112 1214 1308 1396 1480 1591 1738 1875 2002 2123 2249 2385	493 771 920 1050 1167 1273 1372 1464 1552 1668 1821 1965 2098 2224 2356 2499	527 823 981 1119 1244 1357 1462 1560 1653 1777 1939 2092 2233 2367 2507 2658	243 399 486 562 632 697 757 813 867 940 1036 1126 1211 1292 1377 1469	272 447 544 630 709 781 848 912 972 1054 1161 1263 1358 1449 1545 1648	291 479 583 675 759 837 909 977 1042 1129 1245 1354 1456 1553 1656 1767	306 503 613 710 798 879 955 1027 1095 1187 1309 1423 1530 1633 1741 1858	318 523 637 738 830 914 994 1068 1139 1235 1361 1480 1592 1698 1811	335 551 671 777 874 963 1047 1125 1200 1301 1434 1560 1677 1790 1908 2036
\$250,000 \$275,000 \$300,000		1166 1221 1555	1357 1422 1807	1489 1559 1981	1591 1667 2116	1677 1757 2230	1799 1884 2390	1919 2014 2591	2187 2296 2947	2371 2488 3190	2514 2638 3380	2633 2763 3538	2802 2939 3761	1557 1641 2157	1747 1842 2420	1872 1974 2595	1969 2076 2729	2048 2160 2839	2158 2276 2992
	ome	Utah	1007	1701	2	4.7000%	2370	Vermont	2717	3170		6.0000%	3701	Virginia	2120	2373		4.3000%	2))2
\$0 \$20,000 \$30,000 \$40,000 \$50,000 \$70,000 \$80,000 \$100,000 \$120,000 \$140,000 \$180,000 \$180,000 \$225,000 \$225,000 \$255,000	\$140,000 \$160,000 \$180,000 \$200,000 \$225,000 \$250,000 \$275,000	230 363 434 497 553 604 652 697 739 870 940 1005 1067 1132 1201 1268 1331 1713	265 416 497 568 632 690 744 795 842 907 991 1070 1143 1212 1285 1364 1438 1510	288 451 539 616 685 748 806 861 912 982 1072 1157 1236 1311 1390 1475 1555 1632 2094	306 479 572 653 726 793 855 912 967 1040 1136 1226 1309 1389 1471 1561 1645 1727 2214	321 502 599 684 761 830 955 955 1012 1089 1189 1283 1370 1453 1539 1632 1721 1806 2314	342 535 638 728 809 883 951 1016 1076 1157 1263 1363 1455 1543 1634 1733 1827 1916 2454	160 249 297 338 375 409 440 469 497 534 582 627 709 750 837 878 878 81120	168 261 310 353 392 427 459 490 519 557 607 654 698 739 828 872 914	173 268 318 363 402 438 472 503 532 572 623 671 716 758 802 850 895 938 1195	176 273 325 370 410 447 481 513 542 582 635 684 729 772 817 865 911 955	179 277 330 375 416 454 488 520 551 591 644 694 740 784 829 878 925 969	183 283 337 383 425 463 498 531 562 603 657 708 755 799 846 895 943 988 1258	168 266 318 364 405 443 512 543 585 640 692 740 786 835 984 1271	192 301 359 411 457 499 539 576 610 657 718 776 829 880 933 991 1045 1098 1413	208 325 388 443 492 538 580 619 656 706 772 833 890 944 1001 1062 1120 1176 1511	220 344 410 468 520 568 612 653 692 745 813 878 937 994 1054 1118 1179 1237	230 359 428 489 543 593 682 722 777 848 915 977 1036 1098 1164 1228 1288 1652	245 381 454 518 575 628 676 722 764 822 897 1033 1095 1160 1230 1296 1360 1742
	ome	Washingto		20)1	1	6.5000%	2131	West Virg		1175		6.0000%	1230	Wisconsin		1311		5.0000%	1712
\$0 \$20,000 \$30,000 \$40,000 \$50,000 \$70,000 \$80,000 \$90,000 \$120,000 \$140,000 \$160,000 \$180,000 \$225,000 \$225,000 \$275,000 \$300,000	\$20,000 \$30,000 \$40,000 \$50,000 \$70,000 \$80,000 \$100,000 \$120,000 \$140,000 \$180,000 \$200,000 \$225,000 \$275,000 \$300,000	247 413 505 588 664 733 799 861 920 9105 1204 1298 1388 1482 1585 1683 1778 2357	273 456 558 649 732 809 881 1014 1101 1217 1430 1529 1633 1746 1853 1957 2593	290 484 593 689 778 859 936 1008 1077 1170 1293 1409 1518 1623 1733 1853 1967 2077 2751	304 506 620 720 813 898 978 1053 1125 1222 1350 1472 1586 1695 1810 1935 2054 2169 2872	315 525 642 746 842 930 1012 1090 1165 1265 1398 1524 1642 1754 1873 2003 2126 2245 2972	330 550 672 782 882 974 1060 1142 1220 1325 1464 1596 1719 1837 1962 2097 2226 2350 3111	239 395 481 558 628 693 754 811 865 938 1035 1127 1212 1294 1380 1474 1563 1649 2173	265 438 534 620 698 770 837 900 961 1042 1150 1251 1347 1438 1534 1638 1737 1832 2415	282 467 569 660 743 820 891 959 1023 1110 1225 1333 1435 1532 1634 1745 1851 1953 2574	295 488 596 691 778 858 933 1004 1071 1162 1282 1396 1502 1604 1711 1827 1938 2045 2696	306 506 617 716 806 889 967 1041 1111 1205 1329 1447 1558 1663 1774 1895 2009 2120 2795	321 531 647 751 846 933 1015 1092 1165 1264 1395 1518 1634 1745 1861 1988 2108 2224 2933	203 333 405 469 527 580 630 677 721 860 935 1005 1072 11218 1290 1360 1784	224 368 447 517 581 640 695 747 796 862 949 1032 1109 1183 1260 1344 1424 1501	238 390 474 549 617 679 737 792 844 915 1007 1177 1255 1337 1426 1511 1593 2090	248 407 495 573 644 709 770 827 7881 955 1052 1143 1228 1310 1396 1489 1577 1663 2181	257 421 512 592 666 733 796 855 912 987 1088 1182 1271 1355 1444 1540 1632 1720 2256	268 440 535 619 696 766 832 894 953 1033 1137 1236 1329 1417 1510 1611 1706 1799 2360
\$0 \$20,000 \$30,000 \$40,000 \$50,000 \$70,000 \$80,000 \$100,000 \$140,000 \$144,000 \$180,000 \$200,000 \$225,000 \$275,000 \$375,000	\$30,000 \$40,000 \$50,000 \$70,000 \$80,000 \$100,000 \$120,000 \$140,000 \$180,000 \$250,000 \$250,000 \$275,000 \$300,000	156 257 312 362 407 449 488 525 560 607 669 728 783 835 891 951 1008 1063 1399	171 281 342 397 446 492 534 574 612 796 856 913 974 1039 1101 1161 1527	181 298 362 419 472 520 564 607 647 701 773 841 904 964 1028 1097 1163 1226 1612	189 310 377 437 491 541 588 632 674 730 805 875 941 1004 1070 1142 1210 1276	195 320 389 451 507 558 607 652 695 753 830 971 1036 1104 1178 1248 1316 1730	203 334 407 471 529 583 633 680 725 786 866 942 1012 1080 1151 1228 1302 1372 1803	Note: Resi determine				a state sa	lles tax, bu	at should fo	llow the i	nstruction	ns on the	next page f	0

¹ Use the Ratio Method to determine your local sales tax deduction, then add that to the appropriate amount in the state table. Your state sales tax rate is provided next to the state name.

2 Follow the instructions on the next page to determine your local sales tax deduction, then add that to the appropriate amount in the state table.

3 The California table includes the 1.25% uniform local sales tax rate in addition to the 6.25% state sales tax rate for a total of 7.50%. Some California localities impose a larger local sales tax. Taxpayers who reside in those jurisdictions should use the Ratio Method to determine their local sales tax deduction, then add that to the appropriate amount in the state table. The denominator of the correct ratio is 7.50%, and the numerator is the total sales tax rate minus 7.50%.

⁴ This state does not have a local general sales tax, so the amount in the state table is the only amount to be deducted.

5 The Nevada table includes the 2.25% uniform local sales tax rate in addition to the 4.6000% state sales tax rate for a total of 6.85%. Some Nevada localities impose a larger local sales tax. Taxpayers who reside in those jurisdictions should use the Ratio Method to determine their local sales tax deduction, then add that to the appropriate amount in the state table. The denominator of the correct ratio is 6.85%, and the numerator is the total sales tax rate minus 6.85%. 6 The 4.0% rate for Hawaii is actually an excise tax but is treated as a sales tax for purpose of this deduction.

Which Optional Local Sales Tax Table Should I Use?

IF you live in the state of	AND you live in	THEN use Local Table
Alaska	Any locality	С
Arizona	Chandler, Glendale, Gilbert, Mesa, Peoria, Phoenix, Scottsdale, Tempe, Tucson, Yuma, or any other locality	В
Arkansas	Any Locality	В
Colorado	Adams County, Arapahoe County, Boulder County, Centennial, Colorado Springs, Denver City/Denver County, El Paso County, Larimer County, Pueblo County, or any other locality	A
	Aurora, Boulder, Fort Collins, Greeley, Jefferson County, Lakewood, Longmont or Pueblo City.	В
	Arvada, Thornton or Westminster	С
Georgia	Any locality	В
Illinois	Any locality	A
Louisiana	Ascension Parish, Bossier Parish, Caddo Parish, Calcasieu Parish, East Baton Rouge Parish, Iberia Parish, Jefferson Parish, Lafayette Parish, Lafourche Parish, Livingston Parish, Orleans Parish, Ouachita Parish, Rapides Parish, St. Bernard Parish, St. Landry Parish, St. Tammany Parish, Tangipahoa Parish or Terrebonne Parish	С
	Any other locality	В
Mississippi	Cities of Jackson and Tupelo only	В
Missouri	Any locality	В
New York	Counties: Albany, Allegany, Broome, Cattaraugus, Cayuga, Chemung, Clinton, Cortland, Dutchess, Erie, Essex, Franklin, Fulton, Genesee, Herkimer, Jefferson, Lewis, Livingston, Madison, Monroe, Montgomery, Nassau, Niagara, Oneida, Onondaga, Ontario, Orange, Orleans, Oswego, Otsego, Putnam, Rensselaer, Rockland, St. Lawrence, Saratoga, Schenectady, Schoharie, Schuyler, Seneca, Steuben, Suffolk, Sullivan, Tompkins, Ulster, Warren, Washington, Westchester, Wyoming or Yates	В
	Counties: Chautauqua, Chenango, Columbia, Delaware, Greene, Hamilton, Tioga, Wayne, New York City or Norwich City	A
	Any other locality	D*
North Carolina	Any locality	A
South Carolina	Aiken County, Anderson County, Georgetown County, Horry County, Lexington County, Newberry County, Orangeburg County, York County or Myrtle Beach	A
	Bamberg County, Charleston County, Cherokee County, Chesterfield County, Darlington County, Dillon County, Florence County, Hampton County, Jasper County, Lee County, Marion County, Marlboro County or Any other locality	В
Tennessee	Any locality	В
Utah	Any locality	A
Virginia	Any locality	В
* Note: Local Table D is just 25%	of the NY State table.	

2015 Optional Local Sales Tax Tables

	Income			Exemp	ptions			Exemptions						Exemptions							Exemptions							
							Over						Over						Over									
	But less	1	2	3	4	5	5	1	2	3	4	5	5	1	2	3	4	5	5	1	2	3	4	5	Over 5			
At least	than			Local 7	Γable A				1	Local T	able B				1	Local T	able C					Local T	able D					
\$0	\$20,000	35	39	42	43	45	47	44	52	56	60	63	68	55	64	70	75	79	85	36	38	40	42	43	44			
20,000	30,000	56	62	66	69	71	75	69	80	87	93	98	104	86	99	108	116	121	130	59	63	66	68	70	72			
30,000	40,000	68	74	79	82	85	89	82	95	103	110	116	124	102	118	128	137	144	154	72	77	80	83	85	88			
40,000	50,000	78	85	90	94	98	102	93	108	117	125	131	140	116	134	146	155	163	174	83	89	93	96	98	102			
50,000	60,000	87	95	101	105	109	114	104	119	130	139	146	155	128	148	162	172	181	193	93	100	104	108	111	114			
60,000	70,000	95	104	110	115	119	125	113	130	142	151	158	169	140	161	176	187	197	210	103	110	115	119	122	126			
70,000	80,000	103	113	119	124	129	135	122	140	152	162	170	182	150	173	189	201	211	225	112	120	125	129	132	137			
80,000	90,000	110	120	128	133	137	144	130	149	162	173	181	194	160	185	201	214	225	240	120	129	134	139	142	147			
90,000	100,000	117	128	135	141	146	153	137	158	172	183	192	205	169	195	213	226	238	254	128	137	143	148	152	157			
100,000	120,000	126	138	146	152	157	164	148	169	184	196	206	219	182	209	228	243	255	272	139	149	155	160	164	170			
120,000	140,000	139	151	160	166	172	180	161	185	201	213	224	239	198	228	248	264	277	296	153	164	171	176	181	187			
140,000	160,000	150	163	173	180	186	194	174	199	216	230	241	257	213	245	267	284	298	318	166	178	186	192	197	203			
160,000	180,000	161	175	185	193	199	208	185	212	230	245	257	274	228	261	285	303	318	339	179	191	200	206	211	219			
180,000	200,000	171	186	196	204	211	221	196	224	244	259	272	290	241	277	301	320	336	358	191	204	213	220	226	233			
200,000	225,000	181	197	208	217	224	234	208	238	258	274	287	306	255	293	318	338	355	379	203	218	227	234	240	249			
225,000	250,000	193	210	221	231	238	249	220	252	273	290	304	324	270	310	337	358	376	400	217	232	242	250	256	265			
250,000	275,000	204	222	234	243	251	262	232	265	288	305	320	341	284	326	354	377	395	421	230	246	257	265	272	281			
275,000	300,000	214	233	246	256	264	276	243	278	301	320	335	357	298	342	371	394	414	441	242	260	271	279	286	296			
300,000	or more	278	301	317	330	340	355	311	354	384	407	426	454	380	434	471	501	525	559	318	341	356	367	376	389			