

General Information

Name: James Saverio Peluso

PID 306079

AGENCY INFORMATION

Organization	Suborganization	Title
Jacksonville	Council & Constitutional Officers	City Council District 7
Jacksonville	KingSoutel Crossing Community Redevelopment Agency Board	Board Member
Jacksonville	Renew Arlington Community Redevelopment Agency Board	Board Member

Net WorthMy Net Worth as of December 31, 2025 was \$ 560,831.48.

Assets

Household goods and personal effects may be reported in a lump sum if their aggregate value exceeds \$1,000. This category includes any of the following, if not held for investment purposes: jewelry; collections of stamps, guns, and numismatic items; art objects; household equipment and furnishings; clothing; other household items; and vehicles for personal use.

The aggregate value of my household goods and personal effect is \$ 35,000.00.

ASSETS INDIVIDUALLY VALUED AT OVER \$1,000:

Description of Asset	Value of Asset
HOME	\$ 398,008.00
CASH	\$ 32,544.98
FID FREEDOM 2050 K6	\$ 98,723.67
FRS 2055 Retirement Fund	\$ 60,227.96
ISHARES TR CORE S&P 500 ETF	\$ 1,448.44
SCHWAB STRATEGIC TR INTL EQUITY ETF	\$ 1,217.13
VANGUARD MUN BD FDS TAX EXEMPT BD INDEX	\$ 1,357.63
CAR	\$ 25,000.00
See Attached	

Liabilities

LIABILITIES IN EXCESS OF \$1,000:

Name of Creditor	Address of Creditor	Amount of Liability
FREEDOM MORTGAGE	951 Yamato Road, Boca Raton, FL 33431	\$ 242,299.14

JOINT AND SEVERAL LIABILITIES NOT REPORTED ABOVE:

Name of Creditor	Address of Creditor	Amount of Liability
N/A		

Income

Identify each separate source and amount of income which exceeded \$1,000 during the year, including secondary sources of income. Or attach a complete copy of your 2025 federal income tax return, including all W2s, schedules, and attachments. Please redact any social security or account numbers before attaching your returns, as the law requires these documents be posted to the Commission's website.

☒ I elect to file a copy of my 2025 federal income tax return and all W2s, schedules, and attachments.

PRIMARY SOURCES OF INCOME:

Name of Source of Income Exceeding \$1,000	Address of Source of Income	Amount
See Attached		

SECONDARY SOURCES OF INCOME (Major customers, clients, etc. of businesses owned by reporting person):

Name of Business Entity	Name of Major Sources of Business' Income	Address of Source	Principal Business Activity of Source
See Attached			

Interests in Specified Businesses

Business Entity # 1
N/A

Training

This section applies only to a Constitutional or elected municipal officer, each of whom are required to complete annual ethics training pursuant to Section 112.3142, F.S.

- ☒ I certify that I have completed the required training under Section 112.3142, F.S.
- ☐ Required training under Section 112.3142, F.S., not applicable to filer for this form year.

Signature of Reporting Official or Candidate

Under the penalties of perjury, I declare that I have read the foregoing Form 6 and that the facts stated in it are true.

James Saverio Peluso

Digitally signed: 07/07/2026

Filed with COE: 07/07/2026



2025 Federal Tax Return Filing
Instructions
FOR THE YEAR ENDING
December 31, 2025

Prepared for	JAMES S PELUSO																
Tax Summary	<table><tr><td>Gross Income.....</td><td>\$147835</td></tr><tr><td>Adjusted Gross Income.....</td><td>\$147835</td></tr><tr><td>Total Deductions.....</td><td>\$17830</td></tr><tr><td>Total Taxable Income.....</td><td>\$130005</td></tr><tr><td>Total Tax.....</td><td>\$24048</td></tr><tr><td>Total Payments.....</td><td>\$21104</td></tr><tr><td>Refund Amount.....</td><td>\$0</td></tr><tr><td>Amount You Owe.....</td><td>\$2944</td></tr></table>	Gross Income.....	\$147835	Adjusted Gross Income.....	\$147835	Total Deductions.....	\$17830	Total Taxable Income.....	\$130005	Total Tax.....	\$24048	Total Payments.....	\$21104	Refund Amount.....	\$0	Amount You Owe.....	\$2944
Gross Income.....	\$147835																
Adjusted Gross Income.....	\$147835																
Total Deductions.....	\$17830																
Total Taxable Income.....	\$130005																
Total Tax.....	\$24048																
Total Payments.....	\$21104																
Refund Amount.....	\$0																
Amount You Owe.....	\$2944																
Make check payable to																	
Mailing Address	Since you are filing your return electronically and you chose to use an electronic signature, you do not mail your return.																

Instructions

If you e-filed your return and it has been accepted, you will get notified via text or email if you opted for that option.

If you have a balance due being paid by check or are paper filing the return, mail it to the address indicated.

Keep a copy of your return and supporting documents for your records.

2026 INCOME TAX ESTIMATOR/PLANNER

JAMES S PELUSO

Keep for Your Records

	Current 2025	Adjustments 2026	Estimated 2026
Filing status	Single		Single
INCOME:			
Wages, salaries, tips, etc.	147,835		147,835
Interest income			
Ordinary dividend income (excluding Qualified Dividends)			
IRA distributions and pension income			
Taxable social security income			
Capital gain or (loss) (Schedule D) (including Qual Dividends)			
Schedule 1 Income			
Refunds of state and local taxes			
Alimony received from divorces finalized before 1/1/2025			
Business income or (loss) (Schedule C)			
Other gains or (losses) (Form 4797)			
Rental real estate, partnerships, estates, etc. (Schedule E)			
Farm income or (loss) (Schedule F)			
Unemployment compensation			
Other income			
Total income	147,835		147,835
ADDITIONAL DEDUCTIONS:			
Qualified tips deduction			
Qualified overtime compensation deduction			
Qualified vehicle loan interest deduction			
Senior deduction			
ADJUSTMENTS:			
Schedule 1 Adjustments			
Educator expenses			
Certain business expenses of reservists, performing artist, and fee-basis government officials			
Health savings account deduction (Form 8889)			
Qualified moving expenses			
Deductible part of self-employment tax (Schedule SE)			
Self-employed SEP, SIMPLE and qualified plans deduction			
Self-employed health insurance			
Penalty on early withdrawal of savings			
Alimony paid on divorces finalized before 1/1/2025			
IRA deduction			
Student loan interest deduction			
Archer MSA deduction			
Other adjustments			
Total adjustments			
ADJUSTED GROSS INCOME:	147,835		147,835
DEDUCTIONS:			
Standard deduction	15,750	350	16,100
Itemized deductions:			
Medical and dental expenses			
Sales, income, and other taxes paid	5,870		5,870
Interest paid	11,960		11,960
Gifts to charity			
Casualty and theft losses			
Other miscellaneous deductions			
Total itemized deductions	17,830		17,830
Deduction actually claimed	17,830		17,830
Qualified business income deduction			

2026 INCOME TAX ESTIMATOR/PLANNER

JAMES S PELUSO

Keep for Your Records

	Current 2025	Adjustments 2026	Estimated 2026
TAX COMPUTATION (BEFORE CREDITS):			
Taxable income	130,005		130,005
Tax	24,048	-249	23,799
Schedule 2 - Taxes			
Additions to Tax			
Alternative minimum tax			
Tax rate	24.00%		24.00%
CREDITS:			
Child and other dependents tax credit			
Schedule 3 - Nonrefundable Credits			
Foreign tax credit			
Child care credit			
Education credit			
Retirement savings contribution credit			
Other credits			
Total credits			
OTHER TAXES:			
Schedule 2 - Other Taxes			
Self-employment tax			
Additional tax on IRAs			
Other taxes			
Total other taxes			
PAYMENTS:			
Federal income tax withheld	21,104		21,104
Estimated payments			
Earned income credit			
Additional child tax credit			
Schedule 3 - Refundable Credits and Payments			
American opportunity credit			
ACA premium tax credit			
Other payments			
Total payments	21,104		21,104
AMOUNT DUE / REFUND:			
Amount overpaid			
Overpayment applied to next year			
Refund			
Amount due	2,944	-249	2,695

Note: These amounts and calculations are for estimating purposes only and should not be assumed to be your final refund or liability for 2025 taxes. State implications have not been considered in these calculations. Be sure to schedule a tax appointment to have your 2025 tax return prepared using the actual 2025 tax forms issued by the Internal Revenue Service and your actual 2025 source documents.

ADDITIONAL DISCLOSURES:

Subject to an adjusted withholding entry, the 2025 withholding is being used to calculate the 2026 estimated tax refund or balance Due. Beginning in January 2020 the IRS has changed the way W4 should be prepared reporting extra income, deductions and credits rather than exemption counts. These changes might cause some change in withholding. Advise client that employers may require a new W4 be filed under the new format.

The mortgage interest deduction for any qualified residence acquired after December 15, 2017 is limited to interest on the first \$750,000 (\$375,000 for MFS) of the mortgage. Loans financed before that date are (See attached)

2026 INCOME TAX ESTIMATOR/PLANNER

JAMES S PELUSO

Keep for Your Records

ADDITIONAL DISCLOSURES:

still subject to the \$1,000,000 (\$500,000) limit from prior law. For tax years after 2022 home equity debt will no longer be deductible as qualified residence interest.

Standard deduction limits increased to \$32,200 for MFJ and QSS filers \$24,150 for head of household (HOH) filers \$16,100 single

The State and local tax deduction is limited to \$10,000 (\$5,000 MFS)

2025 TWO YEAR COMPARISON

JAMES S PELUSO

Keep for Your Records

	2025	2024	Difference
Filing status	Single	Single	
INCOME:			
Wages, salaries, tips, etc.	147,835	177,117	-29,282
Interest income			
Ordinary dividend income			
IRA distributions and pension income			
Taxable social security income			
Capital gain or (loss) (Schedule D)			
Schedule 1 - Income			
Refunds of state and local taxes			
Alimony received			
Business income or (loss) (Schedule C)			
Other gains or (losses) (Form 4797)			
Rental real estate, partnerships, estates, etc. (Schedule E)			
Farm income or (loss) (Schedule F)			
Unemployment compensation			
Other income			
Total income	147,835	177,117	-29,282
ADJUSTMENTS:			
Schedule 1 - Adjustments			
Educator expenses			
Busn expenses for reservists, performing artists, etc			
Health savings account deduction			
Moving expenses			
Deductible part of self-employment tax			
Self-employed SEP, SIMPLE and qualified plans deduction			
Self-employed health insurance			
Penalty on early withdrawal of savings			
Alimony paid			
IRA contributions			
Student loan interest deduction			
Archer MSA deduction			
Other adjustments			
Total adjustments			
ADJUSTED GROSS INCOME:	147,835	177,117	-29,282
DEDUCTIONS:			
Standard deduction or Itemized deductions	17,830	14,600	3,230
Charitable contributions if taking standard deduction	N/A		
If itemized, Schedule A deductions:			
Medical and dental expenses			
Sales, income, and other taxes paid	5,870		5,870
Interest paid	11,960		11,960
Gifts to charity			
Casualty and theft losses			
Other miscellaneous deductions			
Qualified business income deduction			
Schedule 1-A Additional deductions			
Qualified tips deduction			
Qualified overtime compensation deduction			
Qualified passenger vehicle loan interest deduction			
Enhanced deduction for seniors			
TAXABLE INCOME:	130,005	162,517	-32,512

2025 TWO YEAR COMPARISON

JAMES S PELUSO

Keep for Your Records

	2025	2024	Difference
TAX COMPUTATION (BEFORE CREDITS):			
Tax	24,048	32,047	-7,999
Tax calculation method	TCW	TCW	
Schedule 2 - Taxes			
Additions to Tax			
Alternative minimum tax			
Total taxes	24,048	32,047	-7,999
Tax rate	24%	24%	
CREDITS:			
Child and other dependents tax credit			
Schedule 3 - Non-Refundable Credits			
Foreign tax credit			
Child care credit			
Education credit			
Retirement savings contribution credit			
Other credits			
Total credits			
OTHER TAXES:			
Schedule 2 - Other Taxes			
Self-employment tax			
Additional tax on IRAs			
Other taxes			
TOTAL TAXES:	24,048	32,047	-7,999
PAYMENTS:			
Federal income tax withheld	21,104	29,763	-8,659
Estimated payments made			
Earned income credit			
Refundable child tax credit or additional child tax credit			
American opportunity credit			
Schedule 3 - Refundable Credits & Payments			
ACA premium tax credit			
Qualified sick and family leave credit			
Other payments		1,336	-1,336
Total payments	21,104	31,099	-9,995
AMOUNT DUE / REFUND:			
Amount overpaid			
Overpayment applied to next year			
Refund			
Amount due	2,944	948	1,996
Penalty			

Tax Calculation Methods:

Sch D = Sch D tax worksheet
Sch J = Inc Aver for Farmer/Fisherman
FEITW = Foreign Earned Income Tax WS

QDCGTW = Qual Div Cap Gain Tax WS
F8615 = Child with unearned income

TCW = Tax Comp Worksheet (rates)
TABLE = Tax Table

Tax and Credits		11b Amount from line 11a (adjusted gross income)		11b	147,835
12a Someone can claim ☐ You as a dependent ☐ Your spouse as a dependent ☐		b ☐ Spouse itemizes on a separate return c ☐ You were a dual-status alien			
d You: ☐ Were born before January 2, 1961 ☐ Are blind		Spouse: ☐ Was born before January 2, 1961 ☐ Is blind		12e	17,830
e Standard deduction or itemized deductions (from Schedule A)		13a Qualified business income deduction from Form 8995 or Form 8995-A		13a	
b Additional deductions from Schedule 1-A, line 38		13b		13b	
14 Add lines 12e, 13a, and 13b		14		14	17,830
15 Subtract line 14 from line 11b. If zero or less, enter -0-. This is your taxable income		15		15	130,005
16 Tax (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐		16		16	24,048
17 Amount from Schedule 2, line 3		17		17	
18 Add lines 16 and 17		18		18	24,048
19 Child tax credit or credit for other dependents from Schedule 8812		19		19	
20 Amount from Schedule 3, line 8		20		20	
21 Add lines 19 and 20		21		21	
22 Subtract line 21 from line 18. If zero or less, enter -0-		22		22	24,048
23 Other taxes, including self-employment tax, from Schedule 2, line 21		23		23	
24 Add lines 22 and 23. This is your total tax		24		24	24,048
Payments and Refundable Credits		25 Federal income tax withheld from:			
a Form(s) W-2		25a	21,104		
b Form(s) 1099		25b			
c Other forms (see instructions)		25c			
d Add lines 25a through 25c		25d	21,104		
26 2025 estimated tax payments and amount applied from 2024 return		26			
If you made estimated tax payments with your former spouse in 2025, enter their SSN (see instructions):					
27a Earned income credit (EIC)		27a			
b Clergy filing Schedule SE (see instructions)					
c If you do not want to claim the EIC, check here ☐					
28 Additional child tax credit (ACTC) from Schedule 8812. If you do not want to claim the ACTC, check here ☐		28			
29 American opportunity credit from Form 8863, line 8		29			
30 Refundable adoption credit from Form 8839, line 13		30			
31 Amount from Schedule 3, line 15		31			
32 Add lines 27a, 28, 29, 30, and 31. These are your total other payments and refundable credits		32			
33 Add lines 25d, 26, and 32. These are your total payments		33	21,104		
Refund		34 If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you overpaid		34	
35a Amount of line 34 you want refunded to you . If Form 8888 is attached, check here ☐		35a			
Direct deposit? See instructions. b Routing number XXXXXXXXXXXXXXXXXXXX c Type: ☐ Checking ☐ Savings					
d Account number XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX					
36 Amount of line 34 you want applied to your 2026 estimated tax		36			
Amount You Owe		37 Subtract line 33 from line 24. This is the amount you owe		37	2,944
For details on how to pay, go to www.irs.gov/Payments or see instructions					
38 Estimated tax penalty (see instructions)		38			
Third Party Designee		Do you want to allow another person to discuss this return with the IRS? See instructions. ☐ Yes. Complete below. ☒ No			
Designee's name		Phone no.	Personal identification number (PIN)		
Sign Here		Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.			
Your signature		Date	Your occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)	
Spouse's signature. If a joint return, both must sign.		Date	Spouse's occupation	If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.)	
Phone no. 9049230744		Email address pelusojs@gmail.com			
Paid Preparer Use Only		Preparer's name		Preparer's signature	Date
Firm's name		Firm's address		PTIN	Check if: ☐ Self-employed
Firm's EIN		Phone no.			

SCHEDULE A
(Form 1040)Department of the Treasury
Internal Revenue Service**Itemized Deductions**

Attach to Form 1040 or 1040-SR.

Go to www.irs.gov/ScheduleA for instructions and the latest information.**Caution:** If you are claiming a net qualified disaster loss on Form 4684, see the instructions for line 16.

OMB No. 1545-0074

2025
Attachment
Sequence No. **07**

Name(s) shown on Form 1040 or 1040-SR

JAMES S PELUSO

Your social security no.

**Medical
and
Dental
Expenses****Caution:** Do not include expenses reimbursed or paid by others.

- | | | | |
|---|---|---|---------|
| 1 | Medical and dental expenses (see instructions) | 1 | |
| 2 | Enter amount from Form 1040 or 1040-SR, line 11b | 2 | 147,835 |
| 3 | Multiply line 2 by 7.5% (0.075) | 3 | 11,088 |
| 4 | Subtract line 3 from line 1. If line 3 is more than line 1, enter -0- | 4 | 0 |

**Taxes You
Paid**

- | | | | |
|---|--|----|-------|
| 5 | State and local taxes (SALT). | | |
| a | State and local income taxes or general sales taxes. You may include either income taxes or general sales taxes on line 5a, but not both. If you elect to include general sales taxes instead of income taxes, check this box ☒ | 5a | 1,034 |
| b | State and local real estate taxes (see instructions) | 5b | 4,836 |
| c | State and local personal property taxes | 5c | |
| d | Add lines 5a through 5c | 5d | 5,870 |
| e | Enter the smaller of line 5d or \$40,000 (\$20,000 if married filing separately). If Form 1040 or 1040-SR, line 11b is more than \$500,000 (\$250,000 if married filing separately), or if you completed Form 2555, Form 4563, or excluded income from Puerto Rico, see instructions | 5e | 5,870 |
| 6 | Other taxes. List type and amount: | 6 | |
| 7 | Add lines 5e and 6 | 7 | 5,870 |

**Interest
You Paid****Caution:**
Your mortgage
interest
deduction may
be limited. See
instructions.

- | | | | |
|----|---|----|--------|
| 8 | Home mortgage interest and points. If you didn't use all of your home mortgage loan(s) to buy, build, or improve your home, see instructions and check this box ☐ | | |
| a | Home mortgage interest and points reported to you on Form 1098. See instructions if limited | 8a | 11,960 |
| b | Home mortgage interest not reported to you on Form 1098. See instructions if limited. If paid to the person from whom you bought the home, see instructions and show that person's name, identifying no., and address | 8b | 0 |
| c | Points not reported to you on Form 1098. See instructions for special rules | 8c | |
| d | Reserved for future use | 8d | |
| e | Add lines 8a through 8c | 8e | 11,960 |
| 9 | Investment interest. Attach Form 4952 if required. See instructions | 9 | |
| 10 | Add lines 8e and 9 | 10 | 11,960 |

**Gifts to
Charity****Caution:**
If you made a
gift and got a
benefit for it,
see instructions.

- | | | | |
|----|--|----|--|
| 11 | Gifts by cash or check. If you made any gift of \$250 or more, see instructions | 11 | |
| 12 | Other than by cash or check. If you made any gift of \$250 or more, see instructions. You must attach Form 8283 if over \$500 | 12 | |
| 13 | Carryover from prior year | 13 | |
| 14 | Add lines 11 through 13 | 14 | |

**Casualty and
Theft Losses**

- | | | | |
|----|---|----|---|
| 15 | Casualty and theft loss(es) from a federally declared disaster (other than net qualified disaster losses). Attach Form 4684 and enter the amount from line 18 of that form. See instructions. | 15 | 0 |
|----|---|----|---|

Other

- | | | | |
|----|---|--|--|
| 16 | Other--from list in instructions. List type and amount: | | |
|----|---|--|--|

**Itemized
Deductions**

- | | | | |
|----|--|----|--|
| 16 | | 16 | |
|----|--|----|--|

Total

- | | | | |
|----|---|----|--------|
| 17 | Add the amounts in the far right column for lines 4 through 16. Also, enter this amount on Form 1040 or 1040-SR, line 12e | 17 | 17,830 |
|----|---|----|--------|

**Itemized
Deductions**

- | | | | |
|----|--|--|--|
| 18 | If you elect to itemize deductions even though they are less than your standard deduction, check this box ☐ | | |
|----|--|--|--|

For Paperwork Reduction Act Notice, see the Instructions for Form 1040.

Schedule A (Form 1040) 2025 Created 11/20/25

2025 WAGES AND SALARIES SUMMARY ATTACHMENT

JAMES S PELUSO

Employer Name	Employer EIN	T or S	Wages	Federal Withholding	Social Security Tax Withheld	State	State Wages	State Tax Withheld	Local Tax Withheld
VyStar Credit Union	59-0690965	T	67,393	10,499	4,693				
DFAS-CLJFLP	34-9980000	T	19,819	2,750	1,229	FL			
City of Jacksonville	59-6000344	T	60,623	7,855	3,874				

Total	147,835	21,104	9,796	
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2025 FEDERAL TAX WITHHOLDINGS ATTACHMENT

JAMES S PELUSO

W-2	VyStar Credit Union	10,499
W-2	DFAS-CLJFLP	2,750
W-2	City of Jacksonville	7,855

Total to Form 1040/1040-SR line 25d	21,104
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2025 STATE AND LOCAL GENERAL SALES TAX DEDUCTION WORKSHEET

(See Schedule A instructions for line 5a Worksheet)

JAMES S PELUSO

Keep for Your Records

1a. Available income shown on Form 1040 or 1040-SR, line 11b	1a.	<u>147,835</u>	
b. Tax-exempt interest income	1b.		
c. Nontaxable combat pay	1c.		
d. Nontaxable part of social security and railroad retirement benefits	1d.		
e. Nontaxable part of IRA, pension, or annuity distributions not including rollovers	1e.		
f. Nontaxable unemployment compensation	1f.		
g. Other adjustments to total available income	1g.		
h. Total available income. Add lines 1a through 1g	1h.	<u>147,835</u>	

2. Family size	2.	<u>1</u>
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3. Enter your state general sales taxes from the applicable table in the instructions (see instructions) <u>FL</u>	3.	<u>1,034</u>
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Next. If, for all of 2025, you lived only in Connecticut, the District of Columbia, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Jersey, Rhode Island, skip lines 4 through 7, enter -0- on line 8 and go to line 9. Otherwise, go to line 4.

4. Did you live in Alabama, Alaska, Arizona, Arkansas, Colorado, Georgia, Illinois, Kansas, Louisiana, Mississippi, Missouri, New York State, North Carolina, South Carolina, Tennessee, Utah, or Virginia in 2025?	
---	--

• **No.** Enter -0-.

• **Yes.** Enter your **local** general sales taxes from the applicable table in the instructions. (see instructions) 4. 0

5. Did your locality impose a local general sales tax in 2025 Residents of California and Nevada see instructions.	
---	--

• **No.** Skip lines 5 through 7, enter -0- on line 8, and go to line 9.

• **Yes.** Enter your **local** general sales tax rate, but omit 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 2025, see instructions. (If you do not know your local general sales tax rate, contact your local government)

5. 0.000

6. Did you enter -0- on line 4 above?	
---------------------------------------	--

• **No.** Skip lines 6 and 7 and go to line 8.

• **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

6. 6.000

7. Divide line 5 by line 6. Enter the result as a decimal (rounded to at least three places)	7.	
--	----	--

8. Did you enter -0- on line 4 above?	
---------------------------------------	--

• **No.** Multiply line 4 by line 5.

• **Yes.** Multiply line 3 by line 7. If you lived in more than one locality in the same state during 2025, see instructions above. 8. 0

9. Enter your state and local general sales taxes paid on specified items, if any (see instructions)	9.	
--	----	--

10. Deduction for general sales taxes. Add lines 3, 8, and 9. 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	10.	<u>1,034</u>
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STATE AND LOCAL TAX SUMMARY

1. Total state and local income taxes	1.	<u>0</u>
2. General sales taxes (as entered or from all worksheets)	2.	<u>1,034</u>
3. Deduction taken (larger of lines 1 or 2) on Schedule A (Form 1040 or 1040-SR), line 5	3.	<u>1,034</u>

2026 CARRYFORWARD INFORMATION

JAMES S PELUSO

Keep for Your Records

Itemized Returns Only – 2025 state and local tax refund (this amount will be proforma'd to

Taxable Refund Worksheet directly and may not be taxable in 2026)

Charitable contributions carryover to 2026	
Estimated short-term capital loss carryover	
Estimated long-term capital loss carryover	
2025 tax liability (for 2026 Form 2210 purposes)	24,048
Form 8839: 2025 carryover of unqualified expenses	
Refund amount applied to 2026	
Disallowed investment interest in 2025	
Additional state taxes paid	
Form 8396: Mortgage interest credit from 2023	
Mortgage interest credit from 2024	
Mortgage interest credit from 2025	
Form 8801: Minimum tax credit carryforward	0
Foreign Tax Credit carryforward to 2026	
General Business Credit carryforward to 2026	
Potential 2026 IRA contribution from 2025 tax refund	
NOL carryforward:	

Regular Tax				AMT Tax			
from 2005		from 2015		from 2005		from 2015	
from 2006		from 2016		from 2006		from 2016	
from 2007		from 2017		from 2007		from 2017	
from 2008		from 2018		from 2008		from 2018	
from 2009		from 2019		from 2009		from 2019	
from 2010		from 2020		from 2010		from 2020	
from 2011		from 2021		from 2011		from 2021	
from 2012		from 2022		from 2012		from 2022	
from 2013		from 2023		from 2013		from 2023	
from 2014		from 2024		from 2014		from 2024	
Gross NOL generated in 2025				Gross AMT NOL generated in 2025			
To be absorbed in carryback period				To be absorbed in carryback period			
Net carryforward from 2025				Net carryforward from 2025			
Total carryforward to 2026				Total carryforward to 2026			

- Amounts from Schedule E (Pages 1 and/or 2) that are eligible for carryforward to the next tax year are reported on Form 8582. Any associated Alternative Minimum Tax (AMT) carryforward amounts are reflected on the AMT version of Form 8582.
- If there are Form(s) 6252 in this tax return, the gross profit ratio and prior payments received (including the current year payments) will carry forward from each Form 6252.
- Gross NOL generated in CY and Total carryforward to NY includes the excess business loss from Form 461, line 16.

SCHEDULE A LINE 5B
REAL ESTATE TAXES

NAME : JAMES S PELUSO

SSN : [REDACTED]

DESCRIPTION	AMOUNT
Freedom Mortgage	4,836
TOTAL	4,836

SCHEDULE A LINE 8A

HOME MORTGAGE INTEREST AND POINTS REPORTED ON FORM 1098

NAME : JAMES S PELUSO

SSN : 155-96-7066

DESCRIPTION	AMOUNT
NAME : Freedom Mortgage	5,980
Less: Percentage of Loan Proceeds	
DESCRIPTION	AMOUNT
NAME : FOR RETURN SERVICE ONLY	5,980
Less: Percentage of Loan Proceeds	
Less: Loan used for other purposes	
LESS: HOME MORTGAGE INTEREST CREDIT ON FORM 8396, LINE 3	-
TOTAL	11,960