

COMMERCIAL FINANCE ADVISORS, INC.

Form **1040** Department of the Treasury—Internal Revenue Service **U.S. Individual Income Tax Return 2007** (99) IRS Use Only—Do not write or staple in this space.

OMB No. 1545-0074

For the year Jan. 1-Dec. 31, 2007, or other tax year beginning , 2007, ending , 20

Your first name and initial Last name

Your social security number

If a joint return, spouse's first name and initial Last name

Spouse's social security number

Home address (number and street), if you have a P.O. box, see page 12. Apt. no.

You must enter your SSN(s) above.

City, town or post office, state, and ZIP code. If you have a foreign address, see page 12.

Checking a box below will not change your tax or refund.

You Spouse

Election Campaign Check here if you, or your spouse if filing jointly, want \$3 to go to this fund (see page 12)

Filing Status

1 Single

2 Married filing jointly (even if only one had income)

3 Married filing separately. Enter spouse's SSN above and full name here.

4 Head of household (with qualifying person). (See page 13.) If the qualifying person is a child but not your dependent, enter this child's name here.

5 Qualifying widow(er) with dependent child (see page 14)

Exemptions

6a Yourself. If someone can claim you as a dependent, do not check box 6a

b Spouse

c Dependents:

(1) First name Last name (2) Dependent's social security number (3) Dependent's relationship to you (4) If legal child for child tax or (see page 15)

Boxes checked on 6a and 6b No. of children on 6c who:

- lived with you
- did not live with you due to divorce or separation (see page 15)

Dependents on 6c not entered above

Add numbers on lines above 1

d Total number of exemptions claimed 1

Income

7 Wages, salaries, tips, etc. Attach Form(s) W-2 7 34,564

8a Taxable interest. Attach Schedule B if required 8a

9a Ordinary dividends. Attach Schedule B if required 9a 693

b Qualified dividends (see page 19) 893

10 Taxable refunds, credits, or offsets of state and local income taxes (see page 20) 10

11 Alimony received 11

12 Business income or (loss). Attach Schedule C or C-EZ 12 362

13 Capital gain or (loss). Attach Schedule D if required. If required, check here 13

14 Other gains or (losses). Attach Form 4797 14

15a IRA distributions 15a b Taxable amount (see page 21) 15b

16a Pensions and annuities 16a b Taxable amount (see page 22) 16b

17 Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E 17 0

18 Farm income or (loss). Attach Schedule F 18

19 Unemployment compensation 19

20a Social security benefits 20a b Taxable amount (see page 24) 20b

21 Other income. List type and amount (see page 24) 21

22 Add the amounts in the far right column for lines 7 through 21. This is your total income 22 35,619

Adjusted Gross Income

23 Educator expenses (see page 25) 23

24 Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ 24

25 Health savings account deduction. Attach Form 8889 25

26 Moving expenses. Attach Form 3903 26

27 One-half of self-employment tax. Attach Schedule SE 27

28 Self-employed SEP, SIMPLE, and qualified plans 28

29 Self-employed health insurance deduction (see page 26) 29

30 Penalty on early withdrawal of savings 30

31a Alimony paid b Recipient's SSN 31a 32

32 IRA deduction (see page 27) 32

33 Student loan interest deduction (see page 30) 33

34 Tuition and fees deduction. Attach Form 8917 34

35 Domestic production activities deduction. Attach Form 8803 35

36 Add lines 23 through 31a and 32 through 35 36

37 Subtract line 36 from line 22. This is your adjusted gross income 37 35,619

Enclose, but do not attach, any payment. Also, please use Form 1040-V.

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see page 83. Form 1040 (2007) DAA

This is the W-2 Income mentioned

Many banks will allow you to use dividends if you can show a 3 year trend

This is the net business income we used

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