



April 29, 2026

**PERSONAL AND CONFIDENTIAL**

James Walker  
2044 Dovercourt Ave  
Ottawa ON K2A 0X1

Dear James,

We have completed our work on your 2025 personal tax return. If you requested a paper copy of your tax return and all related schedules, you will find them enclosed. Otherwise, we have placed a PDF copy on our secure portal. We have prepared the return based on the information that you have provided us. We would ask that you review the return carefully to ensure that it is accurate and complete. Once you are satisfied that the return is in order, we would ask that you sign the declaration on Form T183.

As soon as we receive a duly signed copy Form T183, we will transmit your federal tax return to the Canada Revenue Agency.

There is a balance due of \$19,499.04 on the tax return. All payments over \$10,000 must be made electronically. You can make your payment online using your financial institution's online banking services or using the CRA *My Payment* service. If you are making your payment in person at financial institution, you will need to provide the T7DR(A) remittance form.

To avoid interest charges, the payment must be made by April 30, 2026.

You own or hold foreign property with a total cost of more than CAN\$100,000. Please sign and keep a duly completed Form T1135. Form T1135 will be electronically filed.

According to the information you provided, you did not dispose of, at any time in 2025, a principal residence for which the total or partial exemption could be claimed. If this information is incorrect, please contact us immediately in order for us to prepare the forms required, and for you to avoid penalties.

Instalments calculated based on the second preceding year method (2024):

Due date	Quarterly tax instalments	Instalments paid	Balance due
March 15, 2026	\$2,522.00	\$	\$2,522.00
June 15, 2026	\$2,522.00	\$	\$2,522.00
September 15, 2026	\$9,228.00	\$	\$9,228.00
December 15, 2026	\$9,228.00	\$	\$9,228.00
Total			\$23,500.00
March 15, 2027	\$5,875.00	\$	\$ 5,875.00

If you expect a significant change in your tax situation for 2026, please contact us so that the instalment payments may be revised.

The CRA will confirm by mail the instalment payments required before your September and December payments are due. To avoid interest and penalty charges, you must make the payments indicated.

If you receive a notice of assessment which differs from the federal tax return as filed, please send it to us. We must determine if the assessment is correct before the time limit for an objection expires.

Based on your earned income, you can contribute up to \$92,878.00 to your 2026 Registered Retirement Savings Plan and/or your Pooled Registered Pension Plan.

Your Canada training credit limit for 2026 is \$500.00.

Please contact us if you have any questions about your tax return.

Sincerely,

*Vaive and Associates*

**Vaive and Associates Professional Corporation**  
**Chartered Professional Accountants**