



H&R BLOCK

January 17, 2011

[REDACTED]
BAMBI VINCENT
[REDACTED]
LAS VEGAS, NV [REDACTED]

RE: Peace of Mind claim #331 [REDACTED]

Denial Date: January 16, 2011

Dear [REDACTED] & BAMBI:

Your Peace of Mind claim has been reviewed by the Claims Administration Department of H&R Block's World Headquarters and based on the program criteria, the claim has been denied.

Attached you will find the reason(s) for the denial. If you need further explanation of the denial, please contact the office or district manager where your claim was submitted.

The claim can be re-evaluated only after review by the office or district manager. If it is determined that new and compelling information is available that was not included with the original submission, the district manager will re-submit the claim to be re-evaluated.

Your Peace of Mind Extended Service Plan remains in effect for three full years following the due date of your return. Therefore, you can still benefit by the plan in the event that you receive any additional tax assessments that are covered by the program, during that time period.

Sincerely,

[REDACTED]
POMS Claims Manager

CC: 27832

ADDITIONAL INFORMATION REGARDING CLAIM STATUS

Log #: 331224

Your claim under the Peace of Mind Program has been denied or partially denied for the following reason(s). If you disagree with this determination, you may contact your local H&R Block office and request a resubmission.

Substantiation

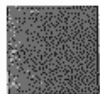
The Peace of Mind Plan does not apply to additional taxes assessed as a result of insufficient records that would support the deductions, credits, or other items on your tax return. Because you were unable to substantiate the information you provided to the tax professional, your claim is denied.

Failed to allow HRB to assist

The Peace of Mind Plan requires that you notify H&R Block of any audit and allow H&R Block to attend the audit as your representative. It also requires you to allow H&R Block to challenge the assessment. Because you did not allow us to assist you with the audit and/or allow us to challenge the assessment, your claim is denied.

HRB not notified within 60 days

The Peace of Mind Plan requires you to contact H&R Block within 60 days (formerly 30 days) of the date of the notice from the taxing authority. Because you failed to contact us within the required time frame, your claim is denied.



H&R BLOCK

Dear Valued Client:

It is important to us at H&R Block to give each of our clients the best service possible. That is why we offer the H&R Block Standard Guarantee, the Peace of Mind[®] Extended Service Plan (replaced by the Enhanced Standard Guarantee in select areas), and Second Look Certification. These services are smart ways to make sure you're covered no matter how complex your tax situation.

When you select H&R Block to prepare your income tax return, you receive H&R Block's Standard Guarantee. This free service provides reimbursement of any penalty and/or interest charged to you because of an error made by H&R Block.

If you purchased the additional Peace of Mind[®] Extended Service Plan, you received H&R Block's promise to:

- pay any additional taxes assessed because of our error, up to \$5,000, which means you may not have to worry about coming up with additional money on short notice.
- provide an H&R Block Enrolled Agent to accompany or represent you in the event of an audit. As a result, you'll have the professional help you need during a confusing, stressful process.
- guarantee your individual H&R Block-prepared tax return for 3 years after the filing deadline. So you can be confident in knowing enough time has passed for IRS questions on your tax return.

If you did not purchase Peace of Mind[®], be sure to ask your tax professional for details about it next year. The benefits of the Enhanced Standard Guarantee and Second Look Certification are listed on the terms and conditions provided to you at the time of tax preparation.

The enclosed check is payment of your claim under one of the following:

- The Standard Guarantee and/or,
- the Peace of Mind[®] Program,
- the Enhanced Standard Guarantee,
- Second Look Certification.

The check is tendered to you with the understanding that your acceptance and negotiation of the check satisfies our obligation to you for this claim under the applicable Program(s).

The Peace of Mind[®] payment (and a portion of the Enhanced Standard Guarantee or Second Look Certification payment, if applicable) may or may not constitute taxable income for the current tax year. Please consult your tax advisor. If your payment is \$600.00 or more and is determined to be taxable, you will receive a 1099 MISC directly from H&R Block after the end of this current year.

We apologize for any inconvenience this may have caused you and hope you will continue to select H&R Block for your tax filing needs.

Sincerely,

Claims Manager

One H&R Block Way, Kansas City, MO 64105
Tel 800-HRBLOCK Fax 816-854-8080 www.hrblock.com

Check Date: 01/18/2011

Check No. 2726897

Invoice Number	Additional Description	Invoice Date	Voucher ID	Handling	Paid Amount
311729	P&I: \$47.35	01/17/2011	03921665	PM ECL	47.35

ORIGINAL RETURNED
2-1-11

Vendor Number	Name	Date	Total Paid Amount
0001784589	[REDACTED]	01/18/2011	\$47.35

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H&R BLOCK

WACHOVIA BANK, NA
Winston-Salem, NC

66-156/531

2726897

Date: 01/18/2011

H&R BLOCK TAX SERVICES, INC

\$47.35**

Pay ****FORTY-SEVEN AND 35 / 100 DOLLAR****

Void after 180 days

To The Order Of:

[REDACTED]
BAMBI VINCENT
[REDACTED]
LAS VEGAS, NV

[Signature]

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