

Copy B To Be Filed With Employee's FEDERAL Tax Return		2010 OMB No. 1545-0008	
a Employee's social security number 308-15-2838	1 Wages, tips, other comp. 154355.08	2 Federal income tax withheld 27232.99	
b Employer ID number 36-3982360	3 Social security wages 106800.00	4 Social security tax withheld 6621.60	
	5 Medicare wages and tips 170855.08	6 Medicare tax withheld 2477.40	
c Employer's name, address, and ZIP code Equitec Group LLC 111 W Jackson Blvd 20th Floor Chicago, IL 60604			
d Control Number 50561 900137 Chudov Igor 900137			
e Employee's first name and initial Last name Igor Chudov 5635 Cascade Dr Lisle, IL 60532			
f Employee's address, and ZIP code			
7 Social security tips	8 Allocated tips	9 Advance EIC payment	
10 Dependent care benefits	11 Nonqualified plans	12a Code D 16500.00	
13 Statutory employee	14 Other S125 2645.00	12b Code	
Retirement plan X		12c Code	
3rd party sick pay		12d Code	
IL 3639823600002	154355.08	4568.19	
15 State Empr.'s state I.D. #	16 State wages, tips, etc.	17 State income tax	
18 Local wages, tips, etc.	19 Local income tax	20 Locality name	

Form W-2 Wage and Tax Statement Dept. of the Treasury - IRS
This information is being furnished to the Internal Revenue Service

Copy C For EMPLOYEE'S RECORDS (See Notice to Employee on back of Copy B.)		2010 OMB No. 1545-0008	
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2009 W-2 and EARNINGS SUMMARY

Safe, accurate, **efile** Visit the IRS Web Site
 FAST! Use at www.irs.gov/efile.

Employee Reference Copy W-2 Wage and Tax Statement 2009

Copy C for employee's records. OMB No. 1545-0008

d Control number 900137 11/GP9	Dept. 000031	Corp. A	Employer use only 33
c Employer's name, address, and ZIP code 2651-1800 EQUITEC GROUP LLC 111 W JACKSON 20TH FLR CHICAGO IL 60604 Batch #01899			
ef Employee's name, address, and ZIP code IGOR CHUDOV 5635 CASCADE DR LISLE,IL 60532			
b Employer's FED ID number 36-3982360	a Employee's SSA number 308-15-2838		
1 Wages, tips, other comp. 147815.08	2 Federal income tax withheld 25345.39		
3 Social security wages 106800.00	4 Social security tax withheld 6621.60		
5 Medicare wages and tips 164315.08	6 Medicare tax withheld 2382.57		
7 Social security tips	8 Allocated tips		
9 Advance EIC payment	10 Dependent care benefits		
11 Nonqualified plans	12a See instructions for box 12 D 16500.00		
14 Other	12b 12c 12d 13 Stat emp. Ret. plan 3rd party sick pay X		
15 State Employer's state ID no. IL 36-3982360 000 2	16 State wages, tips, etc. 147815.08		
17 State income tax 4374.51	18 Local wages, tips, etc.		
19 Local income tax	20 Locality name		

This blue Earnings Summary section is included with your W-2 to help describe portions in more detail. The reverse side includes general information that you may also find helpful.

1. The following information reflects your final 2009 pay stub plus any adjustments submitted by your employer.

Gross Pay	166500.08	Social Security Tax Withheld Box 4 of W-2	6621.60	IL State Income Tax Box 17 of W-2 SUI/SDI Box 14 of W-2	4374.51
Fed. Income Tax Withheld Box 2 of W-2	25345.39	Medicare Tax Withheld Box 6 of W-2	2382.57		

2. Your Gross Pay was adjusted as follows to produce your W-2 Statement.

	Wages, Tips, other Compensation Box 1 of W-2	Social Security Wages Box 3 of W-2	Medicare Wages Box 5 of W-2	IL State Wages, Tips, Etc. Box 16 of W-2
Gross Pay	166,500.08	166,500.08	166,500.08	166,500.08
Less 401(k) (D-Box 12)	16,500.00	N/A	N/A	16,500.00
Less Transportation-Salary Reduction	2,185.00	2,185.00	2,185.00	2,185.00
Wages Over Limit	N/A	57,515.08	N/A	N/A
Reported W-2 Wages	147,815.08	106,800.00	164,315.08	147,815.08

3. Employee W-4 Profile. To change your Employee W-4 Profile Information, file a new W-4 with your payroll dept.

IGOR CHUDOV
 5635 CASCADE DR
 LISLE,IL 60532

Social Security Number: 308-15-2838

Taxable Marital Status: MARRIED

Exemptions/Allowances:

FEDERAL: 2
 STATE: 1

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Form **W-2 Wage and Tax Statement** 2009

c Employer's name, address, and ZIP code HEALTH CARE SERVICE CORP. 300 E. RANDOLPH CHICAGO IL 60601		7 Social security tips	1 Wages, tips, other compensation 74299.37	2 Federal income tax withheld 13695.88				
e Employee's name, address, and ZIP code RAISA CHUDOV 5635 CASCADE DRIVE LISLE IL 60532		8 Allocated tips	3 Social security wages 90799.37	4 Social security tax withheld 5629.56				
		9 Advance EIC payment	5 Medicare wages and tips 90799.37	6 Medicare tax withheld 1316.59				
		10 Dependent care benefits	11 Nonqualified plans	12a See instructions for box 12 C 33.78				
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b Employer identification number (EIN) 36-1236610		a Employee's social security number 340-90-6519						
15 State IL	Employer's state ID number 36-1236610	16 State wages, tips, etc. 74299.37	17 State income tax 2228.99	18 Local wages, tips, etc. 26.00				
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e Employee's name, address, and ZIP code RAISA CHUDOV 5635 CASCADE DRIVE LISLE IL 60532		8 Allocated tips	3 Social security wages 89674.54	4 Social security tax withheld 5559.82		
		9 Advance EIC payment	5 Medicare wages and tips 89674.54	6 Medicare tax withheld 1300.28		
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Health Care Service Corp.
300 E. Randolph
Chicago, IL 60601

Pay Group: ABN-IL Full Time Exempt
Pay Begin Date: 01/31/2011
Pay End Date: 02/13/2011

Business Unit: HCSCO
Advice #: 9769710
Advice Date: 02/11/2011

Raisa Chudov 5635 Cascade Drive Lisle, IL 60532	Employee ID: 259187	TAX DATA:	Federal	IL State
	Department: 000438-Managed Care & Provider System	Marital Status: Single		n/a
Location: Chicago IL - Headquarters -HQ	Job Title: Application Team Leader-Web	Allowances: 0		0
Pay Rate: \$85,016.00 Annual		Addl. Pct:		
		Addl. Amt:		

HOURS AND EARNINGS						TAXES		
Description	Rate	Current Hours	Earnings	Hours	YTD Earnings	Description	Current	YTD
Regular Pay			3,269.85	232.00	9,482.57	Fed Withholding	406.84	1,315.56
Holiday Pay			0.00	8.00	326.98	Fed MED/EE	41.95	131.35
						Fed OASDI/EE	121.50	380.47
						IL Withholding	115.21	318.56
TOTAL:		0.00	3,269.85	240.00	9,809.55	TOTAL:	685.50	2,145.94

BEFORE-TAX DEDUCTIONS			AFTER-TAX DEDUCTIONS			EMPLOYER PAID BENEFITS		
Description	Current	YTD	Description	Current	YTD	Description	Current	YTD
Medical - Before Tax	351.00	702.00	United Way	0.00	26.00	Medical - Before Tax	1,153.00	2,306.00
Dental - Before Tax	26.00	52.00				Dental - Before Tax	90.00	180.00
401K	588.57	1,765.71				401K	114.45	343.35
						Basic Life	0.00	17.94
						Basic Life*	0.00	3.15
						Long Term Disability	0.00	24.80
TOTAL:	965.57	2,519.71	TOTAL:	0.00	26.00	*Taxable	1,357.45	2,875.24

	TOTAL GROSS	FED TAXABLE GROSS	TOTAL TAXES	TOTAL DEDUCTIONS	NET PAY
Current	3,269.85	2,304.28	685.50	965.57	1,618.78
YTD	9,809.55	7,292.99	2,145.94	2,545.71	5,117.90

YEAR-TO-DATE	PAID TIME OFF	DIVERSITY	SICK BANK
Start Balance	80.00	0.00	0.00
+ Earned	76.00	16.00	0.00
- Taken	0.00	0.00	0.00
+ Adjustments	0.00	0.00	0.00
End Balance	156.00	16.00	0.00

NET PAY DISTRIBUTION		
	Account Number	Deposit Amount
Advice #9769710	1110015202819	\$1,618.78
TOTAL:		\$1,618.78

MESSAGE:

Health Care Service Corp.
300 E. Randolph
Chicago, IL 60601

Pay Group: ABN-IL Full Time Exempt
Pay Begin Date: 01/17/2011
Pay End Date: 01/30/2011

Business Unit: HCSCO
Advice #: 9754353
Advice Date: 01/28/2011

Rnisa Chudov 5635 Cascade Drive Lisle, IL 60532	Employee ID: 259187	TAX DATA:	Federal	IL State
	Department: 000438-Managed Care & Provider System	Marital Status: Single		n/a
	Location: Chicago IL - Headquarters -HQ	Allowances: 0		0
	Job Title: Application Team Leader-Web	Addl. Pct:		
	Pay Rate: \$85,016.00 Annual	Addl. Amt:		

HOURS AND EARNINGS						TAXES		
Description	Rate	Current		YTD		Description	Current	YTD
		Hours	Earnings	Hours	Earnings			
Regular Pay			3,269.85	152.00	6,212.72	Fed Withholding	501.88	908.72
Regular Pay	40.873077	-8.00	-326.98		0.00	Fed MED/EE	47.45	89.40
Holiday Pay	40.873077	8.00	326.98	8.00	326.98	Fed OASDI/EE	137.47	258.97
						IL Withholding	134.22	203.35
TOTAL:		0.00	3,269.85	160.00	6,539.70	TOTAL:	821.02	1,460.44

BEFORE-TAX DEDUCTIONS			AFTER-TAX DEDUCTIONS			EMPLOYER PAID BENEFITS		
Description	Current	YTD	Description	Current	YTD	Description	Current	YTD
401K	588.57	1,177.14	United Way	0.00	26.00	Basic Life	17.94	17.94
Medical - Before Tax	0.00	351.00				Basic Life*	3.15	3.15
Dental - Before Tax	0.00	26.00				Long Term Disability	24.80	24.80
						401K	114.45	228.90
						Medical - Before Tax	0.00	1,153.00
						Dental - Before Tax	0.00	90.00
TOTAL:	588.57	1,554.14	TOTAL:	0.00	26.00	*Taxable	160.34	1,517.79

	TOTAL GROSS	FED TAXABLE GROSS	TOTAL TAXES	TOTAL DEDUCTIONS	NET PAY
Current	3,269.85	2,684.43	821.02	588.57	1,860.26
YTD	6,539.70	4,988.71	1,460.44	1,580.14	3,499.12

YEAR-TO-DATE	PAID TIME OFF	DIVERSITY	SICK BANK
Start Balance	80.00	0.00	0.00
+ Earned	64.00	16.00	0.00
- Taken	0.00	0.00	0.00
+ Adjustments	0.00	0.00	0.00
End Balance	144.00	16.00	0.00

NET PAY DISTRIBUTION		
	Account Number	Deposit Amount
Advice #9754353	1110015202819	\$1,860.26
TOTAL:		\$1,860.26

MESSAGE:

Igor Chudov Equitec Group LLC #4716

Emp Id 900137 Check Date 02/15/11 Hire Date 07/05/00

Earnings & Deductions Summary

	Hours	Current Amt	Ytd Amt
Total Gross Pay			
Regular Earnings	81.25	6,812.81	20,354.74
Retro Pay	0.00	0.00	83.33
Benefits & Other Deductions from Pay	81.25	6,812.81	20,438.07
401(K)		1,362.56	4,087.61
Long Term Disability		15.66	46.79
METRA (125)		115.00	345.00
		1,493.22	4,479.40

Taxes Summary

Taxes	Status	Current Amt	Ytd Amt
Federal Income Tax	M-2	5,335.25	851.52
Social Security	M-2	6,697.81	2,554.49
Medicare	M-1	6,697.81	2,554.49
Illinois SITW	M-1	5,335.25	2,913.5
		1,492.55	4,373.83

Direct Deposits

Bank	Account	Current Amt
JPMORGAN CHASE BANK NA	Ends with ***7819	3,827.04

Ⓢ This code is not included in your Federal taxable wages.

REMOVE DOCUMENT ALONG THIS PERFORATION

Equitec Group LLC
111 W Jackson Blvd
20th Floor
Chicago, IL 60604

Igor Chudov
5635 Cascade Dr
Lisle, IL 60532

Non Negotiable - This is not a check

*37-30561 9900137 000001 (82)
Igor Chudov
5635 Cascade Dr
Lisle, IL 60532

Direct Deposit Amount

*****3,827.04

Direct Deposit Advice
Voucher Number

Voucher Date
02/15/2011

*****4716

Non Negotiable - This is not a check

Igor Chudov 900137 Equitec Group LLC #4563

Emp Id 900137 Check Date 01/31/11 Period Begin 01/16/11 Net Pay 3,868.99
 Hire Date 07/05/00 Period End 01/31/11 Dir Dep 3,868.99

Earnings & Deductions Summary

Total Gross Pay	Hours	Current Amt	Ytd Amt
Regular Earnings	81.25	6,812.81	13,541.93
Retro Pay	0.00	83.33	83.33
Benefits & Other Deductions from Pay	81.25	6,896.14	13,625.26
401(K)		1,379.23	2,725.05
Long Term Disability		15.66	31.13
METRA (125)		115.00	230.00
		1,509.89	2,986.18

Taxes Summary

Taxes	Status	Taxable	Current Amt	Ytd Amt
Federal Income Tax	M-2	5,401.91	868.19	1,702.97
Social Security		6,781.14	284.81	562.60
Medicare		6,781.14	98.33	194.23
Illinois SITW	M-1	5,401.91	265.93	421.48
			1,517.26	2,881.28

Direct Deposits

Bank Account Current Amt
 JPMORGAN CHASE BANK NA Ends with ***2819 3,868.99
 This code is not included in your Federal taxable wages.

REMOVE DOCUMENT ALONG THIS PERFORATION

Equitec Group LLC
 111 W Jackson Blvd
 20th Floor
 Chicago, IL 60604

Direct Deposit Advice
 Voucher Date 01/31/2011
 Voucher Number 4563

Non Negotiable - This is not a check

Direct Deposit Amount ***** 3,868.99

Igor Chudov
 5635 Cascade Dr
 Lisle, IL 60532

Non Negotiable - This is not a check

DOCUMENT CONTAINS BILL INFORMATION & MICROPRINTING. BACK HAS THEMICRONOMERK. WATERMARK HOLD UP AT ANGLE TO VIEW. VOID IF NOT PRESENT.



JPMorgan Chase Bank, N.A.
 P O Box 659754
 San Antonio, TX 78265 - 9754

January 01, 2011 through January 31, 2011

Primary Account: 001110022164450

CUSTOMER SERVICE INFORMATION

Web site: Chase.com
 Service Center: 1-800-242-7338
 Hearing Impaired: 1-800-242-7383
 Para Espanol: 1-888-622-4273
 International Calls: 1-713-262-1679



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ALGEBRA INC
 5635 CASCADE DR
 LISLE IL 60532-2048



CONSOLIDATED BALANCE SUMMARY

ASSETS

Checking & Savings	ACCOUNT	BEGINNING BALANCE THIS PERIOD	ENDING BALANCE THIS PERIOD
Chase BusinessClassic	001110022164450	\$45,871.37	\$55,099.44
Chase Business Select High Yield Savings	000002722275316	1,982.35	1,982.43
Total		\$47,853.72	\$57,081.87
TOTAL ASSETS		\$47,853.72	\$57,081.87

All Summary Balances shown are as of January 31, 2011 unless otherwise stated. For details of your retirement accounts, credit accounts or securities accounts, you will receive separate statements. Balance summary information for annuities is provided by the issuing insurance companies and believed to be reliable without guarantee of its completeness or accuracy.

BALANCING YOUR CHECKBOOK

Note: Ensure your checkbook register is up to date with all transactions to date whether they are included on your statement or not.

1. Write in the Ending Balance shown on this statement: **Step 1 Balance: \$ _____**

2. List and total all deposits & additions not shown on this statement:

Date	Amount	Date	Amount	Date	Amount
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

Step 2 Total: \$ _____

3. Add Step 2 Total to Step 1 Balance. **Step 3 Total: \$ _____**

4. List and total all checks, ATM withdrawals, debit card purchases and other withdrawals not shown on this statement.

Check Number or Date	Amount	Check Number or Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Step 4 Total: -\$ _____

5. Subtract Step 4 Total from Step 3 Total. This should match your Checkbook Balance: **\$ _____**

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS: Call or write us at the phone number or address on the front of this statement (non-personal accounts contact Customer Service) if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. Be prepared to give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- A description of the error or transfer you are unsure of, why you believe it is an error, or why you need more information.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC TRANSACTIONS: Contact the bank immediately if your statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing no later than 30 days after the statement was made available to you. For more complete details, see the Account Rules and Regulations or other applicable account agreement that governs your account.





January 01, 2011 through January 31, 2011

Primary Account: 001110022164450

CHASE BUSINESSCLASSIC

ALGEBRA INC

Account Number: 001110022164450

CHECKING SUMMARY

	INSTANCES	AMOUNT
Beginning Balance		\$45,871.37
Deposits and Additions	2	11,926.24
Checks Paid	5	- 2,537.66
Electronic Withdrawals	2	- 160.51
Ending Balance	9	\$55,099.44



Your monthly service fee was waived because you maintained an average checking balance of \$5,000 or more during the statement period.

This message confirms that you have overdraft protection on your checking account.

DEPOSITS AND ADDITIONS

DATE	DESCRIPTION	PPD ID: 0000854521	AMOUNT
01/25	Google Adsense Revenue Sh		\$7,826.24
01/28	ATM Check Deposit		4,100.00
Total Deposits and Additions			\$11,926.24

CHECKS PAID

CHECK NO.	DESCRIPTION	DATE PAID	AMOUNT
1167 ^		01/28	\$161.51
1169 * ^		01/18	56.00
1170 ^		01/18	2,029.75
1172 * ^		01/04	172.50
1173 ^		01/05	117.90
Total Checks Paid			\$2,537.66

If you see a description in the Checks Paid section, it means that we received only electronic information about the check, not the original or an image of the check. As a result, we're not able to return the check to you or show you an image.

* All of your recent checks may not be on this statement, either because they haven't cleared yet or they were listed on one of your previous statements.

^ An image of this check may be available for you to view on Chase.com.



January 01, 2011 through January 31, 2011

Primary Account: 001110022164450

ELECTRONIC WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
01/31	01/31 Online Payment 993323242 To Comcast Cable	\$98.95
01/31	01/31 Online Payment 993442950 To Sprint	61.56
Total Electronic Withdrawals		\$160.51

DAILY ENDING BALANCE

DATE	AMOUNT
01/04	\$45,698.87
01/05	45,580.97
01/18	43,495.22
01/25	51,321.46
01/28	55,259.95
01/31	55,099.44

SERVICE CHARGE SUMMARY

TRANSACTIONS FOR SERVICE FEE CALCULATION	NUMBER OF TRANSACTIONS
Checks Paid / Debits	5
Deposits / Credits	2
Deposited Items	3
Transaction Total	10

SERVICE FEE CALCULATION	AMOUNT
Service Fee	\$14.00
Service Fee Credit	-\$14.00
Net Service Fee	\$0.00
Excessive Transaction Fees (Above 200)	\$0.00
Total Service Fees	\$0.00

CHASE BUSINESS SELECT HIGH YIELD SAVINGS

ALGEBRA INC

Account Number: 000002722275316

SAVINGS SUMMARY

	INSTANCES	AMOUNT
Beginning Balance		\$1,982.35
Deposits and Additions	1	0.08
Ending Balance	1	\$1,982.43
Annual Percentage Yield Earned This Period		0.05%
Interest Earned This Period		\$0.08
Interest Paid Year-to-Date		\$0.08

Interest paid in 2010 for account 000002722275316 was \$0.92.

The monthly service fee for this account was waived as an added feature of Chase BusinessClassic account.

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		\$1,982.35
01/31	Interest Payment	0.08	1,982.43
	Ending Balance		\$1,982.43

You earned a higher interest rate on your Chase Business Select High Yield Savings account during this statement period because you had a qualifying Chase BusinessClassic account.

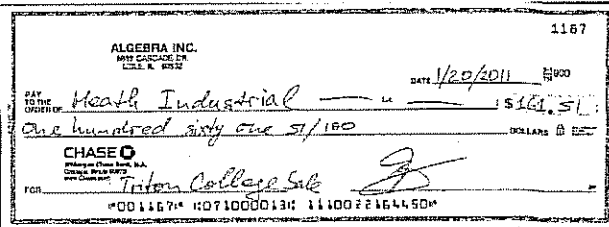
30 deposited items are provided with your account each month. There is a \$0.20 fee for each additional deposited item.



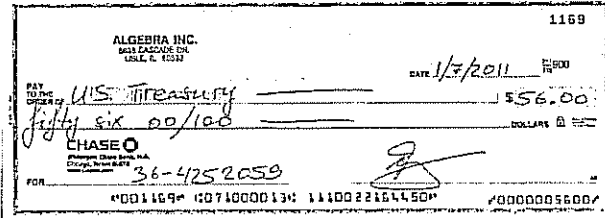
IMAGES

ACCOUNT # 001110022164450

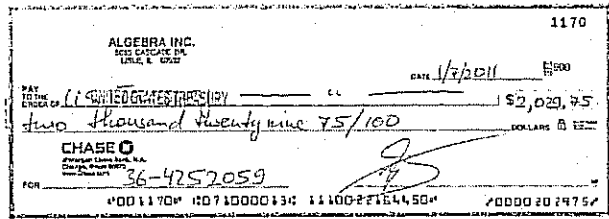
See both front and back images of cleared checks at Chase.com. If you're not enrolled in this free service, please enroll now.



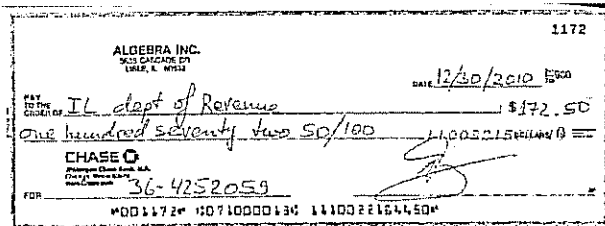
004970567186 JAN 28 #0000001167 \$161.51



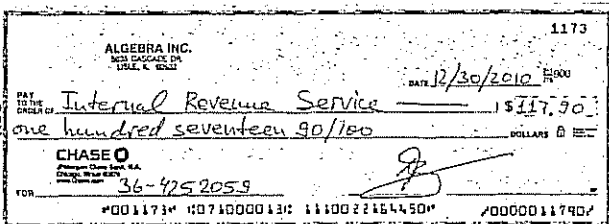
001290590964 JAN 18 #0000001169 \$56.00



001290593342 JAN 18 #0000001170 \$2,029.75



004080459122 JAN 04 #0000001172 \$172.50



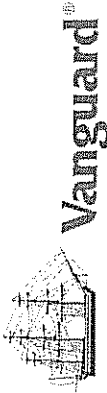
007980248947 JAN 05 #0000001173 \$117.90



January 01, 2011 through January 31, 2011

Primary Account: **001110022164450**

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Vanguard VOYAGER Services®

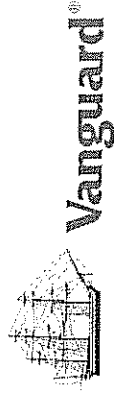
January 31, 2011, monthly transaction statement

Voyager Services > 800-284-7245
Brokerage Services > 800-992-8327
www.vanguard.com

This statement shows only transactions that occurred on your brokerage account during the past month. A comprehensive statement, which includes detail pages for each fund, will continue to be mailed following the close of each quarter.

Assets listed in this statement are held by separate entities. Brokerage assets are held by Vanguard Brokerage Services® (VBS or Brokerage Services), a division of Vanguard Marketing Corporation (VMC), member FINRA and SIPC. VMC is a wholly owned subsidiary of The Vanguard Group, Inc. (VGI). Vanguard Funds, including Vanguard Brokerage money market settlement funds not held in Vanguard Brokerage Option (VBO) accounts through employer-sponsored retirement plans, are offered by prospectus only, held by VGI, and are not protected by SIPC. VGI provides Vanguard fund data. Summary data are provided solely as a service and are for informational purposes only. If applicable, portfolio charts and data consists of Vanguard funds and brokerage assets. For a complete listing of your brokerage assets, refer to the section titled "Investments held through Vanguard Brokerage Services."

Vanguard, P.O. Box 2600, Valley Forge, PA 19482-2600



Voyager Services > 800-284-7245
 Brokerage Services > 800-992-8327

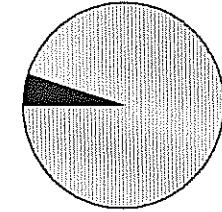
www.vanguard.com

Vanguard VOYAGER Services®
 January 31, 2011, monthly transaction statement

Statement overview

	Value on 12/31/2010	Value on 01/31/2011
Igor Chudov		
Traditional IRA	\$77,699.26	\$79,257.27
Vanguard funds	\$1,594.76	\$1,594.77
Brokerage assets	\$76,104.50	\$77,662.50

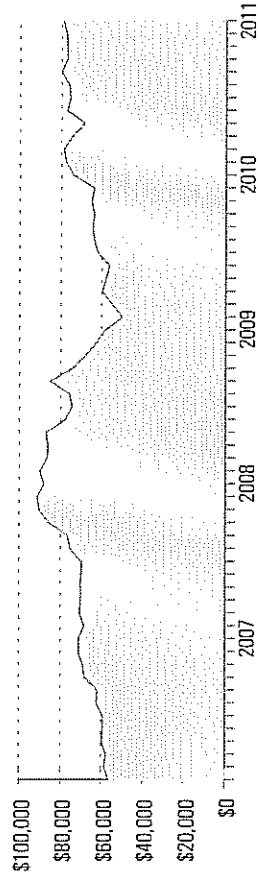
Asset mix



% of Portfolio	Value on 01/31/2011
2.0% Short-term reserves	\$1,594.77
0.0% Bonds	0.00
98.0% Stocks	77,662.50
0.0% Other	0.00
Total	\$79,257.27

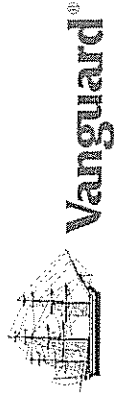
To view allocations for your accounts, log on to www.vanguard.com

Balance trend



Investment return summary

Your investment return since January 31, 2006 is \$22,140.50.



Voyager Services > 800-284-7245
 Brokerage Services > 800-992-8327

www.vanguard.com

Vanguard VOYAGER Services®

January 31, 2011, monthly transaction statement

▶ **Igor Chudov**
Traditional IRA

The Fair Market Value (FMV) of your IRA determined as of December 31 is being furnished to the Internal Revenue Service.

Vanguard funds

Fund & Account	Ticker Symbol	Average Cost	Total Cost	Value on 12/31/2010	Value on 01/31/2011
Federal Money Mkt Fund 0033-09907117903	VMFXX	-	-	\$1,594.76	\$1,594.77
Prime Money Mkt Fund 0030-09907117903	VMMXX	-	-	0.00	0.00
				\$1,594.76	\$1,594.77

Investments held through Vanguard Brokerage Services – Account 21626991

Unless otherwise noted, your position is held as cash.

If you see a dash under average cost or total cost, please log on to www.vanguard.com, select Accounts & Activity, then Cost Basis within that account to update your information.

Assets listed in this statement for the registration above are held by separate entities. Brokerage assets are held by Vanguard Brokerage Services® (VBS or Brokerage Services), a division of Vanguard Marketing Corporation (VMC), member FINRA and SIPC. VMC is a wholly owned subsidiary of The Vanguard Group, Inc. (VGI). Vanguard Funds, including Vanguard Brokerage money market settlement funds not held in Vanguard Brokerage Option (VBO) accounts through employer-sponsored retirement plans, are offered by prospectus only, held by VGI, and are not protected by SIPC. VGI provides Vanguard fund data. For a complete listing of your brokerage assets, refer to the section titled "Investments held through Vanguard Brokerage Services." For inquiries and questions regarding your brokerage assets, please contact Brokerage Services.



Voyager Services > 800-284-7245
 Brokerage Services > 800-992-8327

www.vanguard.com

Vanguard VOYAGER Services®

January 31, 2011, monthly transaction statement

Igor Chudov
Traditional IRA

Stocks

	Ticker Symbol	Shares Owned	Share Price on 01/31/2011	Value on 01/31/2011	Estimated Annual Income	Estimated Yield
BERKSHIRE HATHAWAY INC DE CL B NEW	BRK/B	950.0000	\$81.7500	\$77,662.50	\$0.00	0.0%
				\$77,662.50	\$0.00	0.0%

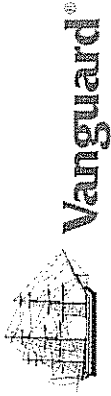
Vanguard funds activity detail

Prime Money Mkt Fund 0030-09907117903

Contributions	Distributions	Dividends
\$0.00	\$0.00	\$0.00
		7-day SEC yield as of 01/31/2011* 0.05%

* Average annualized income dividend over the past 7 days. For updated information, visit vanguard.com.

Date	Transaction	Amount	Share Price	Shares Transacted	Total Shares Owned	Value
	Beginning balance on 12/31/2010		\$1.00		0.000	\$0.00
	Ending balance on 1/31/2011		\$1.00		0.000	\$0.00



Voyager Services > 800-284-7245
Brokerage Services > 800-992-8327

www.vanguard.com

Vanguard VOYAGER Services®

January 31, 2011, monthly transaction statement

Igor Chudov
Traditional IRA

Vanguard Brokerage Services activity detail – Account 21626991

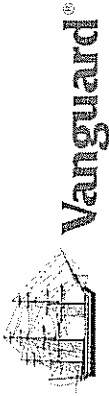
This section shows trades that have settled by January 31, 2011. All transactions sweep to and from your Vanguard Prime Money Market Fund -09907117903.

	Dividends	Interest	Tax-Exempt Interest	Interest Credited	Capital Gains	Other Income
Current period	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Year-to-date	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

If you had an adjustment to a dividend or interest payment from a previous month, the amount shown under the Income Summary section of your brokerage statement may be overstated.

Per your request, a copy of this statement has been sent to:

EQUITEC PROPRIETARY MARKETS LLC
ATTN WILLIAM SHIMANEK
COMPLIANCE
111 W JACKSON 20TH FLOOR
CHICAGO IL 60604-3523



Voyager Services > 800-284-7245
Brokerage Services > 800-992-8327

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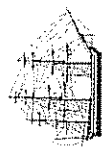
January 31, 2011, monthly transaction statement

Igor Chudov
Traditional IRA

You can now trade secondary bonds--municipals, corporates, and agency securities--through vanguard.com. To use this service, select "Buy & Sell" on the right side of the screen, and then select "View and trade bonds or CDs." Also, you can still purchase Treasury securities and CDs through vanguard.com. Log on today for all your fixed-income investing needs.

Brokerage tax information available in February

If you received income in your Vanguard Brokerage Services(R) account in 2010 from an investment that's classified as a regulated investment company--such as an open-end or closed-end mutual fund, a real estate investment trust, or a unit investment trust--your Tax Information Statement will be mailed and available online by February 18, 2011. Also, you'll be able to download your brokerage tax information into TurboTax(R) beginning February 18, 2011.



Vanguard®

Voyager Services > 800-264-7245
Brokerage Services > 800-992-8327

www.vanguard.com

Vanguard VOYAGER Services®

January 31, 2011, monthly transaction statement

Disclosures

For Our Average Cost Clients

Average cost basis. The amount paid to purchase the shares redeemed, calculated by using the IRS-approved Average Cost Single Category method, with transaction and redemption fees incorporated where applicable.

Gain or allowable loss. The gain or loss realized by the redemption, calculated by subtracting the average cost from the redemption proceeds. Gains and losses are short-term if held a year or less, long-term if held more than a year.

For Our Brokerage Clients

Your brokerage cash and/or securities are held in custody at Vanguard Brokerage Services (VBS), a division of Vanguard Marketing Corporation, member FINRA and SIPC. Vanguard mutual funds, including Vanguard Brokerage money market settlement funds not held in Vanguard Brokerage Option (VBO) accounts through employer-sponsored retirement plans, are held directly by The Vanguard Group, Inc., and are not protected by SIPC.

I. General Information and Key Terms

Advice. VBS does not provide tax, investment, or legal advisory services, and no one associated with VBS is authorized to render such advice.

Direct Participation Program (DPP) and Real Estate Investment Trust (REIT). DPP and REIT securities are generally illiquid. The value of the security will be different than its purchase price. Any estimated value on your statement may not be realized when you seek to liquidate the security.

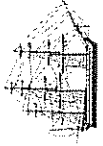
Dividend reinvestment. When reinvesting dividends, VBS combines cash distributions from the accounts of all clients who have requested reinvestment in the same security, and then uses that combined total to purchase additional shares of the security in the open market. The new shares are divided proportionately among the clients' accounts, in whole and fractional shares rounded to three decimal places. If the total purchase cannot be completed in one trade, clients will receive shares purchased at the weighted average price paid by VBS. Participants in our free dividend reinvestment program should refer to the "Transaction" area of the "Vanguard Brokerage Services Activity Detail" section of their Vanguard Brokerage statements for details of transaction history and dates. Note that "RD" refers to the stockholder of record date, and "PD" refers to the date that the dividend is paid. For FundAccess® mutual fund reinvestments, the "settle date" and "trade date" represent the day the transaction is entered in your account record. Call Vanguard Brokerage Services with any questions.

Reporting brokerage account discrepancies. Promptly report in writing any inaccuracies or discrepancies in your brokerage account (including unauthorized trading) to Vanguard Brokerage Services. Any oral communication must be confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act. Contact: Vanguard Brokerage Services, P.O. Box 1170, Valley Forge, PA 19482-1170, 800-992-8327.

Financial statement. A VBS financial statement is available for your inspection at any time upon request to VBS.

Free credit balance. Any free credit balance carried for your account represents funds payable on demand, which, although properly accounted for on VBS's books of record, are not segregated and may be used in the conduct of its business to the extent permitted by law.

Margin accounts. If you maintain a margin account, this is a combined statement of your general account and a special memorandum account maintained for you under Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the separate account as required by Regulation T is available for your inspection upon request to VBS. All securities must be held in your margin account. Note that open-end mutual fund trades will settle in your cash account and after 30 days be moved into your margin account.



Vanguard®

Voyager Services > 800-284-7245
Brokerage Services > 800-992-8327

www.vanguard.com

Vanguard VOYAGER Services®

January 31, 2011, monthly transaction statement

Open orders. A good-till-canceled (GTC) order will remain in effect for 60 calendar days after the business day on which the order was placed. If the 60th day falls during a weekend or on a holiday, the order will be canceled on the next business day before the markets open. GTC orders are automatically entered on a "do not reduce" (DNR) basis. The limit price will not be adjusted when a stock goes "ex-dividend." Orders for securities undergoing corporate actions such as, but not limited to, stock splits, stock dividends, special cash dividends, and spin-offs may be canceled before the market opening on the ex-dividend date of the corporate action. You must maintain records of all open orders. Be sure to review your open GTC orders periodically.

Option accounts. Information regarding commissions and charges related to the execution of options transactions is provided in the transaction confirmations sent to you at the time of the transaction. These are also available upon request. You should advise us promptly of any material changes in your investment objectives or financial situation.

Tax information. After year-end, VBS is required to provide tax information to the IRS and other governmental authorities. At that time, you will receive necessary information on the annual tax information statement; use that statement to prepare your tax filings. Note that certain types of assets typically incur a need for corrected tax forms.

Trade execution. VBS may have acted as principal, agent, or both in the placement of trades in your account. Details are provided upon request to VBS.

FundAccess dollar-cost-averaging transactions. Vanguard Brokerage acts as an agent on these transactions and receives compensation from the fund company.

Average pricing. If average price transaction is indicated on this statement, details regarding the actual execution prices are available upon request to VBS.

When issued. A short form of "when, as, and if issued." The term indicates a conditional transaction in a security authorized for issuance but not as yet actually issued. All "when issued" transactions are on an "if" basis, to be settled if and when the actual security is issued.

II. Portfolio Holdings

The net market value of the securities in your account, including short positions, is reflected in this statement on a trade date basis at the close of the statement period. The market prices have been obtained from quotation services that we believe to be reliable; however, we cannot guarantee their accuracy. Securities for which a price is not available are marked "NA" and are omitted from the total. Prices listed reflect quotations on the statement date. Current prices are listed to help you track your account and are not suitable for tax purposes.

Accrued interest represents interest earned but not yet received.

Some estimated values on statements not available. Vanguard Brokerage Services relies on external vendors to provide estimated, periodic valuation and market-price information for securities listed in your account statement. From time to time, this information is not available or is not received in time for posting to your account statement. In this case, the valuation or market price on your statement is indicated as "NA" or "Not Available," and the security has not been valued for purposes of calculating account totals. For owners of auction-rate securities, please note that due to current illiquidity in the market, you may not be able to sell the security at or near the estimated valuation listed on your account statement. Please contact Vanguard Brokerage for current information regarding your investments and the current estimated valuations of your holdings.

The estimated annual income (EAI) and estimated yield (EY) figures are estimates and for informational purposes only; actual income and yield may be higher or lower. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Details regarding the formulas used to calculate the figures are available upon request to VBS.



JPMorgan Chase Bank, N.A.
P O Box 659754
San Antonio, TX 78265 - 9754

December 25, 2010 through January 27, 2011

Primary Account: **001110015202819**

CUSTOMER SERVICE INFORMATION

Web site: **Chase.com**
Service Center: **1-800-935-9935**
Hearing Impaired: **1-800-242-7383**
Para Espanol: **1-877-312-4273**
International Calls: **1-713-262-1679**

00002090 DRI 111 211 02811 - NYNNNNNNNNN P 1 000000000 38
IGOR J CHUDOV
5635 CASCADE DR
LISLE IL 60532-2048



CONSOLIDATED BALANCE SUMMARY

ASSETS

Checking & Savings	ACCOUNT	BEGINNING BALANCE THIS PERIOD	ENDING BALANCE THIS PERIOD
Chase Premier Checking	001110015202819	\$33,011.11	\$18,213.69
Total		\$33,011.11	\$18,213.69

Investments	ACCOUNT	MARKET VALUE PRIOR PERIOD	MARKET VALUE THIS PERIOD
JPMorgan Funds as of 12/31/10	*****6183	24,177.69	24,179.09
Total		\$24,177.69	\$24,179.09

Please review the important disclosures following the Consolidated Balance Summary.

Investment accounts and insurance products are: Not a Deposit - Not FDIC Insured - Not Insured by any Federal Government Agency - Not Guaranteed by the Bank - May Go Down In Value.

TOTAL ASSETS **\$57,188.80** **\$42,392.78**

All Summary Balances shown are as of January 27, 2011 unless otherwise stated. For details of your retirement accounts, credit accounts or securities accounts, you will receive separate statements. Balance summary information for annuities is provided by the issuing insurance companies and believed to be reliable without guarantee of its completeness or accuracy.

JPMorgan Funds

Products and services are provided by JPMorgan Distribution Services, Inc. JPMorgan Funds are distributed by JPMorgan Distribution Services, Inc., which is a subsidiary of JPMorgan Chase & Co. Affiliates of JPMorgan Chase & Co. receive fees for providing various services to the funds.

BALANCING YOUR CHECKBOOK

Note: Ensure your checkbook register is up to date with all transactions to date whether they are included on your statement or not.

1. Write in the Ending Balance shown on this statement: Step 1 Balance: \$ _____

2. List and total all deposits & additions not shown on this statement:

Date	Amount	Date	Amount	Date	Amount
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

Step 2 Total: \$ _____

3. Add Step 2 Total to Step 1 Balance. Step 3 Total: \$ _____

4. List and total all checks, ATM withdrawals, debit card purchases and other withdrawals not shown on this statement.

Check Number or Date	Amount	Check Number or Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Step 4 Total: -\$ _____

5. Subtract Step 4 Total from Step 3 Total. This should match your Checkbook Balance: \$ _____

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS: Call or write us at the phone number or address on the front of this statement (non-personal accounts contact Customer Service) if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. Be prepared to give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- A description of the error or transfer you are unsure of, why you believe it is an error, or why you need more information.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC TRANSACTIONS: Contact the bank immediately if your statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing no later than 30 days after the statement was made available to you. For more complete details, see the Account Rules and Regulations or other applicable account agreement that governs your account.





December 25, 2010 through January 27, 2011

Primary Account: 001110015202819

CHASE PREMIER CHECKING

IGOR J CHUDOV

Account Number: 001110015202819

CHECKING SUMMARY

	AMOUNT
Beginning Balance	\$33,011.11
Deposits and Additions	16,820.26
Checks Paid	- 1,200.55
Electronic Withdrawals	- 30,417.13
Ending Balance	\$18,213.69
Annual Percentage Yield Earned This Period	0.01%
Interest Earned This Period	\$0.17
Interest Paid Year-to-Date	\$0.17

Interest paid in 2010 for account 001110015202819 was \$1.40.

Good news. Your Chase Premier Checking monthly service fee was waived because you kept an average combined balance of \$15,000 in qualifying checking, savings, credit, securities and mortgage loan accounts during the statement period.

DEPOSITS AND ADDITIONS

DATE	DESCRIPTION	AMOUNT
12/28	Amazon Services Misc. Paym 21708671D CCD ID: 1710938319	\$17.38
12/29	ATM Check Deposit	3,387.63
12/30	Health Care Serv Dir Dep PPD ID: 3361236610	2,088.88
12/30	CR Due To ATM/Dep Error	600.00
12/31	50561 Equitec Gr Dirdep PPD ID: 1363982360	5,075.02
01/06	Ur-Cash Redemption	50.00
01/06	Ur-Cash Redemption	20.00
01/14	50561 Equitec Gr Dirdep PPD ID: 1363982360	3,888.81
01/14	Health Care Serv Dir Dep PPD ID: 3361236610	1,638.86
01/24	Amazon.Com Retail Dis Bvv9Spzdl6Pjnk3 CCD ID: 2710938319	35.65
01/27	Amazon Services Misc. Paym 22353700D CCD ID: 1710938319	17.50
01/27	Google Adsense Revenue Sh PPD ID: 0000854521	0.36
01/27	Interest Payment	0.17
Total Deposits and Additions		\$16,820.26





December 25, 2010 through January 27, 2011

Primary Account: 001110015202819

CHECKS PAID

CHECK NO.	DESCRIPTION	DATE PAID	AMOUNT
2486 ^		12/29	\$262.00
2487 ^		01/03	36.55
2488 ^		01/19	200.00
2511 * ^		01/04	702.00
Total Checks Paid			\$1,200.55

If you see a description in the Checks Paid section, it means that we received only electronic information about the check, not the original or an image of the check. As a result, we're not able to return the check to you or show you an image.

* All of your recent checks may not be on this statement, either because they haven't cleared yet or they were listed on one of your previous statements.

^ An image of this check may be available for you to view on Chase.com.

ELECTRONIC WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
12/28	12/28 Online Payment 992054646 To The Univ of Chicago Med Center	\$496.22
12/28	12/28 Online Payment 992059397 To Naperville Pediatric Associates	15.00
12/28	12/28 Online Payment 992059544 To Children's Memorial Hospital	36.90
12/28	Vgi-St lg Adm Investment PPD ID: 1232439153	23,863.00
12/31	12/30 Online Payment 994088067 To Dupage CO Dept of Public Works	200.00
01/04	T-Mobile Pcs Svc 4066107 Web ID: 0000450304	195.86
01/05	State Farm Ro 08 Sfpp PPD ID: 9000313001	107.25
01/06	01/06 Online Payment 929628089 To Savings Bank Life Insurance-Sbli	83.20
01/07	Village of Lisle Dircharge PPD ID: 2366009075	75.20
01/10	Chase Autopay PPD ID: 4760039224	955.04
01/10	Northern Ill Gas Payment PPD ID: 3069166982	130.93
01/13	01/13 Online Payment 981744785 To Wells Fargo Home Mortgage	1,507.71
01/14	Citi Autopay Payment PPD ID: Citicardap	1,351.79
01/21	01/21 Online Payment 1012126654 To Varvara Chudova	300.00
01/24	Comed UTIL_Bil PPD ID: 2360938600	524.03
01/25	01/25 Online Payment 989696118 To Montessori School	575.00
Total Electronic Withdrawals		\$30,417.13



December 25, 2010 through January 27, 2011

Primary Account: 001110015202819

IMAGES

ACCOUNT # 001110015202819

See both front and back images of cleared checks at Chase.com. If you're not enrolled in this free service, please enroll now.

IGOR J. CHUDOV 02-97 21900 2486
 RAISA CHUDOV
 5635 CASCADE DR
 LOSEL, IL 60532
 DATE 12/28/2010

PAY TO THE ORDER OF Michael G. Peste D.D.S. \$ 262.00
Two hundred sixty two and 00/100

CHASE
 JPMorgan Chase Bank, N.A.
 Chicago, IL 60607
 www.chase.com

RAISA CHUDOV

⑆071000013⑆ 1110015202819⑈2486⑈00000026200⑈
 008890593947 DEC 29 #0000002486 \$262.00

IGOR J. CHUDOV 02-97 21900 2487
 RAISA CHUDOV
 5635 CASCADE DR
 LOSEL, IL 60532
 DATE 12/29/2010

PAY TO THE ORDER OF BNSF \$ 36.55
Thirty six and 55/100

CHASE
 JPMorgan Chase Bank, N.A.
 Chicago, IL 60607
 www.chase.com

RAISA CHUDOV

⑆071000013⑆ 1110015202819⑈2487⑈0000003655⑈
 008280164504 JAN 03 #0000002487 \$36.55



IGOR J. CHUDOV 02-97 21900 2488
 RAISA CHUDOV
 5635 CASCADE DR
 LOSEL, IL 60532
 DATE 01/12/2011

PAY TO THE ORDER OF KUMON \$ 200.00
Two hundred and 00/100

CHASE
 JPMorgan Chase Bank, N.A.
 Chicago, IL 60607
 www.chase.com

RAISA CHUDOV

⑆071000013⑆ 1110015202819⑈2488⑈00000020000⑈
 003180397830 JAN 19 #0000002488 \$200.00

IGOR J. CHUDOV 02-97 21900 2511
 RAISA CHUDOV
 5635 CASCADE DR
 LOSEL, IL 60532
 DATE 1/3/2011

PAY TO THE ORDER OF Victor Polman \$ 702.00
Seven hundred and 00/100

CHASE
 JPMorgan Chase Bank, N.A.
 Chicago, IL 60607
 www.chase.com

RAISA CHUDOV

⑆071000013⑆ 1110015202819⑈2511⑈00000070200⑈
 008880934069 JAN 04 #0000002511 \$702.00

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Statement Reporting Period:
01/01/11-01/31/11

800-622-2656
100 AMERITRADE
200 SIOUX DRIVE AMERITRADE INC
PO BOX 42209
DIAWA, NE 68512-0209

Statement for Account # 870-011933
BORCH-JEDV
5835CA-SCA8ED4
119LEILOJ832-3D78

Am
154
354
842
66

Portfolio Summary						
Investment	Current Value	Prior Value	Period Change	% Change	Estimated Income	Estir
Cash	\$-	\$-	\$-	-	\$-	
InstrDepAcct	7,100.62	6,970.02	130.60	1.9%	-	
MoneyMarket	-	-	-	-	-	
ShortBalance	-	-	-	-	-	
Stocks	232,894.52	221,248.39	11,646.13	5.3%	1,325.00	
ShortStocks	-	-	-	-	-	
FixedIncome	-	-	-	-	-	
Options	25,200.00	25,650.00	(450.00)	(1.8)%	-	
ShortOptions	-	-	-	-	-	
MutualFunds	-	-	-	-	-	
Other	10,530.00	11,090.00	(450.00)	(4.1)%	-	
Total	\$275,825.14	\$264,048.41	\$10,876.73	4.1%	\$1,325.00	

Cash Activity Summary			Income & Expense Summary			Pe	
	Current	YTD	Reportable	Non Reportable	YTD		
Opening Balance	\$0.00	\$-	Income			Ct	
Securities Purchased	-	-	Dividends	\$130.00	\$-	\$130.00	Ur
Securities Sold	-	-	Interest	-	-	-	Ur
Funds Deposited	-	-	Other	-	-	-	Fu
Funds Disbursed	-	-	Expense				De
Income	130.00	130.00	Interest	-	-	-	Im
Expense	-	-	Fees	-	-	-	Se
Other	(130.00)	(130.00)	Other	-	-	-	Re
Closing Balance	\$0.00	\$0.00	Net	\$130.00	\$0.00	\$130.00	

800-833-0955
TDAMERITRADE
DIVISION OF TDAMERITRADE INC
PO BOX 2209
DURHAM, NC 27602-0209

Statement for Account # 874-471998
BORCH JOOVIRAT@AMERITRADEINC
CUSTOMER
MISCELLANEOUS
LISE.L@E52

Am
10/2
3541
PAC
WV

Portfolio Summary						
Investment	Current Value	Prior Value	Period Change	% Change	Estimated Income	Estir
Cash	\$-	\$-	\$-	-	\$-	
InsrDepAcct	4,188.58	4,130.53	58.05	1.4%	-	
MoneyMarket	-	-	-	-	-	
ShortBalance	-	-	-	-	-	
Stocks	40,701.00	37,185.50	3,535.50	9.5%	220.00	
ShortStocks	-	-	-	-	-	
FixedIncome	-	-	-	-	-	
Options	-	-	-	-	-	
ShortOptions	-	-	-	-	-	
MutualFunds	-	-	-	-	-	
Other	-	-	-	-	-	
Total	544,887.58	541,296.03	\$3,591.55	8.7%	\$220.00	

Cash Activity Summary			Retirement Account Summary			Pe
	Current	YTD		2010PTD	2010YTD	2009YTD
Opening Balance	\$0.00	\$-	Contributions	\$-	\$-	\$5,000.00
Securities Purchased	-	(21,469.89)	Distributions	-	-	-
Securities Sold	-	10,637.91	Plan Contribution	-	-	-
Contributions	-	-	Rollover	-	-	-
Distributions	-	-	Direct Transfer	-	-	-
Income	55.00	334.00	Tax Withheld	-	-	-
Expense	-	-	Recharact	-	-	-
Other	(55.00)	10,497.98	Roll Conv.	-	-	-
Closing Balance	\$0.00	\$0.00				

FAIRHOLME

Ignore the crowd.

Year-to-Date Statement



January 01 through December 31, 2010
Page 1 of 2

SH-004357-A38-A382PA05
PFPC TRUST CO CUST IRA FBO
RAISA CHUDOV
5635 CASCADE DR
LISLE IL 60532-2048

FAIRHOLME UNASSIGNED
760 MOORE RD
KING OF PRUSSIA PA 19406

Questions about your account?

Please call our Investor Services at

 1-866-202-2263 or visit our
 web site at www.fairholmefunds.com

Account Number: 4000020224

Rep Name: House Rep
Rep Number: 999999999

Investor Information

We encourage you to register for e-mail delivery of important fund documents, including Shareholder reports and prospectuses. With e-mail delivery, you will receive notifications immediately, reduce clutter and conserve resources (a win for all shareholders). To register, visit our website, www.fairholmefunds.com, and select "PRIVATE." Log in to your account and then scroll over to the "EMAIL/ACCOUNT ADMIN" tab at the top of the page. Click on the "E-Delivery" link to get started.

Portfolio at-a-Glance

Account Value on Jan 01, 2010	\$62,202.95
Purchases/Reinvestments	\$9,616.51
Redemptions	- \$8.00
Withholdings	\$0.00
Account Value on Dec 31, 2010	\$83,657.33

Portfolio Summary

Fund Name	Beginning Value	Purchases/Reinvestments	Redemptions	Ending Value
The Fairholme Fund	\$62,202.95	\$9,616.51	- \$8.00	\$83,657.33
Total	\$62,202.95	\$9,616.51	- \$8.00	\$83,657.33

Summary of Retirement Contributions

Fund Name	Current Year Contributions	Prior Year Contributions	Rollover Contributions	Transfer of Assets In
The Fairholme Fund	\$0.00	\$5,000.00	\$0.00	\$0.00
Total	\$0.00	\$5,000.00	\$0.00	\$0.00



FAIRHOLME

Ignore the crowd.

Year-to-Date Statement

January 01 through December 31, 2010
Page 2 of 2

Transaction Details

Fund Name		Fund Number		
The Fairholme Fund		1950		
		Cap Gains: Reinvest Dividends: Reinvest		
Transaction Date	Transaction Description	Number of Shares	Share Price	Dollar Amount
01/01/10	Beginning Value	2,067.230	\$30.09	\$62,202.95
03/22/10	Prior Year Contribution	148.854	\$33.59	\$5,000.00
12/16/10	Dividend - Reinvest	20.385	\$34.04	\$693.92
12/16/10	Long Term Cap Gains Reinvest	110.045	\$34.04	\$3,745.94
12/17/10	Maintenance Fee	- 0.233	\$34.36	- \$8.00
12/31/10	Dividend - Reinvest	4.965	\$35.58	\$176.65
12/31/10	Ending Value	2,351.246	\$35.58	\$83,657.33

Investor Information

The Fair Market Value of your IRA as of December 31, 2010, is being furnished to the Internal Revenue Service.

A38-A382PA05 SH 41 2 2 48706 0 DFLT 999999999 4000020224 1

Investment by Mail

Fund Name/Fund Number	Amount	Account Number	(Retirement Accounts Only) Contribution Year/Type
The Fairholme Fund/1950	\$ _____	_____	_____
Minimum initial investment: \$10,000 - Minimum subsequent investment: \$1,000			
The Fairholme Focused Income Fund/1960	\$ _____	_____	_____
Minimum initial investment: \$25,000 - Minimum subsequent investment: \$2,500 IRA Accounts - \$1,000			

Return this form with your investment to:
Fairholme Funds, Inc.
P.O. Box 9692
Providence, RI 02940-9692

PFPC TRUST CO CUST IRA FBO
RAISA CHUDOV
5635 CASCADE DR
LISLE IL 60532-2048

For overnight/express mail, send check to:
Fairholme Funds, Inc.
101 Sabin Street
Pawtucket, RI 02860-1427

3746 0000 4000020224



Equitec Group 401(k) Plan

Personal Info [View Details](#)

Igor Chudov
5635 Cascade Dr
Lisle, IL 60532

Home e-mail:
ichudov@gmail.com

Birth date:
03/15/1971

Hire date:
07/05/2000

Entry date:
12/01/2000

Balance by Investment as of 02/16/2011 [View Details](#)

Investment	Balance	Vested Balance	Current Election
Vanguard Index 500 Fund	\$144,820.32	\$144,820.32	100.00%
American Beacon Small Cap Value Inst	\$74,603.33	\$74,603.33	0.00%
Total:	\$219,423.65	\$219,423.65	100.00%

Balances by Source as of 02/16/2011 [View Details](#)

Source	YTD Contributions	Balance	Vested Balance	Ves Per
Employee 401k contributions	\$4,087.61	\$219,423.65	\$219,423.65	100.00%
Total:		\$219,423.65	\$219,423.65	

Contributions [View Details](#)

Type	Current Rate
Pre-tax	20.00%
Roth	\$0.00

Recent Transactions [View Details](#)

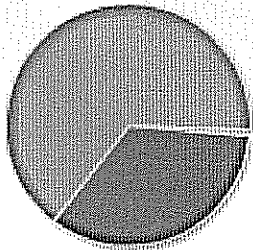
Transaction	Date	Status
Contribution of \$1,362.56	02/15/2011	Settled
Contribution of \$1,379.23	01/31/2011	Settled

At-a-Glance

Account balance: \$219,423.65
 Vested balance: \$219,423.65
 Division: Equitec Group, LLC
 Current plan category: Active

Charted Balances [View Details](#)

Account Balances



[Graph View](#)

Vanguard Index 500 Fund	\$144,820.32
American Beacon Small Cap Valu...	\$74,603.33

Asset Class Balances



[Graph View](#)

Large Blend	\$144,820.32
Small Value	\$74,603.33

Contribution of \$1,345.82	01/15/2011	Settled
Fee of (\$123.87)	01/07/2011	Settled
Fee of (\$101.05)	01/04/2011	Settled

Retirement Plan Account Statement

Howard Simon & Associates, Inc.



Statement period: 10/01/2010 - 12/31/2010
Igor Chudov

Page 1

SSN: XXX-XX-2838

EQUITEC GROUP 401(k) PLAN
ATTN: 401(k) PLAN ADMINISTRATOR
111 W. JACKSON BLVD.
20th FLOOR
CHICAGO IL 60605

There are two ways to access your account:
1) Go to www.hsimon.com and click on the 401k Participant Access shortcut on the left side of the screen. Your initial login is your social security number (without dashes) for your User ID and the last four digits of your social security number for your password.
2) Or use the Pension Information Phone system (PIP) 1-800-878-4015 (401k) and follow the prompts.

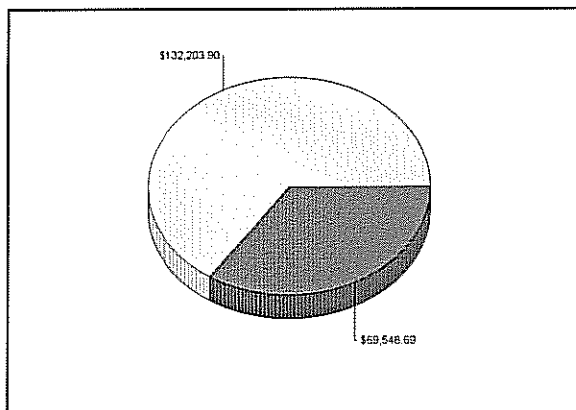
Igor Chudov
5635 Cascade Dr
Lisle IL 60532

[Equitec Group, LLC]

Your Total Plan Account at a Glance

▶ Beginning Balance as of 10/01/2010	\$180,065.76
Total Contributions	0.00
Total Withdrawals	0.00
Total Other	0.00
Total Gains/(Losses)	21,686.83
Ending Balance as of 12/31/2010	\$201,752.59
▶ Ending Vested Balance as of 12/31/2010	\$201,752.59

Your Current Plan Account Investment Mix



Percent of Total Invested	Mutual Fund Selection	Current Account Value	Future Contribution Elections
34.5%	AMERICAN BEACON SMALL CAP VALUE INST	\$59,548.69	
65.5%	VANGUARD 500 INDEX FUND	\$132,203.90	100%
100%	TOTAL	\$201,752.59	100%

Importance of Diversifying Your Retirement Savings. To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk.

In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk.

It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals.

Department of Labor Information. For more information on investing and diversification, please visit the U.S. Department of Labor website at: <http://www.dol.gov/ebsa/investing.html>.

Retirement Plan Account Statement

Howard Simon & Associates, Inc.



Statement period: 10/01/2010 - 12/31/2010
Igor Chudov

Page 2
SSN: XXX-XX-2838

Activity That Created Your Ending Balance

<i>Activity By Source</i>	Balance on 10/01/2010	Contributions	Withdrawals	Other	Gain/(Loss)	Balance on 12/31/2010	Vested Balance
Employee Pre-Tax	\$180,065.76	\$0.00	\$0.00	\$0.00	\$21,686.83	\$201,752.59	\$201,752.59
TOTAL	\$180,065.76	\$0.00	\$0.00	\$0.00	\$21,686.83	\$201,752.59	\$201,752.59

<i>Activity By Fund</i>	Balance on 10/01/2010	Contributions	Withdrawals	Other	Gain/(Loss)	Balance on 12/31/2010	Shares Held
AMERICAN BEACON SMALL CAP VALUE INS	\$37,851.68	\$0.00	\$0.00	\$22,602.49	\$9,094.52	\$69,548.69	3,494.909
PIMCO TOTAL RETURN INSTITUTIONAL FU	\$56,071.18	\$0.00	\$0.00	(\$56,506.21)	\$435.03	\$0.00	0.000
VANGUARD 500 INDEX FUND	\$86,142.90	\$0.00	\$0.00	\$33,903.72	\$12,157.28	\$132,203.90	1,141.460
TOTAL	\$180,065.76	\$0.00	\$0.00	\$0.00	\$21,686.83	\$201,752.59	

THE 401(K) PLAN
October 1, 2010 - December 31, 2010

ONDEMO50000025

RAISA CHUDOV
5635 CASCADE DRIVE
LISLE IL 60532-2048



At Your Service
Visit www.prudential.com/online/retirement
877-PRU-2100
Hearing Impaired: Call (TDD) 877-760-5166

Email: igor@chudov.com

Account Overview

Beginning Value on 10/01/2010	\$179,800.53
Additions	4,772.05
Deductions	0.00
Change in Value	17,457.75
Ending Value on 12/31/2010	\$202,030.33

Vested Percentage	100%
My Year to Date Contributions	\$16,500.00
My Organization's Year to Date Contributions	\$3,271.85

For details, log on to your account at www.prudential.com/online/retirement

Saving For Retirement

Many people have little or no idea how much income they might need in retirement. Without knowing this goal it may be difficult to create an effective savings plan. Learn about retirement income and effective retirement savings strategies on the Prudential Retirement Education & Planning (PREP) website by visiting www.prudential.com/prep.

Personal Performance as of 12/31/2010

- ▲ + 9.58% 10/01 - 12/31
- ▲ + 15.29% Since 01/01

Your personal account performance was calculated using a weighted rate of return based on the level and timing of cash flows in and out of specific investments. For a detailed explanation, please visit us at www.prudential.com/prep/personalrate.

News & Important Information

Great news - your retirement account tax forms are now available on the E-documents section of the participant web site. Just log into your account at www.prudential.com/online/retirement.

The interest rate for the Stable Value Fund beginning January 1, 2011 is 4.25%. This rate is net of all contract and plan related expenses. This rate is intended to remain in effect until June 30, 2011; however, it may be changed sooner if investment experience dictates. You will be notified prospectively and in advance of any change to the rate.

0 0 0 0 1 0 0 9 9 0 5 2 0 2 1 0

098341322-000002354-001158475-2011-02-09-X151822 071906406519

000031065



Remember, you can use www.prudential.com/online/retirement to access detailed account information such as investment performance (including benchmarks, asset categories, and expense ratios), investment allocations, transaction history, contribution detail and much, much more!

Account Activity by Fund from 10/01/10 - 12/31/10

Fund Name	Beginning Value	Additions & Deductions	Change in Value	Ending Value	Net Expense Ratio (%)
HCSC Stable Value Fund	\$39,281.90	\$-21,104.44	\$218.42	\$18,395.88	0.60
Dryden S&P 500 Index Fund	99,286.21	67,848.99	16,499.25	183,634.45	0.12
MidVal (subadv Wellington Mgt)	41,232.42	-41,972.50	740.08	0.00	1.02
Total	\$179,800.53	\$4,772.05	\$17,457.75	\$202,030.33	

Important Information

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk.

In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of this account. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk. It is also important to periodically review your investment portfolio, your investment objectives, and your investment options to help ensure that your retirement savings will meet your retirement goals. You may also choose to visit the Department of Labor's website at www.dol.gov/ebsa/investing.html for additional information on investing and

diversification.

Additions & Deductions to your account include any contributions, loan grants/repayments, exchanges in/out, withdrawals, transferred assets, expenses, and adjustments.

Investments: The value of your investment in each fund is calculated at the end of the statement period (number of units/shares x the unit/share price). Any transactions pending settlement have not been included.

The net expense ratio shown includes the total operating expenses of the market valued funds and the indirect expenses of the funds' underlying portfolios and is shown as an annual percentage. Your investment returns are reduced by various fees and expenses. For each investment option, the "Net Expense Ratio" column shows these charges as an annual percentage. Depending on the type of investment, these charges may be paid to Prudential or unaffiliated mutual fund complexes or collective bank trusts. Expenses have been reduced pursuant to contractual agreements, subject to change, to waive payment or provide reimbursement of certain otherwise permissible charges. Please review the Fund Fact sheet or prospectus for more information regarding expense ratios. For stable value investments, the net expense ratio represents the contractual charges deducted from the gross interest rate to arrive at the net interest rate credited to balances held in those investments. "N/A" indicates

the fund was not in existence or data was not available/applicable at the time this statement was printed.

Review & Keep this statement: Your statement contains information and prices provided by third parties. Please review your statement and immediately report any problems to Prudential Retirement. If you fail to notify us within 60 days after receiving this statement, Prudential Retirement will not be obligated to correct past errors. Changes in prices received after the issuance of this statement will be reflected on your next statement. Participants are advised that any oral communications should be re-confirmed in writing to further protect their rights, including rights under the Securities Investor Protection Act.

Prudential Retirement's group annuity contracts are issued by **Prudential Retirement Insurance and Annuity Company (PRIAC)**, Hartford, CT, a Prudential Financial company. Fund shares are offered by Prudential Investment Management Services LLC (PIMS), (Member SIPC), Three Gateway Center, 14th Floor, Newark, NJ 07102-4077. PIMS is a Prudential Financial company. Information on the holdings for any Prudential Separate Account is located at www.prudential.com/online/retirement. You may also contact 877-PRU-2100 to request this information.

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095341322-000002354-001158475-2011-02-09-X151822 071906406519

000031066

Form 1040 U.S. Individual Income Tax Return 2009 (99) IRS Use Only - Do not write or staple in this space.

Label (See instructions.) Use the IRS label. Otherwise, please print or type. Presidential Election Campaign. For the year Jan 1 - Dec 31, 2009, or other tax year beginning, 2009, ending, 20. OMB No. 1545-0074. Your social security number 308-15-2838. Spouse's social security number 340-90-6519. Home address (number and street). If you have a P.O. box, see instructions. Apartment no. 5635 CASCADE DR. City, town or post office. If you have a foreign address, see instructions. State ZIP code IL 60532. Check here if you, or your spouse if filing jointly, want \$3 to go to this fund? (see instructions) [] You [] Spouse

Filing Status 1 [] Single 4 [] Head of household (with qualifying person). (See instructions.) If the qualifying person is a child but not your dependent, enter this child's name here. 2 [X] Married filing jointly (even if only one had income) 3 [] Married filing separately. Enter spouse's SSN above & full name here. 5 [] Qualifying widow(er) with dependent child (see instructions)

Exemptions 6a [X] Yourself. If someone can claim you as a dependent, do not check box 6a. 6b [X] Spouse. Boxes checked on 6a and 6b 2. No. of children on 6c who: lived with you 2. did not live with you due to divorce or separation (see instrs). Dependents on 6c not entered above. Add numbers on lines above 4. c Dependents: (1) First name Last name (2) Dependent's social security number (3) Dependent's relationship to you (4) [X] if qualifying child for child tax credit (see instrs). ELIA CHUDOV 338-98-1561 Son [X]. MICHAEL CHUDOV 356-04-8227 Son [X]. d Total number of exemptions claimed 4

Income 7 Wages, salaries, tips, etc. Attach Form(s) W-2 7 237,114. 8a Taxable interest. Attach Schedule B if required 8a 159. b Tax-exempt interest. Do not include on line 8a 8b. 9a Ordinary dividends. Attach Schedule B if required 9a 11,244. b Qualified dividends (see instrs) 9b 326. 10 Taxable refunds, credits, or offsets of state and local income taxes (see instructions) 10 710. 11 Alimony received 11. 12 Business income or (loss). Attach Schedule C or C-EZ 12. 13 Capital gain or (loss). Att Sch D if reqd. If not reqd, ck here [] 13 4,723. 14 Other gains or (losses). Attach Form 4797 14. 15a IRA distributions 15a. b Taxable amount (see instrs) 15b. 16a Pensions and annuities 16a. b Taxable amount (see instrs) 16b. 17 Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E. 17 2,495. 18 Farm income or (loss). Attach Schedule F. 18. 19 Unemployment compensation in excess of \$2,400 per recipient (see instructions) 19. 20a Social security benefits 20a. b Taxable amount (see instrs) 20b. 21 Other income 21. 22 Add the amounts in the far right column for lines 7 through 21. This is your total income. 22 256,445.

Adjusted Gross Income 23 Educator expenses (see instructions) 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 instructions) 29. 30 Penalty on early withdrawal of savings 30. 31a Alimony paid b Recipient's SSN 31a. 32 IRA deduction (see instructions) 32. 33 Student loan interest deduction (see instructions) 33. 34 Tuition and fees deduction. Attach Form 8917 34. 35 Domestic production activities deduction. Attach Form 8903 35. 36 Add lines 23 - 31a and 32 - 35 36. 37 Subtract line 36 from line 22. This is your adjusted gross income 37 256,445.

Form 1040 (2009) IGOR & RAISA CHUDOV

308-15-2838 Page 2

Tax and Credits

Standard Deduction for -

• People who check any box on line 39a, 39b, or 40b or who can be claimed as a dependent, see instructions.

• All others:

Single or Married filing separately. \$5,700

Married filing jointly or Qualifying widow(er). \$11,400

Head of household. \$8,350

Table with 3 columns: Line number, Description, and Amount. Includes lines 38-46 and 47-53. Total for line 46 is 51,430.

Other Taxes

Table with 3 columns: Line number, Description, and Amount. Includes lines 54-60. Total for line 60 is 50,531.

Payments

If you have a qualifying child, attach Schedule EIC.

Table with 3 columns: Line number, Description, and Amount. Includes lines 61-71. Total for line 71 is 42,971.

Refund

Direct deposit? See instructions and fill in 73b, 73c, and 73d or Form 8888.

Table with 3 columns: Line number, Description, and Amount. Includes lines 72-74. Total for line 74 is 7,627.

Amount You Owe

Table with 3 columns: Line number, Description, and Amount. Includes lines 75-76. Total for line 76 is 67.

Third Party Designee

Do you want to allow another person to discuss this return with the IRS (see instructions)? [X] Yes. Complete the following. [] No

Sign Here

Joint return? See instructions.

Keep a copy for your records.

Signature and occupation information for preparer and spouse.

Paid Preparer's Use Only

Preparer's signature, date, SSN, and firm information: ALEXANDER BOGACHKOV ACCOUNTING AND CONSULTING INC.

SCHEDULE A
(Form 1040)

Itemized Deductions

OMB No. 1545-0074

2009

Department of the Treasury
Internal Revenue Service (99)

▶ **Attach to Form 1040.**

▶ **See Instructions for Schedule A (Form 1040).**

Attachment
Sequence No. **07**

Name(s) shown on Form 1040

Your social security number

IGOR & RAISA CHUDOV

300-15-2838

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, line 38 2		
	3	Multiply line 2 by 7.5% (.075)	3	
	4	Subtract line 3 from line 1. If line 3 is more than line 1, enter -0-		4
Taxes You Paid (See instructions.)	5 State and local (check only one box):			
	a	<input checked="" type="checkbox"/> Income taxes, or		
	b	<input type="checkbox"/> General sales taxes	5	7,054.
	6	Real estate taxes (see instructions)	6	9,491.
	7	New motor vehicle taxes from line 11 of the worksheet on page 2. Skip this line if you checked box 5b	7	
	8	Other taxes. List type and amount ▶	8	
	9	Add lines 5 through 8		9
				16,545.
Interest You Paid	10	Home mtg interest and points reported to you on Form 1098	10	10,575.
	11	Home mortgage interest not reported to you on Form 1098. If paid to the person from whom you bought the home, see instructions and show that person's name, identifying number, and address ▶		
			
			
			
Note. Personal interest is not deductible.	12	Points not reported to you on Form 1098. See instrs for spl rules	12	
	13	Qualified mortgage insurance premiums (see instructions)	13	
	14	Investment interest. Attach Form 4952 if required. (See instrs.)	14	48.
	15	Add lines 10 through 14		15
				10,623.
Gifts to Charity If you made a gift and got a benefit for it, see instructions.	16	Gifts by cash or check. If you made any gift of \$250 or more, see instrs	16	860.
	17	Other than by cash or check. If any gift of \$250 or more, see instructions. You must attach Form 8283 if over \$500	17	430.
	18	Carryover from prior year	18	
	19	Add lines 16 through 18		19
				1,290.
Casualty and Theft Losses	20	Casualty or theft loss(es). Attach Form 4684. (See instructions.)		20
Job Expenses and Certain Miscellaneous Deductions (See instructions.)	21	Unreimbursed employee expenses — job travel, union dues, job education, etc. Attach Form 2106 or 2106-EZ if required. (See instructions.) ▶	21	
	22	Tax preparation fees	22	
	23	Other expenses — investment, safe deposit box, etc. List type and amount ▶	23	
	24	Add lines 21 through 23	24	
	25	Enter amount from Form 1040, line 38 25		
	26	Multiply line 25 by 2% (.02)	26	
	27	Subtract line 26 from line 24. If line 26 is more than line 24, enter -0-		27
Other Miscellaneous Deductions	28	Other — from list in the instructions. List type and amount ▶		28
Total Itemized Deductions	29	Is Form 1040, line 38, over \$166,800 (over \$83,400 if married filing separately)? <input type="checkbox"/> No. Your deduction is not limited. Add the amounts in the far right column for lines 4 through 28. Also, enter this amount on Form 1040, line 40a. <input checked="" type="checkbox"/> Yes. Your deduction may be limited. See instructions for the amount to enter.		29
				27,562.
	30	If you elect to itemize deductions even though they are less than your standard deduction, check here ▶ <input type="checkbox"/>		

Itemized Deductions Limited per IRC Sec. 68.

SCHEDULE B
(Form 1040A or 1040)

Interest and Ordinary Dividends

Department of the Treasury
Internal Revenue Service (99)

▶ Attach to Form 1040A or 1040.

▶ See Instructions.

OMB No. 1545-0074

2009

Attachment
Sequence No. **08**

Name(s) shown on return

Your social security number

IGOR & RAISA CHUDOV

308-15-2838

Part I
Interest
(See
instructions for
Form 1040A,
or Form 1040,
line 8a.)

1 List name of payer. If any interest is from a seller-financed mortgage and the buyer used the property as a personal residence, see the instructions and list this interest first. Also, show that buyer's social security number and address.

CHASE
AMERITRADE
EVERBANK WORLD

Amount

9.

0.

150.

Note. If you received a Form 1099-INT, Form 1099-DIV, or substitute statement from a brokerage firm, list the firm's name as the payer and enter the total interest shown on that form.

2 Add the amounts on line 1.

159.

3 Excludable interest on series EE and I U.S. savings bonds issued after 1989. Attach Form 8815.

4 Subtract line 3 from line 2. Enter the result here and on Form 1040A, or Form 1040, line 8a.

159.

Note. If line 4 is over \$1,500, you must complete Part III.

Part II
Ordinary Dividends

(See
instructions for
Form 1040A, or
Form 1040,
line 9a.)

5 List name of payer.

JPMORGAN
AMERITRADE
VANGUARD
PAYPAL MONEY MARKET

Amount

66.

7,626.

3,516.

36.

Note. If you received a Form 1099-DIV or substitute statement from a brokerage firm, list the firm's name as the payer and enter the ordinary dividends shown on that form.

6 Add the amounts on line 5. Enter the total here and on Form 1040A, or Form 1040, line 9a.

11,244.

Note. If line 6 is over \$1,500, you must complete Part III.

Part III
Foreign Accounts and Trusts

(See
instructions.)

You must complete this part if you (a) had over \$1,500 of taxable interest or ordinary dividends (b) had a foreign account; or (c) received a distribution from, or were a grantor of, or a transferor to, a foreign trust.

Yes No

7a At any time during 2009, did you have an interest in or a signature or other authority over a financial account in a foreign country, such as a bank account, securities account, or other financial account? See instructions for exceptions and filing requirements for Form TD F 90-22.1

b If 'Yes,' enter the name of the foreign country.

8 During 2009, did you receive a distribution from, or were you the grantor of, or transferor to, a foreign trust? If 'Yes,' you may have to file Form 3520. See instructions.

SCHEDULE D
(Form 1040)

Department of the Treasury
Internal Revenue Service (99)

Capital Gains and Losses

▶ Attach to Form 1040 or Form 1040NR. ▶ See Instructions for Schedule D (Form 1040).
▶ Use Schedule D-1 to list additional transactions for lines 1 and 8.

OMB No. 1545-0074

2009

Attachment
Sequence No. **12**

Name(s) shown on return

IGOR & RAISA CHUDOV

Your social security number

308-15-2838

Part I Short-Term Capital Gains and Losses – Assets Held One Year or Less

(a) Description of property (Example: 100 shares XYZ Co)	(b) Date acquired (Mo, day, yr)	(c) Date sold (Mo, day, yr)	(d) Sales price (see instructions)	(e) Cost or other basis (see instructions)	(f) Gain or (loss) Subtract (e) from (d)
1 VANGUARD SHORT TERM INV	Various	04/01/09	4,000.	3,983.	17.
VANGUARD SHORT TERM INV	Various	05/06/09	300.	294.	6.
VANGUARD SHORT TERM INV	Various	05/06/09	507.	497.	10.
WWRAG	03/18/09	03/19/09	1,952.	1,597.	355.
BURLINGTON NORTHERN	05/16/09	11/18/09	19,602.	13,388.	6,214.
2 Enter your short-term totals, if any, from Schedule D-1, line 2...	2		96,924.		2,641.
3 Total short-term sales price amounts. Add lines 1 and 2 in column (d).....	3		123,285.		
4 Short-term gain from Form 6252 and short-term gain or (loss) from Forms 4684, 6781, and 8824.....	4				
5 Net short-term gain or (loss) from partnerships, S corporations, estates, and trusts from Schedule(s) K-1.....	5				
6 Short-term capital loss carryover. Enter the amount, if any, from line 10 of your Capital Loss Carryover Worksheet in the instructions.....	6				
7 Net short-term capital gain or (loss). Combine lines 1 through 6 in column (f).....	7				9,243.

Part II Long-Term Capital Gains and Losses – Assets Held More Than One Year

(a) Description of property (Example: 100 shares XYZ Co)	(b) Date acquired (Mo, day, yr)	(c) Date sold (Mo, day, yr)	(d) Sales price (see instructions)	(e) Cost or other basis (see instructions)	(f) Gain or (loss) Subtract (e) from (d)
8 COSTCO	06/28/04	04/03/09	4,840.	3,815.	1,025.
9 Enter your long-term totals, if any, from Schedule D-1, line 9, ...	9				
10 Total long-term sales price amounts. Add lines 8 and 9 in column (d).....	10		4,840.		
11 Gain from Form 4797, Part I; long-term gain from Forms 2439 and 6252; and long-term gain or (loss) from Forms 4684, 6781, and 8824.....	11				
12 Net long-term gain or (loss) from partnerships, S corporations, estates, and trusts from Schedule(s) K-1.....	12				
13 Capital gain distributions. See instrs.....	13				
14 Long-term capital loss carryover. Enter the amount, if any, from line 15 of your Capital Loss Carryover Worksheet in the instructions.....	14				-5,545.
15 Net long-term capital gain or (loss). Combine lines 8 through 14 in column (f). Then go to Part III on page 2.....	15				-4,520.

BAA For Paperwork Reduction Act Notice, see Form 1040 or Form 1040NR instructions.

Schedule D (Form 1040) 2009

Part III Summary

16 Combine lines 7 and 15 and enter the result. 16 4,723.

If line 16 is:

- A gain, enter the amount from line 16 on Form 1040, line 13, or Form 1040NR, line 14. Then go to line 17 below.
A loss, skip lines 17 through 20 below. Then go to line 21. Also be sure to complete line 22.
Zero, skip lines 17 through 21 below and enter -0- on Form 1040, line 13, or Form 1040NR, line 14. Then go to line 22.

17 Are lines 15 and 16 both gains?

- Yes. Go to line 18.
No. Skip lines 18 through 21, and go to line 22.

18 Enter the amount, if any, from line 7 of the 28% Rate Gain Worksheet in the instructions. 18

19 Enter the amount, if any, from line 18 of the Unrecaptured Section 1250 Gain Worksheet in the instructions. 19

20 Are lines 18 and 19 both zero or blank?

- Yes. Complete Form 1040 through line 43, or Form 1040NR through line 40. Then complete the Qualified Dividends and Capital Gain Tax Worksheet in the instructions for Form 1040 (or in the instructions for Form 1040NR). Do not complete lines 21 and 22 below.
No. Complete Form 1040 through line 43, or Form 1040NR through line 40. Then complete the Schedule D Tax Worksheet in the instructions. Do not complete lines 21 and 22 below.

21 If line 16 is a loss, enter here and on Form 1040, line 13, or Form 1040NR, line 14, the smaller of:

- The loss on line 16 or
(\$3,000), or if married filing separately, (\$1,500)

Note. When figuring which amount is smaller, treat both amounts as positive numbers.

22 Do you have qualified dividends on Form 1040, line 9b, or Form 1040NR, line 10b?

- Yes. Complete Form 1040 through line 43, or Form 1040NR through line 40. Then complete the Qualified Dividends and Capital Gain Tax Worksheet in the instructions for Form 1040 (or in the instructions for Form 1040NR).
No. Complete the rest of Form 1040 or Form 1040NR.

Schedule E (Form 1040) 2009

Attachment Sequence No. 13

Name(s) shown on return. Do not enter name and social security number if shown on Page 1.

Your social security number

IGOR & RAISA CHUDOV

308-15-2838

Caution: The IRS compares amounts reported on your tax return with amounts shown on Schedule(s) K-1.

Part III Income or Loss From Partnerships and S Corporations

Note. If you report a loss from an at-risk activity for which any amount is not at risk, you must check the box in column (e) on line 28 and attach Form 6199. See instructions.

27 Are you reporting any loss not allowed in a prior year due to the at-risk or basis limitations, a prior year unallowed loss from a passive activity (if that loss was not reported on Form 8582), or unreimbursed partnership expenses? ... [] Yes [X] No

Table with 5 columns: (a) Name, (b) Enter P for partnership; S for S corporation, (c) Check if foreign partnership, (d) Employer identification number, (e) Check if any amount is not at risk. Row A: ALGEBRA, INC, S, 36-4252059.

Summary table for Partnerships and S Corporations with columns for Passive Income and Loss and Nonpassive Income and Loss. Totals: 2,495.

Part III Income or Loss From Estates and Trusts

Table with 2 columns: (a) Name, (b) Employer ID no. Rows A and B are blank.

Summary table for Estates and Trusts with columns for Passive Income and Loss and Nonpassive Income and Loss. Totals: 37.

Part IV Income or Loss From Real Estate Mortgage Investment Conduits (REMICs) -- Residual Holder

Table with 5 columns: (a) Name, (b) Employer identification number, (c) Excess inclusion from Schedules Q, line 2c, (d) Taxable income (net loss) from Schedules Q, line 1b, (e) Income from Schedules Q, line 3b. Row 39: 39.

Part V Summary

Summary table with 2 columns: Description, Amount. Row 40: Net farm rental income or (loss) from Form 4835. Row 41: Total income or (loss). Row 42: Reconciliation of farming and fishing income. Row 43: Reconciliation for real estate professionals.

Form **2441**

Child and Dependent Care Expenses

CMB No. 1545-0074

Department of the Treasury
Internal Revenue Service (99)

▶ Attach to Form 1040, Form 1040A, or Form 1040NR.

2009

Attachment
Sequence No. 21

▶ See separate instructions.

Name(s) shown on return

Your social security number

IGOR & RAISA CHUDOV

308-15-2838

Part I. Persons or Organizations Who Provided the Care — You must complete this part.
(If you have more than two care providers, see the instructions.)

1	(a) Care provider's name	(b) Address (no., street, apt no., city, state, and ZIP code)	(c) Identifying no. (SSN or EIN)	(d) Amount paid (see instructions)
	DUPAGE MONTESSORI SCHOOL	24 W 500 MAPLE AVE NAPERVILLE IL 60540	36-3521733	3,466.
	LISLE PARK DISTRICT	1825 SHORT ST. LISLE IL 60532	36-2656355	1,028.

Did you receive dependent care benefits? No Yes

Complete only Part II below.
Complete Part III on page 2 next.

Caution. If the care was provided in your home, you may owe employment taxes. If you do, you cannot file Form 1040A. For details, see the instructions for Form 1040, line 59, or Form 1040NR, line 56.

Part II. Credit for Child and Dependent Care Expenses

2 Information about your **qualifying person(s)**. If you have more than two qualifying persons, see the instructions.

(a) Qualifying person's name		(b) Qualifying person's social security number	(c) Qualified expenses you incurred and paid in 2009 for the person listed in column (a)
First	Last		
ELIA	CHUDOV	338-98-1561	1,028.
MICHAEL	CHUDOV	356-04-8227	3,466.

3 Add the amounts in column (c) of line 2. Do not enter more than \$3,000 for one qualifying person or \$6,000 for two or more persons. If you completed Part III, enter the amount from line 34.	3	4,494.
4 Enter your earned income . See instructions.	4	162,815.
5 If married filing jointly, enter your spouse's earned income (if your spouse was a student or was disabled, see the instructions); all others, enter the amount from line 4.	5	74,299.
6 Enter the smallest of line 3, 4, or 5.	6	4,494.
7 Enter the amount from Form 1040, line 38; Form 1040A, line 22; or Form 1040NR, line 36.	7	256,445.

8 Enter on line 8 the decimal amount shown below that applies to the amount on line 7

If line 7 is:			If line 7 is:		
Over	But not over	Decimal amount is	Over	But not over	Decimal amount is
\$0 — 15,000		.35	\$29,000 — 31,000		.27
15,000 — 17,000		.34	31,000 — 33,000		.26
17,000 — 19,000		.33	33,000 — 35,000		.25
19,000 — 21,000		.32	35,000 — 37,000		.24
21,000 — 23,000		.31	37,000 — 39,000		.23
23,000 — 25,000		.30	39,000 — 41,000		.22
25,000 — 27,000		.29	41,000 — 43,000		.21
27,000 — 29,000		.28	43,000 — No limit		.20

9 Multiply line 6 by the decimal amount on line 8. If you paid 2008 expenses in 2009, see the instructions.	9	899.
10 Enter the amount from Form 1040, line 46; Form 1040A, line 28; or Form 1040NR, line 43.	10	51,430.
11 Enter the amount from Form 1040, line 47; or Form 1040NR, line 44. Form 1040A filers, enter -0-	11	
12 Subtract line 11 from line 10. If zero or less, stop. You cannot take the credit.	12	51,430.
13 Credit for child and dependent care expenses. Enter the smaller of line 9 or line 12 here and on Form 1040, line 48; Form 1040A, line 29; or Form 1040NR, line 45.	13	899.

BAA For Paperwork Reduction Act Notice, see separate instructions.

Form 2441 (2009)

Form **6251**

Alternative Minimum Tax – Individuals

OMB No. 1545-0074

Department of the Treasury
Internal Revenue Service (99)

▶ See separate instructions.
▶ Attach to Form 1040 or Form 1040NR.

2009
Attachment
Sequence No. **32**

Name(s) shown on Form 1040 or Form 1040NR

Your social security number

IGOR & RAISA CHUDOV

308-15-2838

Part I Alternative Minimum Taxable Income (See instructions for how to complete each line.)

1	If filing Schedule A (Form 1040), enter the amount from Form 1040, line 41 (minus any amount on Form 8914, line 6), and go to line 2. Otherwise, enter the amount from Form 1040, line 38 (minus any amount on Form 8914, line 6), and go to line 7. (If less than zero, enter as a negative amount.)	1	228,883.
2	Medical and dental. Enter the smaller of Schedule A (Form 1040), line 4 or 2.5% (.025) of Form 1040, line 38. If zero or less, enter -0-	2	0.
3	Taxes from Schedule A (Form 1040), lines 5, 6, and 8	3	16,545.
4	Enter the home mortgage interest adjustment, if any, from line 6 of the worksheet in the instructions	4	
5	Miscellaneous deductions from Schedule A (Form 1040), line 27	5	
6	If Form 1040, line 38, is over \$166,800 (over \$83,400 if married filing separately), enter the amount from line 11 of the Itemized Deductions Worksheet in the instructions for Schedule A (Form 1040).	6	-896.
7	If filing Schedule L (Form 1040A or 1040), enter as a negative amount the sum of lines 6 and 20 from that schedule.	7	
8	Tax refund from Form 1040, line 10 or line 21	8	-710.
9	Investment interest expense (difference between regular tax and AMT)	9	0.
10	Depletion (difference between regular tax and AMT)	10	
11	Net operating loss deduction from Form 1040, line 21. Enter as a positive amount	11	
12	Alternative tax net operating loss deduction	12	0.
13	Interest from specified private activity bonds exempt from the regular tax	13	
14	Qualified small business stock (7% of gain excluded under section 1202)	14	
15	Exercise of incentive stock options (excess of AMT income over regular tax income)	15	
16	Estates and trusts (amount from Schedule K-1 (Form 1041), box 12, code A)	16	
17	Electing large partnerships (amount from Schedule K-1 (Form 1065-B), box 6)	17	
18	Disposition of property (difference between AMT and regular tax gain or loss)	18	0.
19	Depreciation on assets placed in service after 1986 (difference between regular tax and AMT)	19	
20	Passive activities (difference between AMT and regular tax income or loss)	20	
21	Loss limitations (difference between AMT and regular tax income or loss)	21	
22	Circulation costs (difference between regular tax and AMT)	22	
23	Long-term contracts (difference between AMT and regular tax income)	23	
24	Mining costs (difference between regular tax and AMT)	24	
25	Research and experimental costs (difference between regular tax and AMT)	25	
26	Income from certain installment sales before January 1, 1987	26	
27	Intangible drilling costs preference	27	
28	Other adjustments, including income-based related adjustments	28	
29	Alternative minimum taxable income. Combine lines 1 through 28. (If married filing separately and line 29 is more than \$216,900, see instructions.)	29	243,822.

Part II Alternative Minimum Tax

30	Exemption. (If you were under age 24 at the end of 2009, see instructions.)		
	IF your filing status is . . .	AND line 29 is not over . . .	THEN enter on line 30 . . .
	Single or head of household	\$112,500	\$46,700
	Married filing jointly or qualifying widow(er)	150,000	70,950
	Married filing separately	75,000	35,475
	If line 29 is over the amount shown above for your filing status, see instructions.		
31	Subtract line 30 from line 29. If more than zero, go to line 32. If zero or less, enter -0- here and on lines 34 and 36 and skip the rest of Part II		31 196,328.
32	<ul style="list-style-type: none"> If you are filing Form 2555 or 2555-EZ, see instructions for the amount to enter. If you reported capital gain distributions directly on Form 1040, line 13; you reported qualified dividends on Form 1040, line 9b; or you had a gain on both lines 15 and 16 of Schedule D (Form 1040) (as refigured for the AMT, if necessary), complete Part III on page 2 and enter the amount from line 55 here. All others: If line 31 is \$175,000 or less (\$87,500 or less if married filing separately), multiply line 31 by 26% (.26). Otherwise, multiply line 31 by 28% (.28) and subtract \$3,500 (\$1,750 if married filing separately) from the result. 		32 51,430.
33	Alternative minimum tax foreign tax credit (see instructions)		33
34	Tentative minimum tax. Subtract line 33 from line 32		34 51,430.
35	Tax from Form 1040, line 44 (minus any tax from Form 4972 and any foreign tax credit from Form 1040, line 47). If you used Schedule J to figure your tax, the amount from line 44 of Form 1040 must be refigured without using Schedule J (see instructions)		35 48,572.
36	AMT. Subtract line 35 from line 34. If zero or less, enter -0-. Enter here and on Form 1040, line 45		36 2,858.

Part III Tax Computation Using Maximum Capital Gains Rates

37	Enter the amount from Form 6251, line 31. If you are filing Form 2555 or 2555-EZ, enter the amount from line 3 of the worksheet in the instructions			37	196,328.
38	Enter the amount from line 6 of the Qualified Dividends and Capital Gain Tax Worksheet in the instructions for Form 1040, line 44, or the amount from line 13 of the Schedule D Tax Worksheet in the instructions for Schedule D (Form 1040), whichever applies (as figured for the AMT, if necessary) (see instructions). If you are filing Form 2555 or 2555-EZ, see the instructions for the amount to enter	38	326.		
39	Enter the amount from Schedule D (Form 1040), line 19 (as figured for the AMT, if necessary) (see instructions). If you are filing Form 2555 or 2555-EZ, see the instructions for the amount to enter	39			
40	If you did not complete a Schedule D Tax Worksheet for the regular tax or the AMT, enter the amount from line 38. Otherwise, add lines 38 and 39, and enter the smaller of that result or the amount from line 10 of the Schedule D Tax Worksheet (as figured for the AMT, if necessary). If you are filing Form 2555 or 2555-EZ, see the instructions for the amount to enter	40	326.		
41	Enter the smaller of line 37 or line 40	41			326.
42	Subtract line 41 from line 37	42			196,002.
43	If line 42 is \$175,000 or less (\$87,500 or less if married filing separately), multiply line 42 by 26% (.26). Otherwise, multiply line 42 by 28% (.28) and subtract \$3,500 (\$1,750 if married filing separately) from the result	43			51,381.
44	Enter: <ul style="list-style-type: none"> • \$67,900 if married filing jointly or qualifying widow(er), • \$33,950 if single or married filing separately, or • \$45,500 if head of household. 	44	67,900.		
45	Enter the amount from line 7 of the Qualified Dividends and Capital Gain Tax Worksheet in the instructions for Form 1040, line 44, or the amount from line 14 of the Schedule D Tax Worksheet in the instructions for Schedule D (Form 1040), whichever applies (as figured for the regular tax). If you did not complete either worksheet for the regular tax, enter -0-	45	214,249.		
46	Subtract line 45 from line 44. If zero or less, enter -0-	46	0.		
47	Enter the smaller of line 37 or line 38	47	326.		
48	Enter the smaller of line 46 or line 47	48	0.		
49	Subtract line 48 from line 47	49	326.		
50	Multiply line 49 by 15% (.15). If line 39 is zero or blank, skip lines 51 and 52 and go to line 53. Otherwise, go to line 51.	50			49.
51	Subtract line 47 from line 41	51			
52	Multiply line 51 by 25% (.25)	52			
53	Add lines 43, 50, and 52	53			51,430.
54	If line 37 is \$175,000 or less (\$87,500 or less if married filing separately), multiply line 37 by 26% (.26). Otherwise, multiply line 37 by 28% (.28) and subtract \$3,500 (\$1,750 if married filing separately) from the result	54			51,472.
55	Enter the smaller of line 53 or line 54 here and on line 32. If you are filing Form 2555 or 2555-EZ, do not enter this amount on line 32. Instead, enter it on line 4 of the worksheet in the instructions	55			51,430.

Form **8606**

Nondeductible IRAs

OMB No. 1545-0074

Department of the Treasury
Internal Revenue Service (99)

▶ See separate instructions.
▶ Attach to Form 1040, Form 1040A, or Form 1040NR.

2009
Attachment
Sequence No. 48

Name. If married, file a separate form for each spouse required to file Form 8606. See instructions.

Your social security number

IGOR CHUDOV

308-15-2838

Fill in Your Address Only if You Are Filing This Form by Itself and Not With Your Tax Return

Home address (number and street, or P.O. box if mail is not delivered to your home)

Apartment number

City, town or post office

State ZIP code

Part I Nondeductible Contributions to Traditional IRAs and Distributions From Traditional, SEP, and SIMPLE IRAs

Complete this part only if one or more of the following apply.

- You made nondeductible contributions to a traditional IRA for 2009.
- You took distributions from a traditional, SEP, or SIMPLE IRA in 2009 and you made nondeductible contributions to a traditional IRA in 2009 or an earlier year. For this purpose, a distribution does not include a rollover (other than a repayment of a qualified disaster recovery assistance distribution), qualified charitable distribution, one-time distribution to fund an HSA, conversion, recharacterization, or return of certain contributions.
- You converted part, but not all, of your traditional, SEP, and SIMPLE IRAs to Roth IRAs in 2009 (excluding any portion you recharacterized) and you made nondeductible contributions to a traditional IRA in 2009 or an earlier year.

1	Enter your nondeductible contributions to traditional IRAs for 2009, including those made for 2009 from January 1, 2010, through April 15, 2010 (see instructions).....	1	5,000.
2	Enter your total basis in traditional IRAs (see instructions).....	2	17,000.
3	Add lines 1 and 2.....	3	22,000.
	In 2009, did you take a distribution from traditional, SEP, or SIMPLE IRAs, or make a Roth IRA conversion?		
	<input type="checkbox"/> No —————▶ Enter the amount from line 3 on line 14. Do not complete the rest of Part I.		
	<input type="checkbox"/> Yes —————▶ Go to line 4.		
4	Enter those contributions included on line 1 that were made from January 1, 2010, through April 15, 2010.	4	
5	Subtract line 4 from line 3.....	5	
6	Enter the value of all your traditional, SEP, and SIMPLE IRAs as of December 31, 2009, plus any outstanding rollovers. Subtract any repayments of qualified disaster recovery assistance distributions. If the result is zero or less, enter -0- (see instructions).....	6	
7	Enter your distributions from traditional, SEP, and SIMPLE IRAs in 2009. Do not include rollovers (other than repayments of qualified disaster recovery assistance distributions), qualified charitable distributions, a one-time distribution to fund an HSA, conversions to a Roth IRA, certain returned contributions, or recharacterizations of traditional IRA contributions (see instructions).....	7	
8	Enter the net amount you converted from traditional, SEP, and SIMPLE IRAs to Roth IRAs in 2009. Do not include amounts converted that you later recharacterized (see instructions). Also enter this amount on line 16.....	8	
9	Add lines 6, 7, and 8.....	9	
10	Divide line 5 by line 9. Enter the result as a decimal rounded to at least 3 places. If the result is 1.000 or more, enter '1.000'.....	10	X
11	Multiply line 8 by line 10. This is the nontaxable portion of the amount you converted to Roth IRAs. Also enter this amount on line 17.....	11	
12	Multiply line 7 by line 10. This is the nontaxable portion of your distributions that you did not convert to a Roth IRA.....	12	
13	Add lines 11 and 12. This is the nontaxable portion of all your distributions.....	13	
14	Subtract line 13 from line 3. This is your total basis in traditional IRAs for 2009 and earlier years.....	14	22,000.
15a	Subtract line 12 from line 7.....	15a	
b	Amount on line 15a attributable to qualified disaster recovery assistance distributions (see instructions). Also enter this amount on Form 8930, line 22.....	15b	
c	Taxable amount. Subtract line 15b from line 15a. If more than zero, also include this amount on Form 1040, line 15b; Form 1040A, line 11b; or Form 1040NR, line 16b.....	15c	

Note: You may be subject to an additional 10% tax on the amount on line 15c if you were under age 59-1/2 at the time of the distribution (see instructions).

Part II: 2009 Conversions From Traditional, SEP, or SIMPLE IRAs to Roth IRAs

Complete this part if you converted part or all of your traditional, SEP, and SIMPLE IRAs to a Roth IRA in 2009 (excluding any portion you recharacterized).

Caution: If your modified adjusted gross income is over \$100,000 or you are married filing separately and you lived with your spouse at any time in 2009, you cannot convert any amount from traditional, SEP, or SIMPLE IRAs to Roth IRAs for 2009. If you erroneously made a conversion, you must recharacterize (correct) it (see instructions).

16	If you completed Part I, enter the amount from line 8. Otherwise, enter the net amount you converted from traditional, SEP, and SIMPLE IRAs to Roth IRAs in 2009. Do not include amounts you later recharacterized back to traditional, SEP, or SIMPLE IRAs in 2009 or 2010 (see instructions).	16	
17	If you completed Part I, enter the amount from line 11. Otherwise, enter your basis in the amount on line 16 (see instructions).	17	
18	Taxable amount. Subtract line 17 from line 16. Also include this amount on Form 1040, line 15b; Form 1040A, line 11b; or Form 1040NR, line 16b.	18	

Part III: Distributions From Roth IRAs

Complete this part only if you took a distribution from a Roth IRA in 2009. For this purpose, a distribution does not include a rollover (other than a repayment of a qualified disaster recovery assistance distribution), qualified charitable distribution, one-time distribution to fund an HSA, recharacterization, or return of certain contributions (see instructions).

19	Enter your total nonqualified distributions from Roth IRAs in 2009 including any qualified first-time homebuyer distributions (see instructions).	19	
20	Qualified first-time homebuyer expenses (see instructions). Do not enter more than \$10,000.	20	
21	Subtract line 20 from line 19. If zero or less, enter -0- and skip lines 22 through 25.	21	
22	Enter your basis in Roth IRA contributions (see instructions).	22	
23	Subtract line 22 from line 21. If zero or less, enter -0- and skip lines 24 and 25. If more than zero, you may be subject to an additional tax (see instructions).	23	
24	Enter your basis in conversions from traditional, SEP, and SIMPLE IRAs and rollovers from qualified retirement plans to a Roth IRA (see instructions).	24	
25a	Subtract line 24 from line 23. If zero or less, enter -0- and skip lines 25b and 25c.	25a	
b	Amount on line 25a attributable to qualified disaster recovery assistance distributions (see instructions). Also enter this amount on Form 8930, line 23.	25b	
c	Taxable amount. Subtract line 25b from line 25a. If more than zero, also include this amount on Form 1040, line 15b; Form 1040A, line 11b; or Form 1040NR, line 16b.	25c	

Sign Here Only if You Are Filing This Form by Itself and Not With Your Tax Return

Under penalties of perjury, I declare that I have examined this form, including accompanying attachments, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Your signature

Date

Paid Preparer's Use Only	Preparer's signature	Date	Check if self-employed <input type="checkbox"/>	Preparer's SSN or PTIN
	Firm's name (or yours if self-employed), address, and ZIP code	EIN		Phone no.

Form **8606**

Nondeductible IRAs

OMB No. 1545-0074

Department of the Treasury
Internal Revenue Service (99)

▶ See separate instructions.
▶ Attach to Form 1040, Form 1040A, or Form 1040NR.

2009
Attachment
Sequence No. **48**

Name, if married, file a separate form for each spouse required to file Form 8606. See instructions.

Your social security number

RAISA CHUDOV

340-90-6519

**Fill in Your Address
Only if You Are Filing
This Form by Itself
and Not With Your
Tax Return**

Home address (number and street, or P.O. box if mail is not delivered to your home)

Apartment number

City, town, or post office

State ZIP code

Part I Nondeductible Contributions to Traditional IRAs and Distributions From Traditional, SEP, and SIMPLE IRAs

Complete this part only if one or more of the following apply.

- You made nondeductible contributions to a traditional IRA for 2009.
- You took distributions from a traditional, SEP, or SIMPLE IRA in 2009 and you made nondeductible contributions to a traditional IRA in 2009 or an earlier year. For this purpose, a distribution does not include a rollover (other than a repayment of a qualified disaster recovery assistance distribution), qualified charitable distribution, one-time distribution to fund an HSA, conversion, recharacterization, or return of certain contributions.
- You converted part, but not all, of your traditional, SEP, and SIMPLE IRAs to Roth IRAs in 2009 (excluding any portion you recharacterized) and you made nondeductible contributions to a traditional IRA in 2009 or an earlier year.

1	Enter your nondeductible contributions to traditional IRAs for 2009, including those made for 2009 from January 1, 2010, through April 15, 2010 (see instructions).....	1	5,000.
2	Enter your total basis in traditional IRAs (see instructions).....	2	12,000.
3	Add lines 1 and 2.....	3	17,000.
	<div style="border: 1px solid black; padding: 2px; display: inline-block;"> In 2009, did you take a distribution from traditional, SEP, or SIMPLE IRAs, or make a Roth IRA conversion? </div> <input type="checkbox"/> No → Enter the amount from line 3 on line 14. Do not complete the rest of Part I. <input type="checkbox"/> Yes → Go to line 4.		
4	Enter those contributions included on line 1 that were made from January 1, 2010, through April 15, 2010.....	4	
5	Subtract line 4 from line 3.....	5	
6	Enter the value of all your traditional, SEP, and SIMPLE IRAs as of December 31, 2009, plus any outstanding rollovers. Subtract any repayments of qualified disaster recovery assistance distributions. If the result is zero or less, enter -0- (see instructions).....	6	
7	Enter your distributions from traditional, SEP, and SIMPLE IRAs in 2009. Do not include rollovers (other than repayments of qualified disaster recovery assistance distributions), qualified charitable distributions, a one-time distribution to fund an HSA, conversions to a Roth IRA, certain returned contributions, or recharacterizations of traditional IRA contributions (see instructions).....	7	
8	Enter the net amount you converted from traditional, SEP, and SIMPLE IRAs to Roth IRAs in 2009. Do not include amounts converted that you later recharacterized (see instructions). Also enter this amount on line 16.....	8	
9	Add lines 6, 7, and 8.....	9	
10	Divide line 5 by line 9. Enter the result as a decimal rounded to at least 3 places. If the result is 1.000 or more, enter '1.000'.....	10	X
11	Multiply line 8 by line 10. This is the nontaxable portion of the amount you converted to Roth IRAs. Also enter this amount on line 17.....	11	
12	Multiply line 7 by line 10. This is the nontaxable portion of your distributions that you did not convert to a Roth IRA.....	12	
13	Add lines 11 and 12. This is the nontaxable portion of all your distributions.....	13	
14	Subtract line 13 from line 3. This is your total basis in traditional IRAs for 2009 and earlier years.....	14	17,000.
15a	Subtract line 12 from line 7.....	15a	
	b Amount on line 15a attributable to qualified disaster recovery assistance distributions (see instructions). Also enter this amount on Form 8930, line 22.....	15b	
	c Taxable amount. Subtract line 15b from line 15a. If more than zero, also include this amount on Form 1040, line 15b; Form 1040A, line 11b; or Form 1040NR, line 16b.....	15c	
<p>Note: You may be subject to an additional 10% tax on the amount on line 15c if you were under age 59-1/2 at the time of the distribution (see instructions).</p>			

Part II: 2009 Conversions From Traditional, SEP, or SIMPLE IRAs to Roth IRAs

Complete this part if you converted part or all of your traditional, SEP, and SIMPLE IRAs to a Roth IRA in 2009 (excluding any portion you recharacterized).
Caution: If your modified adjusted gross income is over \$100,000 or you are married filing separately and you lived with your spouse at any time in 2009, you cannot convert any amount from traditional, SEP, or SIMPLE IRAs to Roth IRAs for 2009. If you erroneously made a conversion, you must recharacterize (correct) it (see instructions).

16	If you completed Part I, enter the amount from line 8. Otherwise, enter the net amount you converted from traditional, SEP, and SIMPLE IRAs to Roth IRAs in 2009. Do not include amounts you later recharacterized back to traditional, SEP, or SIMPLE IRAs in 2009 or 2010 (see instructions).	16	
17	If you completed Part I, enter the amount from line 11. Otherwise, enter your basis in the amount on line 16 (see instructions).	17	
18	Taxable amount. Subtract line 17 from line 16. Also include this amount on Form 1040, line 15b; Form 1040A, line 11b; or Form 1040NR, line 16b.	18	

Part III: Distributions From Roth IRAs

Complete this part only if you took a distribution from a Roth IRA in 2009. For this purpose, a distribution does not include a rollover (other than a repayment of a qualified disaster recovery assistance distribution), qualified charitable distribution, one-time distribution to fund an HSA, recharacterization, or return of certain contributions (see instructions).

19	Enter your total nonqualified distributions from Roth IRAs in 2009 including any qualified first-time homebuyer distributions (see instructions).	19	
20	Qualified first-time homebuyer expenses (see instructions). Do not enter more than \$10,000.	20	
21	Subtract line 20 from line 19. If zero or less, enter -0- and skip lines 22 through 25.	21	
22	Enter your basis in Roth IRA contributions (see instructions).	22	
23	Subtract line 22 from line 21. If zero or less, enter -0- and skip lines 24 and 25. If more than zero, you may be subject to an additional tax (see instructions).	23	
24	Enter your basis in conversions from traditional, SEP, and SIMPLE IRAs and rollovers from qualified retirement plans to a Roth IRA (see instructions).	24	
25 a	Subtract line 24 from line 23. If zero or less, enter -0- and skip lines 25b and 25c.	25 a	
25 b	b Amount on line 25a attributable to qualified disaster recovery assistance distributions (see instructions). Also enter this amount on Form 8930, line 23.	25 b	
25 c	c Taxable amount. Subtract line 25b from line 25a. If more than zero, also include this amount on Form 1040, line 15b; Form 1040A, line 11b; or Form 1040NR, line 16b.	25 c	

Sign Here Only if You Are Filing This Form by Itself and Not With Your Tax Return

Under penalties of perjury, I declare that I have examined this form, including accompanying attachments, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

 Your signature Date

Paid Preparer's Use Only	Preparer's signature	Date	Check if self-employed <input type="checkbox"/>	Preparer's SSN or PTIN
	Firm's name (or yours if self-employed), address, and ZIP code		CIN	Phone no.

Form **4952**

Investment Interest Expense Deduction

OMB No. 1545-0191

Department of the Treasury
Internal Revenue Service (99)

▶ Attach to your tax return.

2009

Attachment
Sequence No. **51**

Name(s) shown on return

IGOR & RAISA CHUDOV

Identifying number

308-15-2838

Part I Total Investment Interest Expense

1 Investment interest expense paid or accrued in 2009 (see instructions).....	1	48.
2 Disallowed investment interest expense from 2008 Form 4952, line 7.....	2	
3 Total investment interest expense. Add lines 1 and 2.....	3	48.

Part II Net Investment Income

4a Gross income from property held for investment (excluding any net gain from the disposition of property held for investment).....	4a	11,403.	
b Qualified dividends included on line 4a.....	4b	326.	
c Subtract line 4b from line 4a.....	4c		11,077.
d Net gain from the disposition of property held for investment.....	4d	4,723.	
e Enter the smaller of line 4d or your net capital gain from the disposition of property held for investment (see instructions).....	4e	0.	
f Subtract line 4e from line 4d.....	4f		4,723.
g Enter the amount from lines 4b and 4e that you elect to include in investment income (see instructions).....	4g		
h Investment income. Add lines 4c, 4f, and 4g.....	4h		15,800.
5 Investment expenses (see instructions).....	5		
6 Net investment income. Subtract line 5 from line 4h. If zero or less, enter -0.....	6		15,800.

Part III Investment Interest Expense Deduction

7 Disallowed investment interest expense to be carried forward to 2010. Subtract line 6 from line 3. If zero or less, enter -0.....	7	0.
8 Investment interest expense deduction. Enter the smaller of line 3 or 6. See instructions.....	8	48.

BAA For Paperwork Reduction Act Notice, see separate instructions.

Form 4952 (2009)



Illinois Department of Revenue
2009 Form IL-1040
Individual Income Tax Return or for fiscal year ending

Step 1: Personal Information

Do not write above this line.



308-15-2838 340-90-6519
IGOR CHUDOV
RAISA
5635 CASCADE DR.
LISLE IL 60532

C Filing status (see instructions)
[] Single or head of household [X] Married filing jointly [] Married filing separately [] Widowed

Step 2: Income

Table with 4 rows: 1 Federal adjusted gross income... 2 Federally tax-exempt interest... 3 Other additions to your income... 4 Total income. Add Lines 1 through 3.

Step 3: Base Income

Table with 5 rows: 5 Income received from Social Security benefits... 6 Illinois Income Tax overpayment... 7 Other subtractions to your income... 8 Add Lines 5, 6, and 7... 9 Illinois base income.

Step 4: Exemptions

See instructions before figuring exemptions.

Table with 4 rows: 10a Number of exemptions from your federal return... b If someone else claimed... c Check if 65 or older... d Check if legally blind... Exemption allowance.

Step 5: Net Income

Table with 2 rows: 11 Residents Only: Net income... 12 Nonresidents and part-year residents Only: Check the box that applies to you during 2009.

Step 6: Tax

Table with 3 rows: 13 Residents: Multiply Line 11 by 3% (.03)... 14 Recapture of investment tax credits... 15 Total tax. Add Lines 13 and 14.

This form is authorized as outlined by the Illinois Income Tax Act. Disclosure of this information is REQUIRED. Failure to provide information could result in a penalty. This form has been approved by the Forms Management Center, IL-492-0065



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16 Tax amount from page 1, Line 15. 16 7,432.00

Step 7: Nonrefundable Credits

17 Income tax paid to another state while an Illinois resident. 17 00

Complete Schedule ICR 18 Property tax and K-12 education expense credit amount from Schedule ICR. Attach Schedule ICR 18 475.00

19 Credit amount from Schedule 1299-C. Attach Schedule 1299-C 19 00

20 Add Lines 17, 18, and 19. This is the total of your credits. This amount may not exceed the tax amount on Line 16 20 475.00

21 Tax after nonrefundable credits. Subtract Line 20 from Line 16 21 6,957.00

Step 8: Payments and Refundable Credit

22 Illinois Income Tax withheld. Attach W-2 and 1099 forms 22 7,054.00

23 Estimated payments from Forms IL-505-I and IL-1040-ES including overpayment applied from 2008 return 23 00

See Instructions 24 Pass-through entity payments. Attach Schedule K-1-P or K-1-T 24 00

Complete Schedule ICR 25 Earned Income Credit from Schedule ICR. Attach Schedule ICR 25 00

26 Total payments and refundable credit. Add Lines 22 through 25 26 7,054.00

Step 9: Overpayment or Underpayment

27 Overpayment. If Line 26 is greater than Line 21, subtract Line 21 from Line 26 27 97.00

28 Underpayment. If Line 21 is greater than Line 26, subtract Line 26 from Line 21 28 00

Step 10: Underpayment of Estimated Tax Penalty and Donations

29 Late payment penalty for underpayment of estimated tax 29 00

a Check if at least two-thirds of your federal gross income is from farming

b Check if you or your spouse are 65 or older and permanently living in a nursing home

c Check if your income was not received evenly during the year and you annualized your income on Form IL-2210, otherwise we will figure this penalty for you. Attach Form IL-2210

30 You can make voluntary charitable donations to many worthy causes using this form. It's easy - just complete Schedule G and enter the donation amount here. Attach Schedule G 30 00

31 Total penalty and donations. Add Line 29 and 30 31 00

Make "Giving" Easy!

Step 11: Refund or Amount You Owe

Direct Deposit

32 If you have an overpayment on Line 27 and this amount is greater than Line 31, subtract Line 31 from Line 27. This is your remaining overpayment 32 97.00

33 Amount from Line 32 you want refunded to you 33 97.00

34 Complete to direct deposit your refund
Routing number Checking or Savings
Account number

35 Subtract Line 33 from Line 32. This amount will be applied to 2010 estimated tax 35 0.00

36 If you have an underpayment on Line 28, add Lines 28 and 31 or if you have an overpayment on Line 27 and this amount is less than Line 31, subtract Line 27 from Line 31. This is the amount you owe 36 00

See instructions for payment options.

Step 12: Sign and Date

Under penalties of perjury, I state that I have examined this return and, to the best of my knowledge, it is true, correct, and complete.

Your signature _____ Date _____ Daytime phone number _____ Your spouse's signature _____ Date _____

Paid preparer's signature _____ Date _____ Preparer's phone number _____ Preparer's FEIN, SSN, or PTIN 77-0690911

If no payment enclosed, mail to: ILLINOIS DEPARTMENT OF REVENUE P.O. BOX 1040 GALESBURG, IL 61402-1040

If payment enclosed, mail to: ILLINOIS DEPARTMENT OF REVENUE SPRINGFIELD, IL 62726-0001





Illinois Department of Revenue
2009 Schedule ICR Illinois Credits
 Attach to your Form IL-1040.

12/2009
 Tax year ending
 IL Attachment No. 23

Read this information first

Complete this schedule only if you are eligible for the

- Illinois Property Tax Credit
- K-12 Education Expense Credit
- Earned Income Credit (EIC)

- You must complete IL-1040 through Line 16 and Schedule CR, if applicable, before completing this schedule.
- The total amount of Illinois Property Tax Credit and K-12 Education Expense Credit cannot exceed tax. Only the Earned Income Credit may exceed tax.

Step 1 : Provide the following information

IGOR & RAISA CHUDOV

Your name as shown on your Form IL-1040

308-15-2838

Your Social Security Number

Step 2: Figure your nonrefundable credit

1	Enter the amount of tax from your IL-1040, Line 16	1	<u>7,432.00</u>
2	Enter the amount of credit for tax paid to other states from your IL-1040, Line 17.....	2	<u>00</u>
3	Subtract Line 2 from Line 1.....	3	<u>7,432.00</u>

Section A – Illinois Property Tax Credit (See Instructions for directions on how to obtain your PIN)

4a	Enter the total amount of Illinois Property Tax paid during the tax year for the real estate that includes your principal residence.....	4a	<u>9,491.00</u>
b	Enter the Property Index Number (PIN) for the property listed above	4b	<u>08-16-201-017</u>
c	Enter the PIN for an adjoining lot, if included in Line 4a	4c	<u> </u>
d	Enter the PIN for any other adjoining lot, if included in Line 4a	4d	<u> </u>
e	Enter the portion of your tax bill that is deductible as a business expense on U.S. income tax forms or schedules, even if you do not take the federal deduction.	4e	<u>00</u>
f	Subtract Line 4e from Line 4a	4f	<u>9,491.00</u>
g	Multiply Line 4f by 5% (.05)	4g	<u>475.00</u>
5	Compare Lines 3 and 4g, and enter the lesser amount here	5	<u>475.00</u>
6	Subtract Line 5 from Line 3	6	<u>6,957.00</u>

Section B – K-12 Education Expense Credit

Note You must **attach** the receipt you received from your students' school or complete the **K-12 Education Expense Credit Worksheet** on page 2 of this schedule.

7a	Enter the total amount of K-12 education expenses from the receipt you received from your students' school or Line 13 of the worksheet on page 2 of this schedule	7a	<u>00</u>
b	You may not take a credit for the first \$250 paid.....	7b	<u>250.00</u>
c	Subtract Line 7b from Line 7a. If the result is negative, enter "zero",...	7c	<u>00</u>
d	Multiply Line 7c by 25% (.25). Compare the result and \$500, and enter the lesser amount here	7d	<u>00</u>
8	Compare Lines 6 and 7d, and enter the lesser amount here	8	<u>00</u>

Section C – Total nonrefundable credit

9	Add Lines 5 and 8. This is your nonrefundable credit amount. Enter this amount on Form IL-1040, Line 18	9	<u>475.00</u>
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Schedule ICR, IGOR & RAISA CHUDOV

308-15-2838

Page 2

Step 3: Figure your refundable credit
Earned Income Credit

- 10a Enter the amount of federal EIC as shown on your U.S. 1040, Line 64a; U.S. 1040A, Line 41a; or U.S. 1040EZ, Line 9a 10a 00
- b Multiply the amount on Line 10a by 5% (.05) 10b 00
- c **Illinois residents:** Enter 1.0. **Nonresidents and part-year residents:** Enter the decimal from Schedule-NR, Line 4B 10c _____
- d Multiply Line 10b by the decimal on Line 10c 10d 00
- 11 Enter the amount from Line 10d here. This is your Illinois Earned Income Credit. Enter this amount on Form IL-1040, Line 25. 11 00

Section B Continued - K-12 Education Expense Credit Worksheet (continued from Step 2, Section B)

Note Complete only if you did not receive a receipt from your student's school.

12 Complete the following information for each of your qualifying students. If a student attended more than one qualifying school during the calendar year, please list separately. If you need more space, attach a separate piece of paper following this format.

A	B	C	D	E	F
Student's name	Social Security No.	Grade (K-12 only)	School name (IL K-12 schools only or enter "home school," if applicable)	School city (IL cities only)	Total tuition, book/lab fees
a	_____	_____	_____	_____	_____
b	_____	_____	_____	_____	_____
c	_____	_____	_____	_____	_____
d	_____	_____	_____	_____	_____
e	_____	_____	_____	_____	_____
f	_____	_____	_____	_____	_____
g	_____	_____	_____	_____	_____
h	_____	_____	_____	_____	_____
i	_____	_____	_____	_____	_____
j	_____	_____	_____	_____	_____

- 13 Add the amounts in Column F for Lines 12a through 12j (and the amounts from Column F of any additional pages you attached). This is the total amount of your qualified education expenses for this year. Enter this amount here and on Step 2, Line 7a of this schedule. 13 00



This form is authorized as outlined by the Illinois Income Tax Act. Disclosure of this information is REQUIRED. Failure to provide information could result in a penalty. This form has been approved by the Forms Management Center. IL-192-4425