Form 1040

For the year Jan. 1 - Dec. 31, 2015, or other tax year beginning , 2015, entering , 20

See separate instructions.

Your first name and initial

Last name

Gross W-2G and 1099-R Attach Form(s)

Income dependents, see separate instructions.

For the year Jan. 1 - Dec. 31, 2015, or other tax year beginning .

DIPIKA S. PANDYA

SANJAY P. PANDYA

Home address (number and street). If you have a P.O. box, see instructions.

Apt. no.

City, town or post office, state, and ZIP code. If you have a foreign address, also complete spaces below (see instructions).

GLENDORA, CA 91740

Foreign country name

Foreign province/state/county

Foreign postal code

Filing Status

1 Single

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

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

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.

5 Qualifying widow(er) with dependent child

Check only one box.

Exemptions

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

b Spouse

c Dependents:

(1) First name

Last name

(2) Dependent's social security number

(3) Dependent's relationship to you

(4) If child under age 17 qualifying for child tax credit (see instructions)

If more than four dependents, see instructions and check here.

Boxes checked on 6a and 6b.

No. of children on 6c who:

Did not live with you.

Did not live with you due to divorce or separation (see instructions).

Dependents on 6c not entered above. Add numbers on lines above.

Total number of exemptions claimed.

Income

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

8a Taxable interest. Attach Schedule B if required.

b Tax-exempt interest. Do not include on line 8a.

9a Ordinary dividends. Attach Schedule B if required.

b Qualified dividends.

9b

26.

10 Taxable refunds, credits, or offsets of state and local income taxes.

11 Alimony received.

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

13 Capital gain or (loss). Attach Schedule D if required. If not required, check here.

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

15a IRA distributions.

b Taxable amount.

15b

15a

b

16a Pensions and annuities.

b Taxable amount.

16b

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

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

19 Unemployment compensation.

20a Social security benefits.

b Taxable amount.

20b

21 Other income. List type and amount.

22 Combine the amounts in the far right column for lines 7 through 21. This is your total income.

Adjusted Gross Income

23 Educator expenses.

24 Certain business expenses of reservists, performing artists, and fee-based government officials. Attach Form 2126 or 2105-EZ.

25 Health savings account deduction. Attach Form 8889.

26 Moving expenses. Attach Form 3903.

27 Deductible part of self-employment tax. Attach Schedule SE.

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

29 Self-employed health insurance deduction.

30 Penalty on early withdrawal of savings.

31a Alimony paid.

b Recipient's SSN

31a

32 IRA deduction.

33 Student loan interest deduction.

34 Tuition and fees. Attach Form 8917.

35 Domestic production activities deduction. Attach Form 8932.

36 Add lines 23 through 35.

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

BAA For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions.

FDIA0112L 12/30/15 Form 1040 (2015)
Use Only Form

Widower,

Deduction

A

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and

Name

If you are single or married filing separately, enter your

Married filing jointly or Qualifying

If your spouse itemizes on a separate return or you were a dual-status alien, check here.

Itemized deductions (from Schedule A) or your standard deduction (see left margin).

Subtract line 40 from line 38.

Exemptions. If line 38 is $154,950 or less, multiply $4,000 by the number on line 6d. Otherwise, see instrs.

Taxable income. Subtract line 42 from line 41.

If line 42 is more than line 41, enter 0.

Tax (see instructions). Check any of:

a. Form(s) 8814
b. Form 4972

Alternative minimum tax (see instructions). Attach Form 6251.

Excess advance premium tax credit repayment. Attach Form 8962.

Add lines 44, 45, and 46.

Foreign tax credit. Attach Form 1116 if required.

Credit for child and dependent care expenses. Attach Form 2441.

Education credits from Form 8863, line 19.

Retirement savings contributions credit. Attach Form 8880.

Child tax credit. Attach Schedule 8812, if required.

Residential energy credits. Attach Form 5695.

Other crs from Form: a. 3800 b. 8801 c. Enter code(s)

Add lines 48 through 54. These are your total credits.

Subtract line 55 from line 47. If line 55 is more than line 47, enter 0.

Self-employment tax. Attach Schedule SE.

Unreported social security and Medicare tax from Form: a. 4176 b. 8919.

Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required.

Household employment taxes from Schedule H.

First-time homebuyer credit repayment. Attach Form 5405 if required.

Health care: individual responsibility (see instructions). Full-year coverage

Taxes from: a. Form 8959 b. Form 8860 c. Instrs; enter code(s)

Add lines 56 through 62. This is your total tax.

Federal income tax withheld from Forms W-2 and 1099.

2015 estimated tax payments and amount applied from 2014 return.

Earned income credit (EIC).

Nontaxable combat pay.

Additional child tax credit. Attach Schedule 8812.

American opportunity credit from Form 8863, line 8.

Net premium tax credit. Attach Form 8962.

Amount paid with request for extension to file.

Excess social security and tier 1 RRTA tax withheld.

Credit for federal tax on fuels. Attach Form 4136.

Credits from Form: a. 2439 b. 8885 c. Enter code(s)

Add lines 64, 65, 66a, and 67 through 73. These are your total payments.

If line 74 is more than line 63, subtract line 63 from line 74. This is the amount you overpaid.

Amount of line 75 you want refunded to you. If Form 8888 is attached, check here.

Routing number

c. Checking Savings

Account number

Amount of line 75 you want applied to your 2016 estimated tax.

Amount you owe. Subtract line 74 from line 63. For details on how to pay, see instructions.

Estimated tax penalty (see instructions).

Do you want to allow another person to discuss this return with the IRS (see instructions)?

Yes. Complete below.

No

Robert E. Davis

626-963-0297

If the IRS sent you an Identity Protection PIN, enter it here.

If the IRS sent you an Identity Protection PIN, enter it here.

If the IRS sent you an Identity Protection PIN, enter it here.

Sign

Here

Joint return? See instructions.

Keep a copy for your records.

Spouse’s signature. If a joint return, both must sign.

Spouse’s occupation

If the IRS sent you an Identity Protection PIN, enter it here.

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and

Your occupation

Daytime phone number

SELF EMPLOYED

SENIOR UNDERWRITER

PTIN

Paid

Preparer

Use Only

Print/Type preparer’s name

Preparer’s signature

Date

Check if self-employed

P01414750

Robert E. Davis

Davis & Deal, CPAs

211 S Glendora Ave Ste A

Glendora, CA 91741

(626) 963-0297

Form 1040 (2015)
## Itemized Deductions

**SANJAY P. AND DIPIK A. PANDYA**

**Social security number**: 551-49-4877

### Medical and Dental Expenses

1. **Caution**: Do not include expenses reimbursed or paid by others.
   - Medical and dental expenses (see instructions).

2. Enter amount from Form 1040, line 38.

3. Multiply line 2 by 10% (.10). But if either you or your spouse was born before January 2, 1951, multiply line 2 by 7.5% (.075) instead.

4. Subtract line 3 from line 1. If line 3 is more than line 1, enter 0.

### Taxes You Paid

5. **State and local (check only one box):**
   - **Income taxes, or**
   - **General sales taxes**

6. Real estate taxes (see instructions).

7. Personal property taxes

8. Other taxes. List type and amount.

9. Add lines 5 through 8.

### Interest You Paid

10. 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 no., and address.

11. Points not reported to you on Form 1098. See instrs for spc rules.

12. Mortgage insurance premiums (see instructions).

13. Investment interest. Attach Form 4952 if required.
   - (See instrs).


### Gifts to Charity

16. Gifts by cash or check. If you made any gift of $250 or more, see instrs.

17. Other than by cash or check. If any gift of $250 or more, see instructions. You must attach Form 8283 if over $500.

18. Carryover from prior year.

19. Add lines 16 through 18.

### Casualty and Theft Losses

20. Casualty or theft loss(es). Attach Form 4684. (See instructions.)

### Job Expenses and Certain Miscellaneous Deductions

21. Unreimbursed employee expenses — job travel, union dues, job education, etc. Attach Form 2106 or 2106-EZ if required. (See instructions.)


23. Other expenses — investment, safe deposit box, etc. List type and amount.


25. Enter amount from Form 1040, line 38.

26. Multiply line 25 by 2% (.02).

27. Subtract line 26 from line 24. If line 26 is more than line 24, enter 0.

### Other Miscellaneous Deductions

28. Other — from list in instructions. List type and amount.

### Total Itemized Deductions

29. Is Form 1040, line 38, over $154,950?
   - 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 40.
   - Yes. Your deduction may be limited. See the Itemized Deductions Worksheet in the instructions to figure the amount to enter.

30. If you elect to itemize deductions even though they are less than your standard deduction, check here.

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

FDIA0301L 12/29/15

Schedule A (Form 1040) 2015
### Schedule C (Form 1040)

**Profit or Loss From Business**

**Sole Proprietorship**

**Department of the Treasury**
**Internal Revenue Service**

**Name of proprietor**

**SANJAY P. PANDYA**

**Social security number (SSN)**

551-49-4877

**Employer ID number (EIN), (see instrs)**

13-4364721

**Part I - Income**

1. Gross receipts or sales. See instructions for line 1 and check the box if this income was reported to you on Form W-2 and the 'Statutory employee' box on that form was checked. [ ]

2. Returns and allowances.

3. Subtract line 2 from line 1.

4. Cost of goods sold (from line 42).

5. Gross profit. Subtract line 4 from line 3.

6. Other income, including federal and state gasoline or fuel tax credit or refund (see instructions).


**Part II - Expenses**

Enter expenses for business use of your home only on line 30.

8. Advertising.

9. Car and truck expenses (see instructions).

10. Commissions and fees.

11. Contract labor (see instructions).

12. Depletion.

13. Depreciation and section 179 expense deduction (not included in Part III) (see instructions).

14. Employee benefit programs (other than on line 19).

15. Insurance (other than health).

16. Interest:

   a. Mortgage (paid to banks, etc.).

   b. Other.

17. Legal and professional services.

18. Office expense (see instructions).

19. Pension and profit-sharing plans.

20. Rent or lease (see instructions):

   a. Vehicles, machinery, and equipment.

   b. Other business property.

21. Repairs and maintenance.

22. Supplies (not included in Part III).

23. Taxes and licenses.

24. Travel, meals, and entertainment:

   a. Travel.

   b. Deductible meals and entertainment (see instructions).

25. Utilities.

26. Wages (less employment credits).

27. Other expenses (from line 48).

28. Total expenses before expenses for business use of home. Add lines 8 through 27a.


30. Expenses for business use of your home. Do not report these expenses elsewhere. Attach Form 8829 unless using the simplified method (see instructions).

   **Simplified method filers only:** enter the total square footage of: (a) your home:

   and (b) the part of your home used for business: Use the Simplified Method Worksheet in the instructions to figure the amount to enter on line 30.

31. **Net profit or (loss).** Subtract line 30 from line 29.

   - If a profit, enter on both Form 1040, line 12 (or Form 1040NR, line 13) and on Schedule SE, line 2.

   - If a loss, you must go to line 32.

32. If you have a loss, check the box that describes your investment in this activity (see instructions).

   - If you checked 32a, enter the loss on both Form 1040, line 12, (or Form 1040NR, line 13) and on Schedule SE, line 2. (If you checked the box on line 1, see line 31 instructions). Estates and trusts, enter on Form 1041, line 3.

   - If you checked 32b, you must attach Form 6198. Your loss may be limited.
### Part III  Cost of Goods Sold (see instructions)

<table>
<thead>
<tr>
<th>Line</th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>33</td>
<td>Method(s) used to value closing inventory:</td>
<td>Cost [X] Lower of cost or market [ ] Other (attach explanation) [ ]</td>
</tr>
<tr>
<td>34</td>
<td>Was there any change in determining quantities, costs, or valuations between opening and closing inventory? (If 'Yes,' attach explanation)</td>
<td>[ ] Yes [X] No</td>
</tr>
<tr>
<td>35</td>
<td>Inventory at beginning of year. If different from last year's closing inventory, attach explanation.</td>
<td>35</td>
</tr>
<tr>
<td>36</td>
<td>Purchases less cost of items withdrawn for personal use</td>
<td>36 634,944.</td>
</tr>
<tr>
<td>37</td>
<td>Cost of labor. Do not include any amounts paid to yourself</td>
<td>37</td>
</tr>
<tr>
<td>38</td>
<td>Materials and supplies</td>
<td>38</td>
</tr>
<tr>
<td>39</td>
<td>Other costs.</td>
<td>39</td>
</tr>
<tr>
<td>40</td>
<td>Add lines 35 through 39.</td>
<td>40 634,944.</td>
</tr>
<tr>
<td>41</td>
<td>Inventory at end of year.</td>
<td>41</td>
</tr>
<tr>
<td>42</td>
<td>Cost of goods sold. Subtract line 41 from line 40. Enter the result here and on line 4.</td>
<td>42 634,944.</td>
</tr>
</tbody>
</table>

### Part IV  Information on Your Vehicle. Complete this part only if you are claiming car or truck expenses on line 9 and are not required to file Form 4562 for this business. See the instructions for line 13 to find out if you must file Form 4562.

<table>
<thead>
<tr>
<th>Line</th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>43</td>
<td>When did you place your vehicle in service for business purposes? (month, day, year)</td>
<td></td>
</tr>
<tr>
<td>44</td>
<td>Of the total number of miles you drove your vehicle during 2015, enter the number of miles you used your vehicle for:</td>
<td></td>
</tr>
<tr>
<td>a</td>
<td>Business</td>
<td></td>
</tr>
<tr>
<td>b</td>
<td>Commuting (see instructions)</td>
<td></td>
</tr>
<tr>
<td>c</td>
<td>Other</td>
<td></td>
</tr>
<tr>
<td>45</td>
<td>Was your vehicle available for personal use during off-duty hours?</td>
<td>[ ] Yes [ ] No</td>
</tr>
<tr>
<td>46</td>
<td>Do you (or your spouse) have another vehicle available for personal use?</td>
<td>[ ] Yes [ ] No</td>
</tr>
<tr>
<td>47</td>
<td>Do you have evidence to support your deduction?</td>
<td>[ ] Yes [ ] No</td>
</tr>
<tr>
<td>b</td>
<td>If 'Yes,' is the evidence written?</td>
<td>[ ] Yes [ ] No</td>
</tr>
</tbody>
</table>

### Part V  Other Expenses. List below business expenses not included on lines 8-26 or line 30.

<table>
<thead>
<tr>
<th>Expense</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounting</td>
<td>850.</td>
</tr>
<tr>
<td>Bank Charges</td>
<td>950.</td>
</tr>
<tr>
<td>CONSULTING FEES</td>
<td>1,905.</td>
</tr>
<tr>
<td>Dues and Subscriptions</td>
<td>603.</td>
</tr>
<tr>
<td>LICENSE &amp; PERMITS</td>
<td>107.</td>
</tr>
<tr>
<td>MEDICAL</td>
<td>554.</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>320.</td>
</tr>
<tr>
<td>Postage</td>
<td>1,597.</td>
</tr>
<tr>
<td>Telephone</td>
<td>4,857.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Line</th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>48</td>
<td>Total other expenses. Enter here and on line 27a.</td>
<td>48 11,743.</td>
</tr>
</tbody>
</table>
**SCHEDULE E (Form 1040)**

**Department of the Treasury**

**Internal Revenue Service**

Name(s) shown on return

**SANJAY P. AND DIPHIKA S. PANDYA**

Your social security number

**551-49-4877**

**PART I Income or Loss From Rental Real Estate and Royalties**

Note: If you are in the business of renting personal property, use Schedule C or C-EZ (see instructions). If you are an individual, report farm rental income or loss from Form 4835 on page 2, line 40.

<table>
<thead>
<tr>
<th>A</th>
<th>Did you make any payments in 2015 that would require you to file Form(s) 1099? (see instructions)</th>
<th>X Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>B</td>
<td>If 'Yes,' did you or will you file required Forms 1099?</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

1a Physical address of each property (street, city, state, ZIP code)

**Expenses:**

<table>
<thead>
<tr>
<th>5</th>
<th>Advertising</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>6</td>
<td>Auto and travel (see instructions)</td>
<td>6</td>
</tr>
<tr>
<td>7</td>
<td>Cleaning and maintenance</td>
<td>7</td>
</tr>
<tr>
<td>8</td>
<td>Commissions</td>
<td>8</td>
</tr>
<tr>
<td>9</td>
<td>Insurance</td>
<td>9</td>
</tr>
<tr>
<td>10</td>
<td>Legal and other professional fees</td>
<td>10</td>
</tr>
<tr>
<td>11</td>
<td>Management fees</td>
<td>11</td>
</tr>
<tr>
<td>12</td>
<td>Mortgage interest paid to banks, etc (see instructions)</td>
<td>12</td>
</tr>
<tr>
<td>13</td>
<td>Other interest</td>
<td>13</td>
</tr>
<tr>
<td>14</td>
<td>Repairs</td>
<td>14</td>
</tr>
<tr>
<td>15</td>
<td>Supplies</td>
<td>15</td>
</tr>
<tr>
<td>16</td>
<td>Taxes</td>
<td>16</td>
</tr>
<tr>
<td>17</td>
<td>Utilities</td>
<td>17</td>
</tr>
<tr>
<td>18</td>
<td>Depreciation expense or depletion</td>
<td>18</td>
</tr>
<tr>
<td>19</td>
<td>Other (list)</td>
<td>19</td>
</tr>
<tr>
<td>20</td>
<td>Total expenses. Add lines 5 through 19</td>
<td>20</td>
</tr>
</tbody>
</table>

21 Subtract line 20 from line 3 (rents) and/or 4 (royalties). If result is a (loss), see instructions to find out if you must file Form 6198

22 Deductible rental real estate loss after limitation, if any, on Form 8582 (see instructions)

23a Total of all amounts reported on line 3 for all rental properties

23b Total of all amounts reported on line 4 for all royalty properties

23c Total of all amounts reported on line 12 for all properties

23d Total of all amounts reported on line 18 for all properties

23e Total of all amounts reported on line 20 for all properties

24 Income. Add positive amounts shown on line 21. Do not include any losses

25 Losses. Add royalty losses from line 21 and rental real estate losses from line 22. Enter total losses here

26 Total rental real estate and royalty income or (loss). Combine lines 24 and 25. Enter the result here. If Parts II, III, IV, and line 40 on page 2 do not apply to you, also enter this amount on Form 1040, line 17, or Form 1040NR, line 18. Otherwise, include this amount in the total on line 41 on page 2.

BAA For Paperwork Reduction Act Notice, see the separate instructions.