

19. On March 1, Paige took advantage of low interest rates and refinanced her \$75,000 home mortgage with her original lender. Paige purchased the home in 2015. The new home loan is for 15 years. She paid \$215 in closing costs and \$1,500 in discount points (prepaid interest) to obtain the loan. The house is worth \$155,000 and Paige's basis in the house is \$90,000. As part of the refinancing arrangement, she also obtained a \$10,000 home-equity loan. She used the proceeds from the home-equity loan to reduce the balance due on her credit cards. Paige received several Form 1098 statements from her bank for interest paid by her in 2017. Details appear below. (See also Exhibit A on page C-11.)

Primary home mortgage	\$7,100
Home-equity loan	435
Credit cards	498
Car loan	390

20. On May 14, 2017, Paige contributed clothing to the Salvation Army. The original cost of the clothing was \$740. She has substantiation valuing the donation at \$360. The Salvation Army is located at 350 Stone Ridge Road, Bangor, Maine 04401. In addition, she made the following cash contributions and received a statement from each of the following organizations acknowledging her contribution:

Larkin College	\$850
United Way	125
First Methodist Church	790
Amos House (homeless shelter)	200

Paige Turner Tax Return Solution

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