# Form 1120-H U.S. Income Tax Return for Homeowners Associations

Department of the Treasury
Internal Revenue Service

Go to *www.irs.gov/Form1120H* for instructions and the latest information.

OMB No. 1545-0123

**2024**

For calendar year 2024 or tax year beginning , and ending

TYPE OR PRINT

Name: WHETSTONE TOWNHOUSE ASSOCIATION

Number, street, and room or suite no. If a P.O. box, see instructions.: P.O.BOX 2023

City or town, state or province, country, and ZIP or foreign postal code: CRESTED BUTTE CO 81224

Employer identification number: 84-0850139

Date association formed: 06/28/1996

Check if: (1) ☐ Final return (2) ☐ Name change (3) ☐ Address change (4) ☐ Amended return

A Check type of homeowners association: ☒ Condominium management association ☐ Residential real estate association ☐ Timeshare association

| | | | |
|---|---|---|---|
| B | Total exempt function income. Must meet 60% gross income test. See instructions | B | 89,430 |
| C | Total expenditures made for purposes described in 90% expenditure test. See instructions | C | 68,822 |
| D | Association's total expenditures for the tax year. See instructions | D | 69,554 |
| E | Tax-exempt interest received or accrued during the tax year | E | |

## Gross Income (excluding exempt function income)

| | | | |
|---|---|---|---|
| 1 | Dividends | 1 | |
| 2 | Taxable interest | 2 | 709 |
| 3 | Gross rents | 3 | |
| 4 | Gross royalties | 4 | |
| 5 | Capital gain net income (attach Schedule D (Form 1120)) | 5 | |
| 6 | Net gain or (loss) from Form 4797, Part II, line 17 (attach Form 4797) | 6 | |
| 7 | Other income (excluding exempt function income) (attach statement) | 7 | |
| 8 | **Gross income** (excluding exempt function income). Add lines 1 through 7 | 8 | 709 |

## Deductions (directly connected to the production of gross income, excluding exempt function income)

| | | | |
|---|---|---|---|
| 9 | Salaries and wages | 9 | |
| 10 | Repairs and maintenance | 10 | |
| 11 | Rents | 11 | |
| 12 | Taxes and licenses | 12 | |
| 13 | Interest | 13 | |
| 14 | Depreciation (attach Form 4562) | 14 | |
| 15 | Other deductions (attach statement) STMT 1 | 15 | 732 |
| 16 | **Total deductions.** Add lines 9 through 15 | 16 | 732 |
| 17 | Taxable income before specific deduction of $100. Subtract line 16 from line 8 | 17 | -23 |
| 18 | Specific deduction of $100 | 18 | 100 |

## Tax and Payments

| | | | |
|---|---|---|---|
| 19 | **Taxable income.** Subtract line 18 from line 17 | 19 | -123 |
| 20 | Enter 30% (0.30) of line 19. (Timeshare associations, enter 32% (0.32) of line 19.) | 20 | 0 |
| 21 | Tax credits (see instructions) | 21 | |
| 22 | **Total tax.** Subtract line 21 from line 20. See instructions for recapture of certain credits | 22 | 0 |
| 23a | Preceding year's overpayment credited to the current year | 23a | |
| b | Current year's estimated tax payments | 23b | |
| c | Tax deposited with Form 7004 | 23c | |
| d | Credit for tax paid on undistributed capital gains (attach Form 2439) | 23d | |
| e | Credit for federal tax paid on fuels (attach Form 4136) | 23e | |
| f | Elective payment election amount from Form 3800 | 23f | |
| g | **Total payments and credits.** Combine lines 23a through 23f | 23g | |
| 24 | **Amount owed.** Subtract line 23g from line 22. See instructions | 24 | 0 |
| 25 | **Overpayment.** Subtract line 22 from line 23g | 25 | |
| 26 | Enter amount of line 25 you want: **Credited to 2025 estimated tax** Refunded | 26 | |

**Sign Here**

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, 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.

May the IRS discuss this return with the preparer shown below? See instr. ☒ Yes ☐ No

Signature of officer: BOARD MEMBER | Date | Title: BOARD MEMBER

**Paid Preparer Use Only**

| Print/Type preparer's name | Preparer's signature | Date | Check ☐ if self-employed | PTIN |
|---|---|---|---|---|
| KIMBERLY J. HITCHCOCK,CPA | KIMBERLY J. HITCHCOCK,CPA | 02/20/25 | | P00291937 |

Firm's name: MCNURLIN HITCHCOCK & ASSOCIATES, PC | Firm's EIN

Firm's address: 1987 WADSWORTH BLVD SUITE A, LAKEWOOD, CO 80214 | Phone no. 303-988-5648

**For Paperwork Reduction Act Notice, see separate instructions.**



DAA

# Federal Statements

## Statement 1 - Form 1120-H, Line 15 - Other Deductions

| Description | Amount |
|---|---|
| TAX PREP | $ 450 |
| CASH MANAGEMENT | 282 |
| TOTAL | $ 732 |

| Form 1120-H | Two Year Comparison Worksheet | 2023 & 2024 |
|---|---|---|

Name: WHETSTONE TOWNHOUSE ASSOCIATION

Employer Identification Number: 84-0850139

| | | 2023 | 2024 | Differences |
|---|---|---|---|---|
| | Exempt function income | 519,417 | 89,430 | -429,987 |
| | Expenditures for expenditure test | 72,005 | 68,822 | -3,183 |
| | Total expenditures for the year | 72,005 | 69,554 | -2,451 |
| | Tax-exempt interest received | | | |
| **Income** | Dividends | | | |
| | Taxable interest | 84 | 709 | 625 |
| | Gross rents | | | |
| | Gross royalties | | | |
| | Capital gain net income from Schedule D | | | |
| | Net gain or (loss) from Form 4797 | | | |
| | Other income | | | |
| | **Gross income** (excluding exempt function income) | 84 | 709 | 625 |
| **Deductions** | Salaries and wages | | | |
| | Repairs and maintenance | | | |
| | Rents | | | |
| | Taxes and licenses | | | |
| | Interest | | | |
| | Depreciation | | | |
| | Other deductions | | 732 | 732 |
| | **Total deductions** | | 732 | 732 |
| | **Taxable income before specific deduction** | 84 | -23 | -107 |
| | Specific deduction of $100 | 100 | 100 | |
| **Tax** | **Taxable income** | -16 | -123 | -107 |
| | Income tax | 0 | 0 | 0 |
| | Tax credits | | | |
| | **Total tax** (Including recapture of credits) | 0 | 0 | 0 |
| **Payments and Credits** | Prior year overpayment credited to current year | | | |
| | Current year estimated tax payments | | | |
| | Tax deposited with Form 7004 | | | |
| | Credit from Form 2439 | | | |
| | Credit for federal tax paid on fuels | | | |
| | Elective payment election amount from form 3800 | | | |
| **Tax Due or Refund** | **Total payments and credits** (Including backup withholding) | | | |
| | **Tax due (overpayment)** | 0 | 0 | 0 |
| | Penalties and interest | | | |
| | **Net tax due (overpayment)** | 0 | 0 | 0 |
| | **Amount of overpayment credited to next year's tax** | | | |
| | **Amount of overpayment refunded** | | | |

## Colorado Form 112 Return Summary

For calendar year 2024 or tax year beginning , ending

**WHETSTONE TOWNHOUSE ASSOCIATION**

| | | |
|---|---|---|
| **Taxable Income** | | |
| Net federal taxable income | -123 | |
| Additions to federal income | | |
| Subtractions from federal income | | |
| Modified federal taxable income | -123 | |
| Apportionment percentage | 100.000000 | |
| Colorado taxable income before NOL | -123 | |
| Colorado net operating loss deduction | | |
| Subtractions from HB21-1002 | | |
| **Taxable income** | | -123 |
| **Tax Computation** | | |
| Colorado tax | | |
| Total non-refundable credits | | |
| Total enterprise zone credits used | | |
| Strategic capital tax credit | | |
| Recapture prior year credits | | |
| **Total tax** | | 0 |
| **Payments / Penalties** | | |
| Payments | | |
| Withholding from lottery or gambling winnings | | |
| Gross conservation easement credit | | |
| Innovative motor vehicle credit | | |
| Business personal property credit | | |
| Renewable energy tax credit | | |
| SALT parity act credit | | |
| Employee-owned business model credit | | |
| Alternative transportation options credit | | |
| Refundable residential energy storage systems credit | | |
| Refundable heat pump credit | | |
| Penalty | | |
| Interest | | |
| Estimated tax penalty due | | |
| **Total payments / penalties** | | |
| **Tax due** | | 0 |
| **Overpayment credited to next year's estimated tax** | | |
| **Refund** | | |

| **Next Year's Estimates** | |
|---|---|
| 1st quarter | |
| 2nd quarter | |
| 3rd quarter | |
| 4th quarter | |
| **Total** | |

| **Apportionment Factor** | |
|---|---|
| Sales | 100.000000 |

# 2024 Colorado C Corporation Income Tax Return

**Do not submit federal return, forms or schedules when filing this return.**

**(0023)**

| Fiscal Year Beginning (MM/DD/24) | Fiscal Year Ending (MM/DD/YY) |
|---|---|
| 01/01/24 | 12/31/24 |

| Name of Corporation | • Colorado Account Number (CAN) |
|---|---|
| WHETSTONE TOWNHOUSE ASSOCIATION | |
| **Address** | **• Federal Employer ID Number (FEIN)** |
| P.O.BOX 2023 | 84-0850139 |

| City | State | ZIP |
|---|---|---|
| CRESTED BUTTE | CO | 81224 |

• ☐ Mark for Final Return

• ☐ If you are submitting a statement disclosing a listed or reported transaction, mark this box

• **A. Apportionment of Income.** This return is being filed for:

- ☒ **(42)** A corporation not apportioning income;
- ☐ **(43)** A corporation engaged in interstate business apportioning income using receipts-factor apportionment (DR 0112RF required);
- ☐ **(44)** A corporation engaged in interstate business apportioning income using special rule (DR 0112RF required);
- ☐ **(46)** A corporation claiming an exemption under P.L. 86-272;
- ☐ **(47)** Other apportionment method, see instructions concerning the requirement for approval by the Department (fill in below);

• **B. Separate/Consolidated/Combined Filing.** This return is being filed for:

- ☒ A single corporation filing a separate return;
- ☐ An affiliated group of corporations electing to file a consolidated return. **Warning:** such election is binding for four years. If your election was made in a prior year, enter the year of election in line below. (Schedule C required);
  - • Enter the year of election (YYYY)
- ☐ An affiliated group of corporations required to file a combined return (Schedule C required);
- ☐ An affiliated group of corporations required to file a combined return that includes another affiliated, consolidated group (Schedule C required);

## Federal Taxable Income

| | | Round to nearest dollar | |
|---|---|---|---|
| **1.** Federal taxable income from Federal form 1120 line 30 or Form 990-T, Part I, line 11. | • 1 | -123 | 00 |
| **2.** Federal taxable income of companies not included in this return | • 2 | | 00 |
| **3.** Net federal taxable income, subtract line 2 from line 1 | 3 | -123 | 00 |

**Form 112**

| Name of Corporation (match page 1) | CAN or FEIN (match page 1) |
|---|---|
| WHETSTONE TOWNHOUSE ASSOCIATION | 84-0850139 |

## Additions

| | | | |
|---|---|---|---|
| **4.** Federal net operating loss deduction | • 4 | | 00 |
| **5.** Colorado income tax deduction | • 5 | | 00 |
| **6.** Business meals deducted pursuant to section 274(k) of the Internal Revenue Code | • 6 | | 00 |
| **7.** Other additions, submit explanation | • 7 | | 00 |
| **8.** Sum of lines 3 through 7 | 8 | -123 | 00 |

## Subtractions

| | | | |
|---|---|---|---|
| **9.** Exempt federal interest | • 9 | | 00 |
| **10.** Excludable foreign source income | • 10 | | 00 |
| **11.** Colorado Marijuana and Natural Medicine Business Deduction | • 11 | | 00 |
| **12.** Other subtractions, explanation required below | • 12 | | 00 |
| Explain: | | | |
| **13.** Sum of lines 9 through 12 | 13 | | 00 |

## Taxable Income

| | | | |
|---|---|---|---|
| **14.** Modified federal taxable income, subtract line 13 from line 8 | 14 | -123 | 00 |
| **15.** Colorado taxable income before net operating loss deduction | • 15 | -123 | 00 |
| **16.** Colorado net operating loss deduction: (see instructions) | | | |
| **(a)** Colorado net operating losses carried forward from tax years beginning before January 1, 2018 | • 16(a) | | 00 |
| **(b)** Subtract line 16(a) from line 15, if zero skip to 16(d) | 16(b) | | 00 |
| **(c)** Colorado net operating losses carried forward from tax years beginning on or after January 1, 2018 | • 16(c) | | 00 |
| **(d)** Colorado net operating loss deduction, sum of (a) and (c) | 16(d) | | 00 |
| **17.** Carryforward deduction from Income Tax Year 2021, subtractions from HB21-1002 (see instructions) | • 17 | | 00 |
| **18.** Colorado taxable income, subtract the sum of lines 16(d) and 17 from line 15 | 18 | -123 | 00 |
| **19. Tax**, 4.25% of the amount on line 18 | • 19 | 0 | 00 |

| Name of Corporation (match page 1) | CAN or FEIN (match page 1) |
|---|---|
| WHETSTONE TOWNHOUSE ASSOCIATION | 84-0850139 |

## Credits

| | | | |
|---|---|---|---|
| **20.** Sum of nonrefundable credits from DR 0112CR line 28B, the sum of lines 20, 21, 22 and 23 cannot exceed tax on line 19, you must submit the DR 0112CR with your return. | • **20** | | 00 |
| **21.** Nonrefundable Enterprise Zone credits used – as calculated, or from the DR 1366 line 26, the sum of lines 20, 21, 22 and 23 cannot exceed tax on line 19, you must submit the DR 1366 with your return. | • **21** | | 00 |
| **22.** Nonrefundable CHIPS Zone Credits from the DR 1370 line 22, the sum of lines 20, 21, 22 and 23 cannot exceed line 19, you must submit the DR 1370 with your return. | • **22** | | 00 |
| **23.** Strategic capital tax credit from DR 1330 line 8b, the sum of lines 20, 21, 22 and 23 cannot exceed line 19, you must submit the DR 1330 with your return. | • **23** | 0 | 00 |
| **24.** Net tax, sum of lines 20, 21, 22 and 23. Subtract that sum from line 19. | **24** | 0 | 00 |
| **25.** Recapture of prior year credits | • **25** | | 00 |
| **26.** Sum of lines 24 and 25 | **26** | | 00 |
| **27.** Estimated tax, extension payments, and credits | • **27** | | 00 |
| **28.** W-2G Withholding from lottery winnings, you must submit the W-2G(s) with your return. | • **28** | | 00 |
| **29.** Gross Conservation Easement Credit from the DR 1305G line 33, you must submit the DR 1305G with your return. | • **29** | | 00 |
| **30.** Innovative Motor Vehicle and Innovative Truck Credit for a vehicle you purchased or leased from form DR 0617, you must submit the DR 0617(s) with your return. | • **30** | | 00 |
| **31.** Business Personal Property Credit: Use the calculation in the 112 book instructions to calculate, you must submit copy of assessor's statement with your return. | • **31** | | 00 |
| **32.** Renewable Energy Tax Credit from form DR 1366 line 28, you must submit the DR 1366 with your return. | • **32** | | 00 |
| **33.** SALT Parity Act Credit (see instructions). | • **33** | | 00 |
| **34.** Credit for conversion costs to an employee-owned business model. You must submit the certificate from the Office of Economic Development with your return. | • **34** | | 00 |
| **35.** Alternative Transportation Options Credit. | • **35** | | 00 |
| **36.** Refundable Residential Energy Storage Systems Credit (assigned to you by the building owner) from line 10 of DR 1307, which you must submit with your return. | • **36** | | 00 |
| **37.** Heat Pump Credit for Registered Contractors from DR 1322, line 7 | • **37** | | 00 |
| **38.** Colorado Film Incentive Credit | • **38** | | 00 |
| **39.** Food Accessibility Credit, certified by the Department of Agriculture | • **39** | | 00 |
| **40.** Refundable CHIPS Zone Credit(s) from the DR 1370 line 24, you must submit the DR 1370 with your return. | • **40** | | 00 |
| **41.** Certified Greenhouse Gas Avoidance Credits, you must submit certificate(s) from the Colorado Energy Office with your return. | • **41** | | 00 |
| **42.** Additional credit from form DR 0619, line 3 and 10, you must submit the DR 0619 with your return. | • **42** | | 00 |
| **43.** Electric-Powered Lawn Equipment Credit for qualified retailers. | • **43** | | 00 |

**Form 112**

| Name of Corporation (match page 1) | CAN or FEIN (match page 1) |
|---|---|
| WHETSTONE TOWNHOUSE ASSOCIATION | 84-0850139 |

| | | | |
|---|---|---|---|
| **44.** Sum of lines 27 through 43 | **44** | | 00 |
| **45.** Net tax due. Subtract line 44 from line 26 | **45** | 0 | 00 |
| **46.** Penalty | • **46** | | 00 |
| **47.** Interest | • **47** | | 00 |
| **48.** Estimated tax penalty due | • **48** | | 00 |
| **49.** Total due. Enter the sum of lines 45 through 48 | • **49** | 0.00 | |
| **50** Overpayment, subtract line 26 from line 44 | **50** | | 00 |
| **51.** Amount from line 50 to carry forward to the next year's estimated tax | • **51** | | 00 |
| **52.** Amount from line 50 to be refunded | • **52** | | 00 |

**Direct Deposit**

Routing Number ☐☐☐☐☐☐☐☐☐ Type: ☐ Checking ☐ Savings

Account Number ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

The State may convert your check to a one-time electronic banking transaction. Your bank account may be debited as early as the same day received by the State. If converted, your check will not be returned. If your check is rejected due to insufficient or uncollected funds, the Department of Revenue may collect the payment directly from your bank account electronically.

File and pay at: *Colorado.gov/RevenueOnline* or

**Mail and Make Checks Payable to:** Colorado Department of Revenue
Denver, CO 80261-0006

# Form 112

| Name of Corporation (match page 1) | CAN or FEIN (match page 1) |
|---|---|
| WHETSTONE TOWNHOUSE ASSOCIATION | 84-0850139 |

**C.** The corporation's books are in care of:

| Last Name | First Name | Middle Initial | Phone Number |
|---|---|---|---|
| CRESTED YETI | | | 970-209-2200 |

| Address | City | State | ZIP |
|---|---|---|---|
| P.O.BOX 2023 | CRESTED BUTTE | CO | 81224 |

| **D.** Business code number per federal return (NAICS) | **E.** Year corporation began doing business in Colorado |
|---|---|
| • 531390 | • 1996 |

**F.** Do you want to allow the paid preparer shown below to discuss this return and any related information with the Colorado Department of Revenue? See the instructions. • [X] Yes [ ] No

**G.** Kind of business in detail
HOMEOWNERS ASSOCIATION

**H.** Has the Internal Revenue Service made any adjustments in the corporation's income or tax or have you filed amended federal income tax returns at any time during the last four years? • [ ] Yes [X] No

If yes, for which year(s)? (YYYY)

Did you file amended Colorado returns to reflect such changes or submit copies of the Federal Agent's reports? • [ ] Yes [X] No

| Last Name of person or firm preparing return | First Name | Middle Initial |
|---|---|---|
| J. HITCHCOCK,CPA | KIMBERLY | |

| Address of person or firm preparing return | Phone Number |
|---|---|
| 1987 WADSWORTH BLVD SUITE A | 303-988-5648 |

| City | State | ZIP |
|---|---|---|
| LAKEWOOD | CO | 80214 |

Under penalties of perjury in the second degree, I declare that I have examined this return and to the best of my knowledge is true, correct and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

| Signature or Title of Officer | Date (MM/DD/YY) |
|---|---|
| BOARD MEMBER | |

**Do Not Submit Federal Return, Forms or Schedules when Filing this Return**

| If you are filing this return **with** a check or payment, please mail the return to: | If you are filing this return **without** a check or payment, please mail the return to: |
|---|---|
| COLORADO DEPARTMENT OF REVENUE<br>Denver, CO 80261-000**6** | COLORADO DEPARTMENT OF REVENUE<br>Denver, CO 80261-000**5** |

These addresses and ZIP codes are exclusive to the Colorado Department of Revenue, so a street address is not required.

Form **112**

# CO Net Operating Loss Carryover Worksheet

For calendar year 2024 or tax year beginning , ending

**2024**

| Name | Employer Identification Number | Colorado Account Number |
|---|---|---|
| WHETSTONE TOWNHOUSE ASSOCIATION | 84-0850139 | |

| Preceding Taxable Year | Adjustment to NOL Income /(Loss) After Adj. | Prior Year Utilized (Offset) | Prior Year Carryovers | Current Year Carryover Utilized (Offset) | Next Year Carryover Adjustment Income (Loss) |
|---|---|---|---|---|---|
| 24th 12/31/00 | | | | | |
| 23rd 12/31/01 | | | | | |
| 22nd 12/31/02 | | | | | |
| 21st 12/31/03 | | | | | |
| 20th 12/31/04 | | | | | |
| 19th 12/31/05 | | | | | |
| 18th 12/31/06 | | | | | |
| 17th 12/31/07 | | | | | |
| 16th 12/31/08 | | | | | |
| 15th 12/31/09 | | | | | |
| 14th 12/31/10 | | | | | |
| 13th 12/31/11 | | | | | |
| 12th 12/31/12 | | | | | |
| 11th 12/31/13 | | | | | |
| 10th 12/31/14 | | | | | |
| 9th 12/31/15 | | | | | |
| 8th 12/31/16 | | | | | |
| 7th 12/31/17 | | | | | |
| 6th 12/31/18 | | | | | |
| 5th 12/31/19 | | | | | |
| 4th 12/31/20 | | | | | |
| 3rd 12/31/21 | | | | | |
| 2nd 12/31/22 | -91 | | 91 | | 91 |
| 1st 12/31/23 | -16 | | 16 | | 16 |
| NOL Carryover Available To Current Year | | | 107 | | |
| Current Year | -123 | | | | 123 |
| NOL Carryover Available To Next Year | | | | | 230 |

| Form 112 | CO Two Year Comparison Worksheet | 2023 & 2024 |
|---|---|---|

| Name | Employer Identification Number | Colorado Account Number |
|---|---|---|
| WHETSTONE TOWNHOUSE ASSOCIATION | 84-0850139 | |

| | | 2023 | 2024 | Differences |
|---|---|---|---|---|
| **Income** | Federal taxable income | -16 | -123 | -107 |
| | Federal net operating loss | | | |
| | Colorado income tax deduction | | | |
| | Other additions | | | |
| | **Total income** | -16 | -123 | -107 |
| **Deductions** | Exempt federal interest | | | |
| | Excludable foreign source income | | | |
| | Colorado source capital gain | | | |
| | Colorado marijuana business deduction | | | |
| | Other subtractions | | | |
| | **Total deductions** | | | |
| | **Modified federal taxable income** | -16 | -123 | -107 |
| | Colorado taxable income before net operating loss | -16 | -123 | -107 |
| | Colorado net operating loss | | | |
| | Subtractions allowed under HB21-1002 | | | |
| | **Colorado taxable income** | -16 | -123 | -107 |
| **Tax and Credits** | **Tax** | 0 | 0 | 0 |
| | Total non-refundable credits | | | |
| | Total enterprise zone credits | | | |
| | Strategic capital tax credit | | | |
| | Recapture of prior credits | | | |
| | **Total tax** | 0 | 0 | 0 |
| **Pymts and Refundable Credits** | Estimated tax and extension payments and credits | | | |
| | Withholding from lottery winnings | | | |
| | Gross conservation easement credit | | | |
| | Innovative motor vehicle credit | | | |
| | Business personal property credit | | | |
| | Renewable energy tax credit | | | |
| | SALT parity act credit | | | |
| | Employee-owned business model credit | | | |
| | Alternative transportation options credit | | | |
| | Refundable residential energy storage systems credit | | | |
| | Refundable heat pump credit | | | |
| | **Total payment and credit** | | | |
| **Tax Due or Refund** | **Tax due (overpayment)** | | | |
| | Penalty | | | |
| | Interest | | | |
| | Estimated tax penalty due | | | |
| | **Net tax due (overpayment)** | 0 | 0 | 0 |
| | **Amount of overpayment to be credited to next year's tax** | | | |
| | **Amount of overpayment refunded** | | | |