FOR REALTORS, IMMIGRATION AND ESTATE ATTORNEYS, PRIVATE BANKERS AND CANADIAN ACCOUNTANTS

The Florida Cross-Border Desk

People arrive in Florida, winter here, sell here and move here from New York and California. Each move needs a U.S. tax record built at the time, or it is lost. One desk handles them all, in English and Spanish. **You give the advice. We keep the record that proves it.**

Into, out of and through Florida

Five services, one team, one call, and a record built at the moment it matters.

SERVICE	WHAT YOU GET	FEE
Foreign sellers	The FIRPTA withholding certificate before closing and the U.S. return for the year of the sale	**$3,500 per sale**
Arrival file	The residency start date, assets at fair market value and the basis record for families becoming U.S. residents	**$5,000 to $15,000**
Investor visa source of funds	Every dollar of an EB-5 investment traced to a lawful source, indexed for the attorney	**$7,500 to $20,000 per case**
Moving to Florida	Residency records kept monthly for families leaving New York or California	**$3,500 setup; $3,000 a year**
Canadian snowbirds	U.S. days tracked all winter and Form 8840 filed by June 15	**$1,500 a year per household**

HOW IT WORKS

1. One call
One number for any client crossing a border or a state line.

2. The right file
We match the client to the service and quote a flat fee.

3. Built at the time
Days, values and documents are recorded as they happen.

4. Every year
The family stays with us for U.S. filings and books.

How we work

- We never solicit your clients for other services.
- No referral fees paid or accepted.
- Flat fees, quoted up front, never tied to a sale price or the tax at stake.

Good to know. Every service has its own one-page guide, and most have a sample. Ask for the one that fits your client.

Baratelli CPA & Accounting, PLLC
The Florida Cross-Border Desk: foreign sellers, arrivals, investor visas, Florida residency and Canadian snowbirds. Flat fees, quoted up front.

One number for every move
(561) 228-6123
www.baratellico.com

Fees as of November 2026, agreed in an engagement letter before work begins. Delivery dates are set for each engagement.

FOR CPA FIRMS OF FIVE TO FIFTY PEOPLE

Overflow support for CPA firms

A resignation in February shouldn't cost you clients. We give your firm experienced capacity on demand: overflow returns, write-up clients and catch-up work, prepared by a CPA-led team in your own software. **You keep the client, the signature and the relationship.**

You sign.
We prepare.

Your firm stays preparer of record on every return. We work inside your software or Baratelli Bankable, never by email.

SERVICE	WHAT YOU GET	FEE
Overflow tax returns	Individual, partnership, S corporation and corporate returns, ready for your review	**Flat fee per return, plus add-ons**
Write-up handoff	Your small write-up clients (under 75 transactions a month), kept monthly	**$500 a month per client**
Bookkeeping catch-up	Books too messy to prepare the return, brought current and reconciled first	**$750 to $2,500 a year of books**
QOE subcontracting	Quality of earnings work for your clients, under your engagement	**Quoted per report**

HOW IT WORKS

1. Talk
We learn your season, your software and the returns you want to send.

2. Consent
You obtain each client's Section 7216 consent; we supply the forms.

3. Prepare
Our team prepares in your system, with a senior CPA review on every file.

4. You sign
Your firm reviews, signs and delivers. The client stays yours.

How we work

- We never solicit your clients, during the engagement or for two years after.
- Work for your clients comes only by your referral, never directly.
- Fees are flat per return or per client, quoted before the season.

Good to know. Every preparer holds a PTIN, and work is staffed ahead of each season. Delivery dates are agreed with you for each batch.

Baratelli CPA & Accounting, PLLC
Overflow returns, write-up and catch-up work for CPA firms, prepared by a CPA-led team and reviewed before it reaches you. Flat fees, quoted up front.

Call us before the season
(561) 228-6123
www.baratellico.com

Fees as of November 2026, agreed in an engagement letter before work begins. Delivery dates are set for each engagement.

FOR BUSINESS BROKERS AND M&A ADVISORS

Quality of earnings for business brokers

Deals stall when the buyer's lender can't trust the seller's numbers. We review the earnings the deal rests on, in the format the buyer's lender will test, so problems surface before the letter of intent instead of after it.

Earnings
a lender accepts

Normalized earnings tied to tax returns and bank deposits, with every add-back supported or flagged.

SERVICE	WHAT YOU GET	FEE
Seller readiness review	Before listing: normalized EBITDA, add-back support, tie-out to returns and deposits, a red-flag list	**$3,000 to $5,000**
Buyer- or seller-ordered QOE review	During the deal: the earnings reviewed in the lender's format	**$3,000 to $5,000**
Sell-side QOE	At listing: a full quality of earnings report, with a non-reliance letter for buyers and lenders	**$7,500 to $20,000**
Books cleanup	Before listing: the current year brought current by our accounting team	**$750 to $2,500 a year of books**

HOW IT WORKS

1. Scope
We agree on the deal, the years and the format the lender will use.

2. Documents
The seller uploads returns, statements and bank records.

3. Review
Our analysts test the earnings; a CPA reviews every finding.

4. Findings
You get the numbers, the red flags and a call to walk through them.

How we work

- The fee is paid at engagement, whether or not the business sells, and never depends on the price.
- We never work both sides of the same deal.
- When our team rebuilt the books, the sell-side report says so, and another firm prepares the lender's QOE.

Good to know. Since October 1, 2026, SBA acquisitions of $3 million or more need a quality of earnings report ordered by the lender. A seller with clean, tested numbers is ready for it.

Baratelli Transaction Advisory, LLC
Quality of earnings reviews and sell-side reports for business brokers and M&A advisors, reviewed by a CPA. Flat fees, quoted up front.

Call us before you list
(561) 228-6123
www.baratellico.com

Fees as of November 2026, agreed in an engagement letter before work begins. Delivery dates are set for each engagement.

FOR FINANCIAL ADVISORS AND WEALTH MANAGERS

Family office accounting for your clients

Your planning is only as current as the numbers behind it. We keep one set of consolidated books across every company, trust and account a family owns, so you see the whole picture each quarter. **You keep the relationship; we keep the books.**

One picture of the whole family

Every entity, trust and investment account consolidated in Baratelli Bankable, at cost and at fair value.

SERVICE	WHAT YOU GET	FEE
Family office accounting	Books for each entity, trust and account; a quarterly consolidated statement; holdings registers and a document vault; one quarterly call	**$1,500 to $5,000 a month**
Trust accounting	Principal and income tracked separately under Florida law; distributions recorded; the annual accounting the trustee owes beneficiaries	**$350 to $750 a month per trust**
Tax returns	Individual, trust, partnership and S corporation returns, prepared from the books	**Billed per return**
Add-ons	Residency records, trust housekeeping, family loans and gifts ledger, aircraft and yacht records	**See our add-on list**

HOW IT WORKS

1. Introduce
You introduce the family; we learn the entities and accounts.

2. Set up
Each entity, trust and account goes into Baratelli Bankable.

3. Every month
The team keeps the books from statements the family uploads.

4. Every quarter
You and the family get the consolidated statement and a call.

How we work

- We never move family or trust money: the family and trustee keep every decision.
- We never manage money or sell investment products.
- No referral fees are paid to or accepted from advisors.

Good to know. Every report explains itself in plain English, so family members who aren't accountants can read it. Bill pay and household payroll are not included.

Baratelli CPA & Accounting, PLLC
Family office and trust accounting for families with two to five entities, prepared by a CPA-led team. Flat fees, quoted up front.

Call us about a client family
(561) 228-6123
www.baratellico.com

Fees as of November 2026, agreed in an engagement letter before work begins. Delivery dates are set for each engagement.

FOR SPORTS AGENTS, ATHLETE BUSINESS MANAGERS AND SPORTS ATTORNEYS

Monthly books for professional athletes

A playing career pays a lot in a short window: game checks during the season, signing and performance bonuses, endorsements and appearances. We keep your clients' books every month and send a package they can read, so you and they know what came in, what's set aside for taxes in every state, and how many years the money covers.

Every season
closed and explained

Income by source, spending, the tax set-aside and how many years the money covers at today's pace.

SERVICE	WHAT YOU GET	FEE
Monthly books and package	Books closed monthly; income by source (team salary, bonuses, endorsements, appearances); spending; tax set-aside; cash runway	**$850 to $1,500 a month**
Several companies	Endorsement and holding companies, real estate and family entities consolidated	**From $2,500 a month**
State tax records	Duty days tracked from the team schedule for the states the athlete owes on game income	**Included with the package**
Tax returns	The federal return and the state returns for road games, prepared from the books	**Billed per return**

HOW IT WORKS

1. Introduce
You introduce the athlete; we learn the contract, endorsements and entities.

2. Set up
Accounts and companies go into Baratelli Bankable.

3. Every month
We close the books and send the package to you and the athlete.

4. Every quarter
A call to walk through income, spending and taxes.

How we work

- We never move client money or pay bills on their behalf.
- The agent and business manager keep the relationship; we keep the books.
- Fees are flat monthly, agreed up front.

Good to know. Athletes owe tax in most states where they play. Tracking duty days during the season makes those state returns straightforward instead of a year-end scramble.

Baratelli CPA & Accounting, PLLC
Monthly books and packages for professional athletes, prepared by a CPA-led team. Flat fees, quoted up front.

Call us about an athlete
(561) 228-6123
www.baratellico.com

Fees as of November 2026, agreed in an engagement letter before work begins. Delivery dates are set for each engagement.

FOR ENTERTAINMENT ATTORNEYS, BUSINESS MANAGERS AND TALENT MANAGERS

Monthly books for artists and entertainers

Income arrives from every direction: show settlements, royalties, merchandise, streaming and brand deals, often through a loan-out company. We keep your clients' books every month and send a package they can read, so you and they know what each source brings in, what's set aside for taxes and how long the money lasts.

Every month
closed and explained

Income by source, tour results, spending, the tax set-aside and the cash runway, in plain English.

SERVICE	WHAT YOU GET	FEE
Monthly books and package	Books closed monthly; income by source (shows, royalties, merchandise, brand deals); spending; tax set-aside; cash runway	**$850 to $1,500 a month**
Tours and settlements	Each show settlement recorded against its promoter or venue; tour results by leg	**Included with the package**
Several companies	Loan-out, touring, publishing and holding companies consolidated	**From $2,500 a month**
Tax returns	Individual and business returns prepared from the books	**Billed per return**

HOW IT WORKS

1. Introduce
You introduce the artist; we learn their income streams and companies.

2. Set up
Accounts and companies go into Baratelli Bankable.

3. Every month
We close the books and send the package to you and the artist.

4. Every quarter
A call to walk through income, spending and taxes.

How we work

- We never move client money or pay bills on their behalf.
- The business manager keeps the relationship; we keep the books.
- Fees are flat monthly, agreed up front.

Good to know. Royalties and merchandise are steady income, not one-time windfalls. The package shows each source on its own, so everyone can see what the artist can count on.

Baratelli CPA & Accounting, PLLC
Monthly books and packages for artists, musicians and entertainers, prepared by a CPA-led team. Flat fees, quoted up front.

Call us about an artist
(561) 228-6123
www.baratellico.com

Fees as of November 2026, agreed in an engagement letter before work begins. Delivery dates are set for each engagement.

FOR TRUST AND ESTATE ATTORNEYS AND TRUSTEES

Trust and estate accounting

Trustees owe beneficiaries an accounting, and most beneficiaries can't read one. We keep the trust's books every month and prepare accountings that explain themselves, so the trustee stays protected and the beneficiaries understand what they're looking at. **You give the advice. We keep the record that proves it.**

Accountings
beneficiaries can read

Principal and income kept separately, every distribution recorded, and a plain-English guide on every page.

SERVICE	WHAT YOU GET	FEE
Trust accounting	Books for the trust; principal and income tracked under Florida law; distributions recorded; the annual accounting	**$350 to $750 a month per trust**
Estate administration accounting	Inventory, receipts and disbursements, and the accountings the personal representative files	**Quoted per estate**
Fiduciary tax returns	Trust and estate returns and beneficiary statements	**Billed per return**
Add-ons	Trust housekeeping, charitable remainder trust accounting, family loans and gifts ledger	**See our add-on list**

HOW IT WORKS

1. Introduce
You introduce the trustee or personal representative.

2. Set up
The trust or estate goes into Baratelli Bankable from its documents.

3. Every month
The team keeps the books from statements the trustee uploads.

4. Each year
The accounting and returns go to the trustee and to you.

How we work

- We never move trust or estate money: the trustee keeps every decision.
- We work alongside the attorney and never give legal advice.
- Fees are flat, agreed up front.

Good to know. We have sample accountings for trusts, estates and private foundations to show your clients exactly what they would receive.

Baratelli CPA & Accounting, PLLC
Trust, estate and fiduciary accounting for attorneys and trustees, prepared by a CPA-led team. Flat fees, quoted up front.

Call us about a trust or estate
(561) 228-6123
www.baratellico.com

Fees as of November 2026, agreed in an engagement letter before work begins. Delivery dates are set for each engagement.

FOR COMMUNITY BANK CREDIT DEPARTMENTS

Lender services for community banks

Every bank has file work it needs done and doesn't want to staff. Baratelli Transaction Advisory prepares it for the lender: quality of earnings reports, cash and transcript checks, spreads and credit packages, so your lenders decide instead of assemble.

Independent
lender-side work

Prepared for the lender, not the borrower or seller, which is the structure the SBA now requires on larger acquisitions.

SERVICE	WHAT YOU GET	FEE
Lender-ordered QOE	Normalized earnings, proof of cash, tax return and transcript tie-out, revenue quality and debt service coverage	**$7,500 to $20,000**
Review of another firm's QOE	When the buyer arrives with a report, we review it for you without redoing the work	**$3,000 to $5,000**
Cash and transcript check	Deposits and IRS transcripts tested against the return on non-SBA deals	**$1,500 to $3,500**
Credit package and spreads	A committee-ready package in your format; spreads into your own template	**$750 to $1,500; spreads $150 to $250**

HOW IT WORKS

1. Vendor review
We provide our vendor packet, including how our team works.

2. First file
You send one file; we scope it and agree the delivery date.

3. Prepare
Analysts work inside your system or Baratelli Bankable; a CPA reviews.

4. Findings
A findings call with the credit officer on every QOE.

How we work

- No lender QOE on any company whose books or returns we keep.
- Files are worked only in your system or ours, never by email.
- The credit decision always stays with the lender.

Good to know. Since October 1, 2026, SBA acquisitions of $3 million or more need a quality of earnings report obtained for the lender.

Baratelli Transaction Advisory, LLC
Quality of earnings, cash and transcript checks, spreads and credit packages for lenders, reviewed by a CPA. Flat fees, quoted up front.

Send us one file
(561) 228-6123
www.baratellico.com

Fees as of November 2026, agreed in an engagement letter before work begins. Delivery dates are set for each engagement.

FOR CREDIT UNION BUSINESS LENDING

Application triage for credit unions

Member business lending is growing, and every application takes underwriter time before anyone knows if it's worth it. A triage memo tells your team where to look first: pursue, fix first or decline, with the issues to resolve before underwriting.

Pursue,
fix first or decline

A short screening memo on each new application, with debt service coverage and the largest loan the cash flow supports.

SERVICE	WHAT YOU GET	FEE
Triage memo	A short screening memo on a new application, with the issues to resolve before underwriting	**$100 to $150 per memo**
Financial spreading	Business and guarantor statements spread into your template, with global cash flow	**$150 to $250 a file**
Full credit package	A committee-ready package in your format	**$750 to $1,500**
Cash and transcript check	Deposits and IRS transcripts tested against the return	**$1,500 to $3,500**

HOW IT WORKS

1. Vendor review
We provide our vendor packet, including how our team works.

2. Send applications
Your lenders send new applications as they arrive.

3. Triage
Analysts screen each one; a CPA reviews every memo.

4. Decide
Your team spends its time on the files worth pursuing.

How we work

- The lending decision always stays with the credit union.
- Files are worked only in your system or ours, never by email.
- Priced per file, with nothing to hire or train.

Good to know. Members whose applications need work first can be referred to our accounting team for cleanup and monthly books, under one roof.

Baratelli Transaction Advisory, LLC
Triage memos, spreads, credit packages and cash checks for credit union business lending, reviewed by a CPA. Flat fees, quoted up front.

Send us one application
(561) 228-6123
www.baratellico.com

Fees as of November 2026, agreed in an engagement letter before work begins. Delivery dates are set for each engagement.

FOR ACCOUNTING FIRMS IN AUSTRALIA, NEW ZEALAND, THE UK AND IRELAND

Overflow bookkeeping for accounting firms

Good accountants are hard to hire, and the monthly work keeps growing. We keep your clients' books every month, under your name, so your team spends its time on the work only it can do. **Your firm keeps the client and the sign-off.**

Your clients.
Your name.

Monthly bookkeeping your firm resells as its own, prepared by our team and reviewed before it reaches you.

SERVICE	WHAT YOU GET	FEE
Monthly bookkeeping	Bank feeds, coding, reconciliations and monthly statements for each client ledger	**Priced per ledger a month, in your currency**
Catch-up work	Months of books brought current and reconciled	**Quoted per ledger**
Your software	We work in your firm’s software or in Baratelli Bankable	**Included**
Data protection	A data-processing agreement and confidentiality terms with every firm	**Included**

HOW IT WORKS

1. Talk
We learn your clients, your software and your month-end.

2. Pilot
You send a few ledgers to start.

3. Every month
Our team keeps the books; a senior reviewer checks every close.

4. You sign off
Your firm reviews and delivers to the client.

How we work

- We never contact your clients: they remain yours.
- We don't prepare local tax or statutory filings; your firm keeps those.
- Fees are flat per ledger, agreed up front.

Good to know. Our team works during your business day, so questions are answered while your staff are at their desks.

Baratelli CPA & Accounting, PLLC
Wholesale monthly bookkeeping for accounting firms, prepared by our team under your firm’s name. Flat fees, quoted up front.

Call us about a pilot
(561) 228-6123
www.baratellico.com

Fees as of November 2026, agreed in an engagement letter before work begins. Delivery dates are set for each engagement.

FOR FAMILY LAW ATTORNEYS AND THEIR CLIENTS

Prenuptial financial disclosure schedules

A prenuptial agreement holds up best when each side made a fair and reasonable disclosure of their finances before signing. When a party owns companies, trusts or art, a list of balances isn't enough. We prepare a complete, dated statement of what each party owns and owes, at book value and at fair market value, with the taxes built in.

Full disclosure
before the signing

Every asset and debt shown at cost and at fair market value, with the unrealized gain, the estimated tax and the value after tax.

SERVICE	WHAT YOU GET	FEE
Financial disclosure schedule	Every asset and debt for one party: book value, fair market value, unrealized gain, estimated tax and value after tax	**$3,500 to $7,500 per party**
Income summary	Income for the last three years, by source, tied to the tax returns	**Included**
Interests and expectations	Trust interests and expected inheritances the client chooses to disclose	**Included**
Supporting documents	A schedule of the statements, appraisals and returns behind every number	**Included**

HOW IT WORKS

1. Engage
The attorney engages us for the client, with a document list.

2. Gather
The client uploads statements, returns and appraisals.

3. Prepare
Our team builds the schedules; a CPA reviews every value.

4. Sign off
The client reviews and signs off, and the schedule is dated as of a set day.

How we work

- One party at a time, never both sides of a marriage.
- Values come from documents and appraisals.
- A flat fee per party, quoted up front.

Good to know. Every page carries a plain-English guide, so both attorneys and both parties can read the schedule the same way.

Baratelli CPA & Accounting, PLLC
Financial disclosure schedules for prenuptial agreements, prepared by a CPA-led team for the client's attorney. Flat fees, quoted up front.

Call us about a client
(561) 228-6123
www.baratellico.com

Fees as of November 2026, agreed in an engagement letter before work begins. Delivery dates are set for each engagement.

FOR FAMILIES WHOSE BOOKS WE KEEP, AND THEIR ADVISORS

The family readiness file

When a parent dies or can't act, the family has to find every account, policy, company and advisor, often with no map. The estate plan says who inherits. The readiness file says what exists, where it is, who to call and what's due, kept current every year in plain English for the person who would need it.

If something happens to me

One map of the family's financial life, kept current from the books we already keep.

SERVICE	WHAT YOU GET	FEE
What exists	Every bank, brokerage and retirement account, policy, company, trust and property, listed by institution and last four digits	**$200 a month**
Who to call	Each advisor, attorney, banker and insurance agent, with what they handle and how to reach them	**Included**
What's due	Recurring bills, insurance premiums, loan payments and tax deadlines for the next 90 days	**Included**
Where the papers are	The location of every original document: wills, trusts, deeds, titles and policies	**Included**

HOW IT WORKS

1. Set up
We build the file from the books and a conversation with the family.

2. Every month
Changes in the books, like a new account or a closed policy, flag the file for update.

3. Every year
We review the file with the family and their attorney.

4. When needed
The family member in charge has the map from the first day.

How we work

- No passwords are ever stored, and accounts show only the last four digits.
- Offered only to families whose books we keep, so the file stays current.
- The fee is flat monthly, agreed up front.

Good to know. The file prints as a binder and lives in the document vault. Estate attorneys like it because it puts their plan in the hands of the person who has to carry it out.

Baratelli CPA & Accounting, PLLC
The family readiness file, kept current for families whose books we keep, by a CPA-led team. Flat fees, quoted up front.

Call us about your family
(561) 228-6123
www.baratellico.com

Fees as of November 2026, agreed in an engagement letter before work begins. Delivery dates are set for each engagement.

FOR IMMIGRATION ATTORNEYS, INTERNATIONAL TAX ADVISORS AND PRIVATE BANKERS

The arrival file for families moving to the U.S.

The U.S. gives no fresh tax basis to people who move here: sell the family company after arrival, and the whole historical gain can be taxed. The family's tax advisor can reset basis with steps finished before U.S. tax residency begins. We keep the record of when residency began and what every asset was worth. **You give the advice. We keep the record that proves it.**

Before the move
is the window

Planning works only if it is finished before the residency start date, and only if the record survives for decades.

SERVICE	WHAT YOU GET	FEE
Residency start date	U.S. days counted under the IRS presence test, before and after the move, so the deadline is clear and the record shows it was met	**$5,000 to $15,000 one time**
Assets at fair market value	Every company, property and account, with the statements and appraisals behind each value	**Included**
Basis record	For each asset, the U.S. basis after the advisor's pre-arrival steps, with the sale or election behind it	**Included**
Opening books	Every entity in Baratelli Bankable from the first day, in dollars, with home-country books beside them	**Included**

HOW IT WORKS

1. Introduce
The attorney or banker introduces the family months before the move.

2. Count and gather
We track U.S. days and collect statements, appraisals and company records.

3. Advisor plans
The tax advisor completes the steps; we record each one with its date.

4. Arrival
The file is dated and signed off, and the opening books begin.

How we work

- The family's tax advisor designs the plan; we keep the record.
- Values come from statements and appraisals.
- A flat fee, quoted up front.

Good to know. After arrival, the same team handles the annual U.S. filings for foreign accounts and companies, in English and Spanish, from the books we started on day one.

Baratelli CPA & Accounting, PLLC
Arrival files for families becoming U.S. tax residents, prepared by a CPA-led team in English and Spanish. Flat fees, quoted up front.

Call us before the move
(561) 228-6123
www.baratellico.com

Fees as of November 2026, agreed in an engagement letter before work begins. Delivery dates are set for each engagement.

FOR IMMIGRATION ATTORNEYS

Source-of-funds files for investor visas

An EB-5 investor has to show that every dollar of the investment came from a lawful source, often through years of salary, company sales, gifts and loans across several countries. A gap in the trail means a request for evidence and months of delay. We trace the money and hand you an organized, indexed file.

Every dollar
traced to its source

From the original earnings or sale to the investment account, with a document behind each step.

SERVICE	WHAT YOU GET	FEE
Source-of-funds tracing	Each source traced through accounts and transfers to the investment	**$7,500 to $20,000 per case**
Document index	Statements, tax returns, sale agreements and gift letters organized and labeled for the petition	**Included**
Source-of-funds report	A plain-English narrative with schedules, for the attorney to review and submit	**Included**
Spanish-language records	Reviewed by our bilingual accountant; certified translations come from a translator	**Included**

HOW IT WORKS

1. Engage
The immigration attorney engages us for the investor.

2. Gather
The investor uploads the records for each source.

3. Trace
Our team traces each dollar; a CPA reviews the file.

4. Deliver
The report and index go to the attorney, who decides what is filed.

How we work

- The attorney represents the investor and decides what is submitted.
- We report what the records show, gaps included.
- A flat fee by number of sources and countries, quoted up front.

Good to know. Investors are about to become U.S. tax residents too. The source-of-funds file and the arrival file draw on the same records.

Baratelli CPA & Accounting, PLLC
Source-of-funds tracing and reports for investor visa petitions, prepared by a CPA-led team in English and Spanish. Flat fees, quoted up front.

Call us about an investor
(561) 228-6123
www.baratellico.com

Fees as of November 2026, agreed in an engagement letter before work begins. Delivery dates are set for each engagement.

FOR CANADIAN ACCOUNTANTS, ADVISORS AND FLORIDA REALTORS

U.S. filings for Canadian snowbirds

A Canadian who winters in Florida can become a U.S. tax resident without spending 183 days here in any one year: the IRS counts this year's days plus a third of last year's and a sixth of the year before. The way out is a closer connection statement, Form 8840, filed by June 15 every year it applies. We count the days, file the form, and handle the condo's U.S. filings from rental to sale.

Count the days.
File by June 15.

Form 8840 has no extension, and a missed year can leave a snowbird treated as a U.S. resident on worldwide income.

SERVICE	WHAT YOU GET	FEE
Snowbird household file	Both spouses' U.S. days tracked through the season, warnings before a limit, and both Forms 8840 filed by June 15	**$1,500 a year per household**
With the condo rental	Plus the U.S. rental return and the forms that stop 30% withholding on the rent	**$2,750 a year per household**
Selling the condo	The FIRPTA withholding certificate, the gain calculation and the U.S. return for the year of the sale	**$3,500 per sale**
Coordination	Your Canadian accountant gets the U.S. figures for the Canadian return	**Included**

HOW IT WORKS

1. Set up
A day-tracking app with read-only access for us, and a short checklist of ties to Canada.

2. All winter
We keep the running count and warn before a limit, so the trip home is planned.

3. By June 15
We prepare Form 8840 and any U.S. return, for signature.

4. When you sell
The foreign seller package handles the 15% withholding.

How we work

- We handle the U.S. side; your Canadian accountant keeps the Canadian return.
- We report the days as they were, with the records behind them.
- Flat fees, quoted up front.

Good to know. Fewer than 183 days in the current year is a hard limit for Form 8840. Past it, a snowbird needs a treaty position on a full U.S. return, so the running count matters most in March.

Baratelli CPA & Accounting, PLLC
U.S. day tracking, Form 8840, rental and sale filings for Canadians who winter in Florida, prepared by a CPA-led team. Flat fees, quoted up front.

Call us before the season
(561) 228-6123
www.baratellico.com

Fees as of November 2026, agreed in an engagement letter before work begins. Delivery dates are set for each engagement.

FOR SEARCH FUNDS, ACQUISITION ENTREPRENEURS AND THEIR INVESTORS

The Searcher Desk

A searcher buying a company with an SBA loan needs earnings they can trust before they sign, a financing package the lender can work from, and books that hold up after closing. We handle all three for the buyer, on one set of numbers in Baratelli Bankable.

From LOI to month twelve.

One team, one set of numbers.

The numbers you test before closing become the books you run the company on.

SERVICE	WHAT YOU GET	FEE
Pre-LOI screen	A first pass on the seller's numbers: normalized earnings, the SBA fit on price, equity and debt service, and the questions to ask	**$1,500 per target**
Buyer-side QOE	Normalized earnings tied to returns and bank deposits, proof of cash, and every add-back supported or flagged	**$7,500 to $20,000**
SBA financing package	Sources and uses, the equity injection schedule, projections and debt service coverage, and the lender's checklist assembled	**$2,500 to $5,000**
Closing funds flow and day-one books	Every dollar at closing accounted for, the opening balance sheet built, and the company set up in Baratelli Bankable	**$2,500 one time**
Lender-Ready monthly books	Books by business day 3, plus a quarterly lender package: statements, debt service coverage and covenants	**$1,500 a month**

HOW IT WORKS

1. Screen
Send the seller's summary and three years of returns before you sign the LOI.

2. Test
The buyer-side QOE tests the earnings the price rests on; a CPA reviews every finding.

3. Finance
We build the package your SBA lender works from, so the file arrives complete.

4. Own
We account for the closing and keep the books, so month one starts clean.

How we work

- We work for the buyer, never the lender, on your deal.
- Fees are paid at engagement and never depend on the deal closing.
- The credit decision always stays with the lender.

Good to know. Since October 1, 2026, an SBA acquisition needs a 10% equity injection, and seller notes, standby debt and passive investors can cover only half of it. At a $3 million price or more, the lender also orders its own QOE from another firm.

Baratelli Transaction Advisory, LLC
Deal screens, buyer-side QOE and SBA financing packages for searchers; monthly books by Baratelli CPA & Accounting, PLLC.

Call us before you sign the LOI
(561) 228-6123
www.baratellico.com

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FOR SBA LENDERS: SERVICING, LIQUIDATION AND CREDIT ADMINISTRATION

SBA guaranty purchase packages

When a 7(a) loan defaults, the guaranty is only as good as the file behind it. The purchase package has to show SBA that the loan was made, closed and serviced the way the rules required when each step was taken. We assemble it tab by tab from your loan file, find the gaps before SBA does, and hand your liquidation officer a package ready to sign and submit.

Protect the guaranty.
Complete before it's submitted.

Your officer signs the Request to Honor. We do the assembly, the cross-checks and the document index behind it.

SERVICE	WHAT YOU GET	FEE
Guaranty purchase package	The Universal Purchase Package assembled from your file: loan history, cause of default, servicing actions, collateral, equity injection proof and the document index	**$3,500 to $7,500 per loan**
Pre-submission file check	Your package or file tested against the SOP in effect when the loan was approved, with a list of items to cure before it goes to SBA	**$1,500 to $2,500 per loan**
Wrap-up report and liquidation schedule	Recoveries, care and preservation of collateral expenses, and the wrap-up schedules SOP 50 57 requires	**$1,000 to $2,000 per loan**
Pre-sale file check	Before you sell the guaranteed portion: the closing file checked so a later purchase request starts from a complete file	**$500 to $1,000 per loan**

HOW IT WORKS

1. Vendor review
We provide our vendor packet, including how our team works and protects files.

2. First file
You send one defaulted loan; we scope it and agree the delivery date.

3. Assemble
Analysts build the package in your system or Baratelli Bankable; a CPA reviews it.

4. Hand over
Your officer gets the package, the gap list and a call to walk through it.

How we work

- The bank signs and submits; SBA decisions and any negotiation stay with the bank and its counsel.
- We work only from your file. We never contact the borrower or guarantors.
- Files are worked only in your system or ours, never by email.
- Flat fees, quoted up front.

Good to know. Since April 15, 2025, SBA reviews a purchase request under the SOP 50 10 in effect when the loan was approved, and servicing actions under the SOP 50 57 in effect when they were taken. The package must also show the equity injection was made, from a source allowed at approval.

Baratelli Transaction Advisory, LLC
Guaranty purchase packages, file checks and wrap-up schedules for SBA 7(a) lenders, reviewed by a CPA. Flat fees, quoted up front.

Send us one file
(561) 228-6123
www.baratellico.com

Fees as of November 2026, agreed in an engagement letter before work begins. Delivery dates are set for each engagement.

FOR BUSINESS OWNERS

Monthly bookkeeping

Clean monthly books tell you where the money went, what you can spend, and what you owe. Our CPA-led team reconciles every account, closes the month on a set date, and sends a monthly financial package written for an owner, not an accountant: the income statement, balance sheet and cash flow, each with a plain-language explanation of what changed.

From chaos to confidence.

Books you can run the business on.

One flat monthly fee, a set close date each month, and the same team on your books every month.

SERVICE	WHAT YOU GET	FEE
Essentials	Under 100 transactions a month: bank and card accounts reconciled, income statement and balance sheet, the monthly package	**$500 a month**
Standard	100 to 300 transactions: Essentials plus bills and invoices, payroll entries, sales tax figures and a quarterly call	**$850 a month**
Lender-Ready	300 to 700 transactions, or any business with a loan: Standard plus a quarterly lender package with debt service coverage and covenants	**$1,500 a month**
Multi-entity	Holding companies and related businesses: each company plus the consolidation and intercompany accounts	**From $2,500 a month**
Catch-up	Behind on the books: past months brought current by our accounting team before monthly service starts	**$750 to $2,500 a year of books**

HOW IT WORKS

1. Scope
A short call and a look at your accounts to set the package and the fee.

2. Connect
Read-only bank and card access and a one-time document checklist.

3. Close
We reconcile, code and close every month; questions come to you reviewed by a CPA.

4. Package
Your monthly package arrives on the agreed date, with what changed and why.

How we work

- A CPA reviews every close before it reaches you.
- Your books live in Baratelli Bankable and can be exported to your CPA at any time.
- Flat fees, quoted up front; no hourly billing.

Good to know. Clean monthly books make the rest easier: tax returns, a bank loan, or a sale of the business. Some owners start with a catch-up year, and the monthly package then shows the trend from the first month. Baratelli CPA & Accounting also prepares the year-end returns.

Baratelli CPA & Accounting, PLLC
Monthly bookkeeping and the monthly financial package for business owners, prepared by a CPA-led team. Flat fees, quoted up front.

Call us about your books
(561) 228-6123
www.baratellico.com

Fees as of November 2026, agreed in an engagement letter before work begins. Delivery dates are set for each engagement.