

Your Client got an IRS letter, now what?

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*Thriving in the Digital Economy-
Best Practices for Small Business and their Tax Advisors*

Torie Charvez, EA
Tax Goddess Inc
1475 S. Bascom Ave Ste 201
Campbell, CA 95008

IRS Correspondence

The Internal Revenue Service will send notices for the following reasons:

- Taxpayer has a balance due.
- Taxpayer has a larger or smaller refund.
- There are questions about the tax return
- There is a need to verify the taxpayer's identity.
- The Internal Revenue Service needs additional information.
- There was a change made to the return.
- There is a delay in the processing of the return

Read and Respond.

There will always be a due date on the notice. It is important that a response is made. Failure to respond will result in additional notices and escalation of actions by the Internal Revenue Service.

IRS letters are computer generated and follow a time line set in the database. Often a response may cross in the mail with a second notice.

The IRS has list of the different notices on their website. Detail information can be obtained from that list, but not always a copy of what the notice will look like.

Before getting into examples of letters and responses, some basic information and terms will be reviewed.

Collection terms clarified

- Levy
 - One time action usually done against the taxpayer's bank account
- Lien
 - Filing will local agencies to list a taxpayer' debt and put a request against a taxpayer's property in an attempt to secure payment if and when taxpayer sells assets
- Garnishment
 - Securing a claim against wages or contract income to pay against a taxpayer's debt.

Notice Number (click for details)	Description	Topic
CP01	We received the information that you provided and have verified your claim of identity theft. We have placed an identity theft indicator on your account.	Identity Theft
CP01A	This notice tells you about the Identity Protection Personal Identification Number (IP PIN) we sent you.	Identity Theft
CP01B	This notice tells you the IRS needs more information from you to process your tax return accurately.	Identity Theft
CP01C	This CP01C notice is issued to taxpayers who are not currently impacted by tax-related identity theft to acknowledge receipt of standard identity theft documentation and to inform them their account has been marked with an identity theft indicator.	Identity Theft
CP01H	You received a CP 01H notice because we were unable to process your tax return. The IRS has locked your account because the Social Security Administration informed us that the Social Security number (SSN) of the primary or secondary taxpayer on the return belongs to someone who was deceased prior to the tax year shown on the tax form.	SSN
CP01S	We received your Form 14039 or similar statement for your identity theft claim. If you are due a refund, we'll issue it or contact you when we finish processing your case or if we need additional information.	Identity Theft
CP02H	You owe a balance due as a result of amending your tax return to show receipt of a grant received as a result of Hurricane Katrina, Rita or Wilma.	Balance Due
CP03C	You received a tax credit (called the First-Time Homebuyer Credit) for a house you purchased. You may need to file a form to report a change in ownership to the house you purchased.	Credit
CP04	Our records show that you or your spouse served in a combat zone, a qualified contingency operation, or a hazardous duty station during the tax year specified on your notice. As a result, you may be eligible for tax deferment.	Combat Zone

Notice Number (click for details)	Description	Topic
CP05	We sent you this notice because we're reviewing your tax return to verify income, deductions, credits, etc. We're holding your refund until we finish our review.	Verification
CP05A	We are examining your return and we need documentation.	Verification
CP05B	We issue a CP05B notice when the IRS receives a tax return that shows a refund amount and we can't determine if the income reported on the tax return matches the income reported to us by payers. The IRS is holding your refund until we receive the additional information we requested from you to determine if the income is correct before we can release your refund.	Refund
CP06	We're auditing your tax return and need documentation from you to verify the Premium Tax Credit (PTC) that you claimed. We are holding all or part of your refund, pending the result of this audit, because of this discrepancy with your PTC.	ACA
CP06A	We're auditing your tax return and need documentation from you to verify the Premium Tax Credit (PTC) that you claimed.	ACA
CP07	We received your tax return and are holding your refund until we complete a more thorough review of the benefits you claimed under a treaty and/or the deductions claimed on Schedule A.	Deductions
CP08	You may qualify for the Additional Child Tax Credit and be entitled to some additional money.	Additional Child Tax Credit
CP09	We've sent you this notice because our records indicate you may be eligible for the Earned Income Credit (EIC), but didn't claim it on your tax return.	EIC
CP10	We made a change(s) to your return because we believe there's a miscalculation. This change(s) affected the estimated tax payment you wanted applied to your taxes for next year.	Change To Your Estimated Tax Credit Amount
CP10A	We made a change(s) to your return because we believe there's a miscalculation involving your Earned Income Credit. This change(s) affected the estimated tax payment you wanted applied to your taxes for next year.	Change To Your Estimated Tax Credit Amount
CP11	We made changes to your return because we believe there's a miscalculation. You owe money on your taxes as a result of these changes	Balance Due

Notice Number (click for details)	Description	Topic
CP11A	We made changes to your return because we believe there's a miscalculation involving your Earned Income Credit. You owe money on your taxes as a result of these changes.	Balance Due
CP11M	We made changes to your return involving the Making Work Pay and Government Retiree Credit. You owe money on your taxes as a result of these changes.	Balance Due
CP12	We made changes to correct a miscalculation on your return.	Return Error
CP12A	We made changes to correct the Earned Income Credit (EIC) claimed on your tax return.	EIC
CP12E or CP12F	We made changes to correct a miscalculation on your return.	Return Error
CP12M	We made changes to the computation of the Making Work Pay and/or Government Retiree Credits on your return.	Return Error
CP12R	We made changes to the computation of the Rebate Recovery Credit on your return.	Return Error
CP13	We made changes to your return because we believe there's a miscalculation. You're not due a refund nor do you owe an additional amount because of our changes. Your account balance is zero.	Zero Balance
CP13A	We made changes to your return because we found an error involving your Earned Income Credit. You're not due a refund nor do you owe an additional amount because of our changes. Your account balance is zero.	Zero Balance
CP13M	We made changes to your return involving the Making Work Pay credit or the Government Retiree Credit. You're not due a refund nor do you owe an additional amount because of our changes. Your account balance is zero.	Zero Balance
CP13R	We made changes to your return involving the Recovery Rebate Credit. You're not due a refund nor do you owe an additional amount because of our changes. Your account balance is zero.	Zero Balance
CP14	We sent you this notice because you owe money on unpaid taxes.	Balance Due
CP14 A/B/C/D/E Notice	We sent you this notice because you owe money on unpaid taxes.	Balance Due
LT14	We show you have past due taxes and we've been unable to reach you. Call us immediately.	Balance Due
ST14	Nuestros registros indican que usted todavía adeuda impuestos morosos, y no hemos podido comunicarnos con usted. Llámenos inmediatamente.	Saldo pendiente
CP14H	We sent you this notice because you owe money on an unpaid shared responsibility payment.	ACA
CP14I	You owe taxes and penalties because you didn't take out the minimum amount you had to from your traditional	IRA

Notice Number (click for details)	Description	Topic
CP15B	We charged you a Trust Fund Recovery Penalty (TFRP) for not paying employment or excise taxes.	Penalty
CP15H	Your shared responsibility payment (SRP) assessment is due to a recalculation based on changes to your income tax liability. Your examination results are addressed in a separate correspondence.	ACA
CP16	We sent you this notice to tell you about changes we made to your return that affect your refund. We made these changes because we believe there was a miscalculation. Our records show you owe other tax debts and we applied all or part of your refund to them.	Refund
LT16	We may take enforcement action to collect taxes you owe because you have not responded to previous notices we sent you on this matter. We need to hear from you about your overdue taxes or tax returns.	Balance Due
ST16	Podemos empezar acciones de cobro para cobrarle el impuesto que adeuda, ya que usted no ha respondido a los avisos anteriores que le enviamos referentes a este asunto. Tenemos que saber de usted en cuanto a sus impuestos o declaraciones morosas.	Saldo pendiente
CP18	We believe you incorrectly claimed one or more deductions or credits. As a result, your refund is less than you expected.	Refund
LT18	We have not received a response from you to our previous requests for overdue tax returns.	Balance Due
ST18	Podemos empezar acciones de cobro para cobrarle el impuesto que adeuda, ya que usted no ha respondido a los avisos anteriores que le enviamos referentes a este asunto. Tenemos que saber de usted en cuanto a sus impuestos o declaraciones morosas.	Saldo pendiente
CP19	We have increased the amount of tax you owe because we believe you incorrectly claimed one or more deductions or credits.	Deductions
CP20	We believe you incorrectly claimed one or more deductions or credits. As a result, your refund is less than you expected.	Deductions
CP21A	We made the change(s) you requested to your tax return for the tax year specified on the notice. You owe money on your taxes as a result of the change (s).	Balance Due
CP21B	We made the change(s) you requested to your tax return for the tax year specified on the notice. You should receive your refund within 2-3 weeks of your notice.	Refund
CP21C	We made the change(s) you requested to your tax return for the tax year specified on the notice. You're not due a refund nor do you owe any additional amount. Your account balance for this tax form and tax year is zero.	Even Balance

Notice Number (click for details)	Description	Topic
CP21E	As a result of your recent audit, we made changes to your tax return for the tax year specified on the notice. You owe money on your taxes as a result of these changes.	Balance Due
CP21H	We made the changes you requested to your tax return for the tax year on the notice, which also changed your shared responsibility payment.	Balance Due
CP21I	We made changes to your tax return for the tax year specified on the notice for Individual Retirement Arrangement (IRA) taxes. You owe money on your taxes as a result of these changes.	Balance Due
CP22A	We made the change(s) you requested to your tax return for the tax year specified on the notice. You owe money on your taxes as a result of the change (s).	Balance Due
CP22E	As a result of your recent audit, we made changes to your tax return for the tax year specified on the notice. You owe money on your taxes as a result of these changes.	Balance Due
CP22H	We made the changes you requested to your tax return for the tax year on the notice, which also changed your shared responsibility payment.	Balance Due
CP22I	We made changes to your tax return for the tax year specified on the notice for Individual Retirement Arrangement (IRA) taxes. You owe money on your taxes as a result of these changes.	Balance Due
CP23	We made changes to your return because we found a difference between the amount of estimated tax payments on your tax return and the amount we posted to your account. You have a balance due because of these changes.	Balance Due
CP24	We made changes to your return because we found a difference between the amount of estimated tax payments on your tax return and the amount we posted to your account. You have a potential overpayment credit because of these changes.	Refund
LT24	We received your payment proposal to pay the tax you owe; however, we need more information about your financial situation.	Balance Due
ST24	Recibimos su propuesta de pago para pagar los impuestos que adeuda. Sin embargo, necesitamos más información acerca de su situación financiera.	Saldo pendiente
CP24E	We made changes to your return because we found a difference between the amount of estimated tax payments on your tax return and the amount we posted to your account. You have a potential overpayment credit because of these changes.	Refund
CP25	We made changes to your return because we found a difference between the amount of estimated tax payments on your tax return and the amount we posted to your account. You're not due a refund nor do you owe an additional	Zero Balance

Notice Number (click for details)	Description	Topic
LT26	You were previously asked information regarding the filing of your tax return for a specific tax period.	Information Request
ST26	Antes le pedían información referente a la manera que fue presentada su declaración de impuestos para un período tributario específico.	Solicitud de información
CP27	We've sent you this notice because our records indicate you may be eligible for the Earned Income Credit (EIC), but didn't claim it on your tax return.	EIC
LT27	For us to consider an installment agreement for your overdue taxes, you must complete Form 433F, Collection Information Statement.	Installment Agreement
ST27	Para nosotros considerar establecerle un plan de pagos a plazos para sus impuestos vencidos, usted tiene que completar el Formulario 433F(SP), Declaración de Ingresos y Gastos.	Plan de pagos
CP30	We charged you a penalty for not pre-paying enough of your tax either by having taxes withheld from your income, or by making timely estimated tax payments.	Penalty
CP30A	We reduced or removed the penalty for underpayment of estimated tax reported on your tax return.	Penalty
CP32	We sent you a replacement refund check.	Refund
CP32A	Call us to request your refund check.	Refund
LT33	We received your payment; however, there's still an outstanding balance.	Balance Due
ST33	Recibimos su pago; sin embargo, todavía hay un saldo pendiente.	Saldo pendiente
CP39	We used a refund from your spouse or former spouse to pay your past due tax debt. You may still owe money.	Balance Due
LT39	We're required by law to remind you in writing about your overdue tax.	Balance Due
ST39	La ley nos obliga a recordarle, por escrito, de su impuesto moroso.	Saldo pendiente
LT40	We're trying to collect unpaid taxes from you. In order to do so, we may contact others to get or verify your contact information.	Balance Due
ST40	Tratamos de recaudar sus impuestos impagados. Para hacerlo, podemos comunicarnos con otras personas para conseguir o verificar su información de contacto.	Saldo pendiente
LT41	We're trying to collect unfiled returns from you. In order to do so, we may contact others to get or verify your contact information.	Balance Due
ST41	Tratamos de obtener las declaraciones que usted no ha presentado. Para hacerlo, podemos comunicarnos con otras personas para conseguir o verificar su información de contacto.	Saldo pendiente
CP42	The amount of your refund has changed because we used it to pay your spouse's past due tax debt.	Refund

Notice Number (click for details)	Description	Topic
CP45	We were unable to apply your overpayment to your estimated tax as you requested.	Overpayment
LP47	We are requesting your assistance in locating a taxpayer that may or may not be currently employed by you.	Address Update
CP49	We sent you this notice to tell you we used all or part of your refund to pay a tax debt.	Overpayment
CP51A	We computed the tax on your Form 1040, 1040A or 1040EZ. You owe taxes.	Balance Due
CP51B	We computed the tax on your Form 1040, 1040A or 1040EZ. You owe taxes.	Balance Due
CP51C	We computed the tax on your Form 1040, 1040A or 1040EZ. You owe taxes.	Balance Due
CP52	We are informing the taxpayer a correction has been made to self-employment taxes claimed on Schedule SE, Form 1040.	Self-Employment Tax
CP53	We can't provide your refund through direct deposit, so we're sending you a refund check by mail.	Direct Deposit
CP53A	We tried to direct deposit your refund, but the financial institution couldn't process it. We are researching your account, but it will take 8 to 10 weeks to reissue your refund.	Direct Deposit
CP53B	We tried to direct deposit your refund, but the financial institution couldn't process it. We are researching your account, but it will take 8 to 10 weeks to complete our review and verify this refund.	Direct Deposit
CP53C	We tried to direct deposit your refund, but the financial institution couldn't process it. When refund payments are questionable, we review related returns to ensure the return is valid. We are researching your account, but it will take 8 to 10 weeks to complete our review and verify this refund.	Direct Deposit
CP53D	We can't direct deposit your refund because we limit the number of direct deposit refunds to the same bank account or on the same pre-paid debit card.	Direct Deposit
CP54B	Your tax return shows a different name and/or ID number from the information we have for your account. Please provide more information to us in order to receive your refund.	Name/SSN
CP54E	Your tax return shows a different name and/or ID number from the information we have for your account. Please provide the requested information.	Name/SSN
CP54G	Your tax return shows a different name and/or ID number from the information we have for your account. Please provide the requested information.	Name/SSN
CP54Q	Your tax return shows a different name and/or ID number from the information we have on file for you or from the	Name/SSN

Notice Number (click for details)	Description	Topic
CP57	We send a CP 57 to inform the recipient that we're assessing a penalty for insufficient funds on their account.	Penalty
CP59	We sent you this notice because we have no record that you filed your prior personal tax return or returns.	Filing
LP59	We previously sent you a notice of levy to collect money from the taxpayer named in the notice, but received no response, or an explanation of why you haven't sent it.	Levy
CP60	We removed a payment erroneously applied to your account.	Payment
LP61	We need information about a taxpayer to assist us in resolving a federal tax matter.	Taxpayer Info Request
CP62	We applied a payment to your account.	Payment
LP62	We need information about a taxpayer to assist us in resolving a federal tax matter. We are asking for your help because we believe this person has an account with you.	Taxpayer Info Request
CP63	We are holding your refund because you have not filed one or more tax returns and we believe you will owe tax.	Refund
LP64	We are requesting your assistance in trying to locate a taxpayer that you may or may not know.	Locate Taxpayer
SP64	Estamos solicitando su ayuda para tratar de localizar a un contribuyente que usted puede o no conocer.	Localizar a un contribuyente
LP68	We released the notice of levy sent to you regarding the taxpayer named in the notice.	Levy
CP71	You received this notice to remind you of the amount you owe in tax, penalty and interest.	Balance Due
CP71A	You received this notice to remind you of the amount you owe in tax, penalty and interest.	Balance Due
CP71C	You received this notice to remind you of the amount you owe in tax, penalty and interest.	Balance Due
CP71D	You received this notice to remind you of the amount you owe in tax, penalty and interest.	Balance Due
CP71H	You received this notice to remind you of the amount you owe in tax, penalty and interest.	Balance Due
CP72	You may have claimed a frivolous position on your tax return. A frivolous return is identified when some information on the return has no basis in the law.	Frivolous Return
LT73	Your federal employment tax is still not paid. We issued a notice levy to collect your unpaid taxes.	Employment Tax
ST73	Aún no ha pagado sus impuestos federales sobre la nómina. Emitimos un aviso de embargo para recaudar sus impuestos impagados.	Impuestos sobre la nómina

Notice Number (click for details)	Description	Topic
CP74	You are recertified for EITC. You don't have to fill out Form 8862, Information To Claim Earned Income Credit After Disallowance, in the future. You'll receive your EIC refund within 6 weeks as long as you don't owe other tax or debts we're required to collect.	EIC
CP75	We're auditing your tax return and we need documentation to verify the Earned Income Credit (EIC) that you claimed. The EIC and/or the Additional Child Tax Credit (ACTC) portions of your refund are being held pending the results of this audit. If you claimed the Premium Tax Credit (PTC), that portion of your refund is also being held.	EIC
LT75	Your federal tax is unpaid. We asked you to pay the tax, but haven't received your payment. We issued a notice of levy to collect your unpaid taxes.	Levy
ST75	Su impuesto federal no ha sido pagado. Le hemos solicitado que pague el impuesto, pero no hemos recibido su pago. Emitimos un aviso de embargo para cobrar sus impuestos sin pagar.	Aviso de embargo
CP75A	We're auditing your tax return and need documentation to verify the Earned Income Credit (EIC), dependent exemption(s) and filing status you claimed.	EIC
CP75C	You were banned from claiming the Earned Income Credit (EIC) in a prior tax year due to your intentional disregard of the rules or a fraudulent claim. Since your ban is still in effect, we disallowed the EIC for your current tax year.	EIC
CP75D	We're auditing your tax return and we need documentation to verify the income and withholding you reported on your tax return. This may affect your eligibility for the Earned Income Credit (EIC), dependent exemption(s) and other refundable credits that you claimed. We are holding your refund pending the results of the audit.	EIC
CP76	We are allowing your Earned Income Credit as claimed on your tax return. You will receive any expected refund in 8 weeks provided you owe no other taxes or legal debts we are required to collect.	EIC
CP77	We are notifying you of our intent to levy certain assets for unpaid taxes. You have the right to a Collection Due Process hearing.	Levy
CP79	We denied the Earned Income Credit (EIC) you claimed on your individual income tax return. You won't receive EIC with a qualifying child or children in the future until you prove your eligibility to receive it.	EIC
CP79A	We denied all or part of the Earned Income Credit (EIC) you claimed on your individual income tax return. We determined you recklessly or intentionally disregarded the EIC rules and regulations. For this reason, the law	EIC

Notice Number (click for details)	Description	Topic
CP79B	We denied all or part of the Earned Income Credit (EIC) you claimed on your individual income tax return. We determined you made a fraudulent EIC claim. For this reason, the law does not allow you to claim the EIC for the next 10 years.	EIC
CP80	We credited payments and/or other credits to your tax account for the tax period shown on your notice. However, we haven't received your tax return.	Filing
CP81	We haven't received your tax return for a specific tax year. The statute of limitations to claim a refund of your credit or payment for that tax year is about to expire.	Filing
CP87A	We sent you this notice because we received a tax return from another taxpayer claiming a dependent or qualifying child with the same social security number as a dependent or qualifying child listed on your tax return. The last four digits of the social security number for each dependent or qualifying child we're concerned about is shown on the notice for your review.	Duplicate TIN
CP87B	We sent you this notice because you claimed an exemption for yourself and someone else also claimed you as a dependent exemption for the same tax year on another tax return. You can't claim an exemption for yourself if someone else is entitled to take an exemption for you as his or her dependent.	Duplicate TIN
CP87C	We sent you this notice because you claimed a dependent on your tax return with reported gross income for more than the amount of the exemption deduction. Someone else also claimed this dependent with the same social security number on another tax return. You can't claim someone whose gross income exceeds the deduction amount for a dependent exemption unless that person is permanently and totally disabled at some time during the tax year and his or her income is from services performed at a sheltered workshop.	Duplicate TIN
CP87D	We sent you this notice because our records show you claimed someone as a dependent on your tax return who also filed a tax return with his or her spouse. Generally, you can't claim someone as a dependent who files a married filing joint tax return. In addition, someone who files a joint tax return usually doesn't fit the definition of a "qualifying child" for the earned income credit.	Duplicate TIN
CP88	We are holding your refund because you have not filed one or more tax returns and we believe you will owe tax.	Filing
CP90	We are notifying you of our intent to levy certain assets for unpaid taxes. You have the right to a Collection Due Process hearing.	Levy
CP90C	We levied your assets for unpaid taxes. You have the right to a Collection Due Process hearing.	Levy

Notice Number (click for details)	Description	Topic
CP92	We levied your state tax refund for unpaid taxes. You have the right to a Collection Due Process hearing.	Levy
CP94	This notice is to inform you that a restitution-based assessment was made under Internal Revenue Code Section 6201(a)(4) in accordance with the court's restitution order. The amount due is based on the amount of restitution you were ordered to pay, as well as any other penalties and interest reflected on the billing summary.	Levy
CP301	We sent you this notice to inform that you visited IRS online services website and went through Identity Verification process.	Identity Theft
CP501	You have a balance due (money you owe the IRS) on one of your tax accounts.	Balance Due
CP501H	You have a balance due (money you owe the IRS) on your shared responsibility payment account.	ACA
CP503	We have not heard from you and you still have an unpaid balance on one of your tax accounts.	Balance Due
CP503H	You still have an unpaid balance on your shared responsibility payment account.	ACA
CP504	You have an unpaid amount due on your account. If you do not pay the amount due immediately, the IRS will seize (levy) your state income tax refund and apply it to pay the amount you owe.	Levy
CP515I	This is a reminder notice that we still have no record that you filed your prior tax return or returns.	Filing
CP516	This is a reminder notice that we still have no record that you filed your prior tax return or returns.	Filing
CP518I	This is a final reminder notice that we still have no record that you filed your prior tax return(s).	Filing
CP521	This notice is to remind you that you have an installment agreement payment due. Please send your payment immediately.	Installment Agreement
CP523	This notice informs you of our intent to terminate your installment agreement and seize (levy) your assets. You have defaulted on your agreement.	Levy
CP523H	This notice informs you of our intent to terminate your installment agreement.	ACA
CP547	We received your Form 2848, 8821, or 706, and we assigned you a Centralized Authorization File (CAF) number.	CAF
CP560A	Important Information about your child's Adoption Taxpayer Identification Number (ATIN). We assigned your child an ATIN.	Adoption TIN
CP560B	Important Information about your child's Adoption Taxpayer Identification Number (ATIN). We approved your request for a one-year extension.	Adoption TIN
CP561A	Important Information about your child's Adoption Taxpayer Identification Number (ATIN). Your child's ATIN expires in 3 months.	Adoption TIN

Notice Number (click for details)	Description	Topic
CP561B	Important Information about your child's Adoption Taxpayer Identification Number (ATIN). The extension for your child's ATIN expires in 3 months.	Adoption TIN
CP561C	Important Information about your child's Adoption Taxpayer Identification Number (ATIN). Your child's ATIN expired.	Adoption TIN
CP562A	Important Information about your Form W-7A, Application for Taxpayer Identification Number for Pending U.S. Adoptions. Your application was incomplete and we need more information to process your request for an ATIN.	Adoption TIN
CP562C	Important Information about your child's Adoption Taxpayer Identification Number (ATIN). We need more information to process your one year extension request of your child's ATIN.	Adoption TIN
CP563	We reviewed your Form W-7A, Application for Taxpayer Identification Number for Pending U.S. Adoptions, and we need additional information in order to process it.	Adoption TIN
CP565	We gave you an Individual Taxpayer Identification Number (ITIN).	ITIN
CP565SP	Nosotros le asignamos un Número de Identificación Personal del Contribuyente (ITIN, por sus siglas en inglés).	ITIN
CP566	We need more information to process your application for an Individual Taxpayer Identification Number (ITIN). You may have sent us an incomplete form. You may have sent us the wrong documents.	ITIN
CP567	We rejected your application for an Individual Taxpayer Identification Number (ITIN). You may not be eligible for an ITIN. Your documents may be invalid. We may not have received a reply when we asked for more information.	ITIN
CP601	Usted tiene un saldo pendiente de pago (dinero que le debe al IRS) en una de sus cuentas contributivas.	Saldo pendiente
CP603	No hemos recibido respuesta de parte de usted y todavía tiene un saldo sin pagar en una de sus cuentas contributivas.	Saldo pendiente
CP604	Usted tiene un saldo sin pagar en su cuenta. De no pagar esta cantidad inmediatamente, el IRS embargará cualquier reembolso de impuestos estatales al que tenga derecho y aplicarlo al pago de su deuda.	Embargo
CP615I	Este aviso es un recordatorio, que según nuestros registros, todavía no tenemos información de que usted haya presentado su anterior declaración o declaraciones de impuestos.	Presentación de impuestos
CP616	Este es un recordatorio que todavía no tenemos un registro de que usted presentó su anterior declaración o declaraciones de impuestos.	Presentación de impuestos
CP618I	Lo presente, es el aviso final para recordarle que según nuestros registros, usted todavía no ha presentado su(s) declaración(es)	Presentación de impuestos

Notice Number (click for details)	Description	Topic
CP621	Este aviso es para notificarle que usted tiene un plan de pagos a plazos vencido. Por favor, envíe el pago inmediatamente.	Acuerdo de pagos a plazos
CP623	Este aviso es para informarle nuestra intención de cancelar su plan de pagos a plazos y confiscar (embargar) sus bienes. Usted incumplió en su acuerdo.	Embargo
CP701S	Recibimos su Formulario 14039 o una declaración similar para su reclamación de robo de identidad. Si se le adeuda un reembolso, lo emitiremos o nos comunicaremos con usted cuando se complete la tramitación de su caso o si necesitamos información adicional.	Robo de identidad
CP701B	Este aviso le comunica que el IRS necesita más información de usted para tramitar su declaración de impuestos con precisión.	Robo de identidad
CP701C	Enviamos el aviso CP701C a aquellos contribuyentes que actualmente no se ven afectados por el robo de identidad relacionado con los impuestos, para que reconozcan que han recibido los documentos estándares de robo de identidad y para informarles que su cuenta ha sido marcada con un indicador de robo de identidad. impuestos con precisión.	Robo de identidad
CP711	Nosotros realizamos cambios a su planilla debido a que entendemos que hubo un cálculo erróneo. Como resultado de estos cambios, usted adeuda dinero por sus contribuciones.	Saldo pendiente
CP712	Hemos realizado cambios para corregir un error de cálculo en su planilla.	Error de cálculo
CP713	Hemos realizado cambios para corregir un error de cálculo en su planilla. No se le debe un reembolso y no adeuda una cantidad de dinero adicional a causa de estos cambios. El saldo de su cuenta es cero.	Saldo de su cuenta es cero
CP714	Le enviamos este aviso porque usted adeuda contribuciones pendientes de pago.	Saldo pendiente
CP721	Hicimos el(los) cambio(s) que usted solicitó a su declaración de impuestos para el año tributario que aparece en su aviso. Como resultado de éste(estos) cambio(s) usted debe dinero en sus impuestos.	Saldo pendiente
CP722	Hicimos el(los) cambio(s) que usted solicitó a su declaración de impuestos para el año tributario que aparece en su aviso. Como resultado de éste(estos) cambio(s) usted debe dinero en sus impuestos.	Saldo pendiente
CP749	Le enviamos este aviso para informarle que hemos utilizado todo o parte de su reintegro para pagar una deuda contributiva.	Pago
CP759	Le enviamos este aviso porque no tenemos registro que indique que usted radicó su planilla o planillas de contribuciones personales para uno o varios años anteriores.	Presentación de impuestos
CP771	Usted recibió este aviso para recordarle sobre la cantidad que adeuda en contribuciones, multas e intereses.	Saldo pendiente

Notice Number (click for details)	Description	Topic
CP772	Usted recibió este aviso para recordarle sobre la cantidad que adeuda en contribuciones, multas e intereses.	Saldo pendiente
CP773	Usted recibió este aviso para recordarle sobre la cantidad que adeuda en contribuciones, multas e intereses.	Saldo pendiente
CP774	Usted recibió este aviso para recordarle sobre la cantidad que adeuda en contribuciones, multas e intereses.	Saldo pendiente
CP2000	The income and/or payment information we have on file doesn't match the information you reported on your tax return. This could affect your tax return; it may cause an increase or decrease in your tax, or may not change it at all.	Underreporter
CP2005	We accepted the information you sent us. We're not going to change your tax return. We've closed our review of it.	Underreporter
CP2006	We received your information. We'll look at it and let you know what we're going to do.	Underreporter
LT2030	We are proposing changes in income, credits, and deductions reported on your Form 1120, U.S. Corporation Income Tax Return, or Form 1041, U.S. Income Tax Return for Estates and Trusts.	Underreporter
CP2057	You need to file an amended return. We've received information not reported on your tax return.	Underreporter
CP2501	You need to contact us. We've received information not reported on your tax return.	Underreporter
LT2531	Information reported on your tax return doesn't match information reported to us.	Underreporter
CP2566	We didn't receive your tax return. We have calculated your tax, penalty and interest based on wages and other income reported to us by employers, financial institutions and others.	ASFR
CP2566R	We previously sent you a CP63 notice informing you we are holding your refund until we receive one or more unfiled tax returns. Because we received no reply to our previous notice, we have calculated your tax, penalty and interest based on wages and other income reported to us by employers, financial institutions and others.	ASFR
CP3219A	We've received information that is different from what you reported on your tax return. This may result in an increase or decrease in your tax. The notice explains how the amount was calculated and how you can challenge it in U.S. Tax Court.	Deficiency Notice
LT3219B	This Statutory Notice of Deficiency notifies you of the IRS's intent to assess a tax deficiency and informs you of your right to petition the United States Tax Court to dispute the proposed adjustments.	Deficiency Notice
CP3219N	We didn't receive your tax return. We have calculated your tax, penalty and interest based on wages and other income reported to us by employers, financial institutions and others.	Deficiency Notice
Letter 0012C	Requesting information to reconcile	

Notice Number (click for details)	Description	Topic
Letter 0484C	Collection Information Statement Requested (Form 433F/433D); Inability to Pay/Transfer	
Letter 0549C	Balance Due on Account is Paid	
Letter 0681C	Proposal to Pay Accepted	
Letter 0757C	Installment Privilege Terminated	
Letter 1961C	Installment Agreement for Direct Debit 433-G	
Letter 1962C	Installment Agreement Reply to Taxpayer	
Letter 2257C	Balance Due Total to Taxpayer	
Letter 2271C	Installment Agreement for Direct Debit Revisions	
Letter 2272C	Installment Agreement Cannot be Considered	
Letter 2273C	Installment Agreement Accepted: Terms Explained	
Letter 2357C	Abatement of Penalties and Interest	
Letter 2603C	Installment Agreement Accepted - Notice of Federal Tax Lien Will be Filed	
Letter 2604C	Pre-assessed Installment Agreement	
Letter 2761C	Request for Combat Zone Service Dates	
Letter 2789C	Taxpayer Response to Reminder of Balance Due	
Letter 2800C	Incorrect Form W-4, Employee's Withholding Allowance Certificate	
Letter 2801C	Exempt Status May not be Allowed	
Letter 2802C	Your withholding doesn't comply with IRS guidelines	
Letter 2840C	CC IAPND Installment Agreement Confirmation	
Letter 3030C	Balance Due Explained: Tax/Interest Not Paid	
Letter 3127C	Revision to Installment Agreement	
Letter 3217C	Installment Agreement Accepted: Terms Explained	
Letter 4458C	We wrote to you because we didn't receive your monthly installment payment.	
Letter 4883C	We received your federal income tax return; however, we need more information from you to process it.	
Letter 5071C	We received your federal income tax return; however, we need more information from you to process it.	
Letter 5591	Advanced Premium Tax Credit recipients with no indication of return filing (non-filers) letter.	
Letter 5591A	Advanced Premium Tax Credit recipients with no indication of return filing (non-filers) letter.	
Letter 5596	Advanced Premium Tax Credit recipients with no indication of return filing (non-filers) letter.	
Letter 5598	You filed your 2014 federal tax return without reconciling advance premium tax credits and attaching a Form 8962, Premium Tax Credit.	

Notice Number (click for details)	Description	Topic
Letter 5599	You filed your 2014 federal tax return without reconciling advance premium tax credits and attaching a Form 8962, Premium Tax Credit.	
Letter 5600C	You may have reported owing too much Health Care Shared Responsibility Payment (SRP) on your 2014 income tax return.	
Letter 5821	You must renew your Individual Taxpayer Identification number (ITIN) to file your U.S. tax return.	
Letter 5858	We received a copy of Form 1095-A for 2015. You must file your 2015 federal tax return with a Form 8962 to reconcile advanced premium tax credits.	

Common Notification Questions:

Where can I find my notice or letter number?

The notice (CP) or letter (LTR) number is located on either the top or bottom right-hand corner of your correspondence.

What if my notice or letter isn't listed on this page?

We will continue to add more correspondence to our website. If your notice or letter isn't listed on this page and you have questions, call us at the number on the top right-hand corner of your correspondence.

What if my notice or letter looks suspicious?

Please visit our [Report Phishing](#) page if you receive a notice or letter that looks suspicious and was designed to appear as though it came from the IRS. You can also call 1-800-829-1040. We never ask taxpayers for personal information via e-mail or social media.

[IRS Notice or Letter for Business Filers](#)

Page Last Reviewed or Updated: 30-Aug-2016

A collection case study

The taxpayer for this case study is a late filer and not in compliance with his Federal taxes.

Mr. Reed was working for a company in 2012 and 2013 that did not report the income he earned and Mr. Reed did not file any tax returns for those years.

For the tax year 2014, Mr. Reed received a 1099-Misc for work performed as and "Independent Contractor". A tax return was prepared and the balance due on the original return (filed in 2015) was \$263.00.

Mr. Reed did not pay with the filed return, and as a result received a CP14 notice. This is a "30 day" notice. The notice dated March 21, 2016 reminding the taxpayer that he has an outstanding balance due, adding penalties and interest and now owes \$423.01. Now Mr. Reed's owes 160% of the original amount due.

Most taxpayer's would have paid the original bill, but if financially unable, could enter into an installment agreement with the Internal Revenue Service.

In our case study, Mr. Reed failed to respond to the CP14 notice. AS a result, he received the following notices:

- April 25, 2016, CP501 notice
- May 30, 2016, CP503 notice
- July 4, 2016, CP 504 notice

For our collections case, I have attached copies of Mr. Reed's notices for your review and examples.

Think about what is your next steps are as his tax representative before you look over the documents.



Notice	CP14
Tax Year	2014
Notice date	March 21, 2016
Social Security number	
Page 2 of 5	89H

What you need to do immediately**If you agree with the amount due and you're not working with an IRS representative**

- Pay the amount due of \$423.01 by April 11, 2016, to avoid additional penalty and interest charges.
- Send us a check or money order with the payment stub or use one of the other payment options in this notice.

If we notified you that we suspended collection on your account due to financial hardship and you are still unable to make payments, you don't need to do anything.

If you disagree with the amount due

Call us at 1-800-829-8374 to review your account with a representative. Be sure to have your account information available when you call.

We'll assume you agree with the information in this notice if we don't hear from you.



Notice	CP14
Tax Year	2014
Notice date	March 21, 2016
Social Security number	
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Payment options



137739

Pay now electronically

IRS Direct Pay is a free payment option to securely pay your tax bill directly from your checking or savings account. When you use Direct Pay, you can:

- Receive instant confirmation of your payment
- Schedule payments up to 30 days in advance
- Reschedule or cancel a payment before the due date
- Make a payment 24 hours a day, 7 days a week.

We don't keep bank account information after we process your payment. To use Direct Pay, visit www.irs.gov/directpay.

For a small fee, you can also pay by debit or credit card. To see all of our payment options, visit www.irs.gov/payments.

Payment Plans

If you can't pay the full amount you owe, pay as much as you can now and make arrangements to pay your remaining balance. Visit www.irs.gov/paymentplan for more information on installment agreements and online payment agreements. You can also call us at 1-800-829-8374 to discuss your options.

An offer in compromise allows you to settle your tax debt for less than the full amount you owe. If we accept your offer, you can pay with either a lump sum cash payment plan or periodic payment plan. To see if you qualify, use the Offer in Compromise Pre-Qualifier tool on our website. Go to www.irs.gov and click "Tools" on our homepage.

Payment Information

To review payments we applied to your account, request a tax account transcript at www.irs.gov, search term "get transcript" or by calling 1-800-908-9946.

If you already paid your balance in full within the past 21 days or made payment arrangements, please disregard this notice. If you don't pay the amount due or call us to make payment arrangements, we will continue to send you annual reminder notices of your balance due until the statute of limitations for collection expires.

If you think we made a mistake, call 1-800-829-8374 to review your account.

If we don't hear from you

Pay \$423.01 by April 11, 2016, to avoid additional penalty and interest charges.

Penalties

We are required by law to charge any applicable penalties.

Failure-to-file

Description	Amount
Total failure-to-file	\$135.00

When you file your tax return after the due date, we charge a penalty of up to 5% of the unpaid tax per month for no more than 5 months or up to 25% of the unpaid amount. If the return is more than 60 days late, we may charge the minimum of \$135 or 100% of the unpaid tax, whichever is less, for tax returns due after December 31, 2008. We count part of a month as a full month. (Internal Revenue Code section 6651)

Continued on back...



Notice	CP14
Tax Year	2014
Notice date	March 21, 2016
Social Security number	
Page 4 of 5	89H

Failure-to-pay

Date received	Months late	Unpaid amount	Penalty rate	Amount
04/15/2016	12	\$263.00	0.50%	\$15.78
Total failure-to-pay				\$15.78

When you pay your taxes after the due date, we charge a penalty. Initially, the penalty is 1/2% of the unpaid tax for each month or part of a month you didn't pay your tax. The penalty can't be more than 25% of the tax paid late. We count part of a month as full month.

For months beginning after December 31, 1999, the failure to pay tax penalty (FTP) for individuals who file a tax return on or before the due date (including extensions), is limited to half the usual rate (0.25% rather than 0.5%) for any month in which an Installment Payment Agreement is in effect.

If we issue a Notice of Intent to Levy and you don't pay the balance due within 10 days from the date of the notice, the penalty increases to 1% a month. (Internal Revenue Code section 6651)

Removal or reduction of penalties

We understand that circumstances - such as economic hardship, a family member's death, or loss of financial records due to natural disaster - may make it difficult for you to meet your taxpayer responsibility in a timely manner.

If you would like us to consider removing or reducing any of your penalty charges, please do the following:

- Identify which penalty charges you would like us to reconsider (e.g., 2005 late filing penalty).
- For each penalty charge, explain why you believe it should be reconsidered.
- Sign your statement, and mail it to us.

We will review your statement and let you know whether we accept your explanation as reasonable cause to reduce or remove the penalty charge(s).

Removal of penalties due to erroneous written advice from the IRS

If you were penalized based on written advice from the IRS, we will remove the penalty if you meet the following criteria:

- If you asked the IRS for written advice on a specific issue.
- You gave us complete and accurate information.
- You received written advice from us.
- You relied on our written advice and were penalized based on that advice.

To request removal of penalties based on erroneous written advice from us, submit a completed Claim for Refund and Request for Abatement (Form 843) to the IRS service center where you filed your tax return. For a copy of the form or to find your IRS service center, go to www.irs.gov or call 1-800-829-8374.



Notice	CP14
Tax Year	2014
Notice date	March 21, 2016
Social Security number	
Page 5 of 5	89H

Interest charges

We are required by law to charge interest when you do not pay your liability on time. Generally, we calculate interest from the due date of your return (regardless of extensions) until you pay the amount you owe in full, including accrued interest and any penalty charges. Interest on some penalties accrues from the date we notify you of the penalty until it is paid in full. Interest on other penalties, such as failure to file a tax return, starts from the due date or extended due date of the return. Interest rates are variable and may change quarterly. (Internal Revenue Code section 6601)



137739

Period	Days	Interest rate	Interest factor	Amount due	Interest charge
04/15/2015 – 06/30/2015	76	3.0%	0.006265868	\$263.00	\$1.65
06/30/2015 – 10/15/2015	107	3.0%	0.008832941	264.65	2.34
10/15/2015 – 12/31/2015	77	3.0%	0.006348574	401.99	2.55
12/31/2015 – 03/21/2016	81	3.0%	0.006661160	404.54	2.69
Total interest					\$9.23

We multiply your unpaid tax, penalties, and interest (the amount due) by the interest rate factor to determine the interest due.

Additional information

- Visit www.irs.gov/cp14
- For tax forms, instructions and publications, visit www.irs.gov or call 1-800-TAX FORM (1-800-829-3676).
- Keep this notice for your records.

If you need assistance, please don't hesitate to contact us.



Department of the Treasury
Internal Revenue Service
Ogden, UT 84201-0030

CAF #2

	SB
Notice	CP501
Tax Year	2014
Notice date	April 25, 2016
Social Security number	
To contact us	Phone 1-800-829-8374
Your Caller ID	507102
Page 1 of 4	

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REED
%TORIE CHARVEZ
1475 S BASCOM AVE STE 201
CAMPBELL CA 95008-0629515

173682

You have unpaid taxes for 2014
Amount due: \$425.83

Our records show you have unpaid taxes for the tax year ending December 31, 2014 (Form 1040).

Billing Summary

Amount you owed	\$423.01
Failure-to-pay penalty	1.31
Interest charges	1.51
Amount due by May 5, 2016	\$425.83

What you need to do immediately

Pay immediately

- Pay the amount due of \$425.83 by May 5, 2016, to avoid additional penalty and interest charges. **You can pay online now at www.irs.gov/directpay.**

Continued on back...



%TORIE CHARVEZ
1475 S BASCOM AVE STE 201
CAMPBELL CA 95008-0629515

Notice	CP501
Notice date	April 25, 2016
Social Security number	



Payment

- Make your check or money order payable to the United States Treasury.
- Write your Social Security number (619-03-8288), the tax year (2014), and the form number (1040) on your payment and any correspondence.

**Amount due by
May 5, 2016**

\$425.83

INTERNAL REVENUE SERVICE
OGDEN, UT 84201-0025



619038288 ZA REED 30 0 201412 670 00000042583



	SB
Notice	CP501
Tax Year	2014
Notice date	April 25, 2016
Social Security number	
Page 2 of 4	

What you need to do immediately—**continued**

Pay immediately—**continued**

- If you can't pay the amount due, pay as much as you can now and make payment arrangements that allow you to pay off the rest over time. Visit www.irs.gov/payments for more information about:
 - Credit and debit card payments
 - Electronic payments
 - Installment and payment plans:
- Automatic deductions from your bank account
- Payroll deductions
- Apply online or mail Form 9465, Installment Agreement Request.
 - Offer in Compromise- To see if you qualify for an offer, visit the Offer in Compromise Pre-Qualifier tool at www.irs.gov/Individuals/Offer-in-Compromise-1 Or, call us at 1-800-829-8374 to discuss your options.

If you need to pay your tax debt over time, we encourage you to apply for a Direct Debit Installment Agreement. These agreements save you time and money by having your monthly payment automatically withdrawn from your bank account. There are no checks to write and mail and these agreements have a reduced user fee.

Apply for a payment plan using the Online Payment Agreement application at www.irs.gov and search "online-payment".

By setting up an agreement online now, you may be able to avoid the filing of a Notice of Federal Tax Lien, if one hasn't been filed, certain taxpayers may request the notices be withdrawn after establishing a Direct Debit Installment Agreement. For more information on liens visit: www.irs.gov and search "federal tax lien".

If you've already paid your balance in full within the past 14 days or made payment arrangements, please disregard this notice.



Contact information

%TORIE CHARVEZ
1475 S BASCOM AVE STE 201
CAMPBELL CA 95008-0629515

Notice	CP501
Notice date	April 25, 2016
Social Security number	

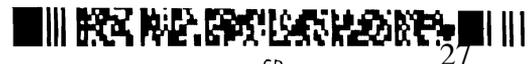
If your address has changed, please call 1-800-829-8374 or visit www.irs.gov.

Please check here if you've included any correspondence. Write your Social Security number (619-03-8288), the tax year (2014), and the form number (1040) on any correspondence.

<input type="checkbox"/> a.m. <input type="checkbox"/> p.m.	<input type="checkbox"/> a.m. <input type="checkbox"/> p.m.
Primary phone	Best time to call
Secondary phone	Best time to call

INTERNAL REVENUE SERVICE
OGDEN, UT 84201-0025





	SB
Notice	CP501
Tax Year	2014
Notice date	April 25, 2016
Social Security number	
Page 3 of 4	



173682

If we don't hear from you

- If you don't pay \$425.83 by May 5, 2016, interest will increase and additional penalties may apply.
- If you don't pay the amount due or call us to make payment arrangements, we can file a Notice of Federal Tax Lien on your property at any time, if we haven't already done so.
- If the lien is in place, you may find it difficult to sell or borrow against your property. The tax lien would also appear on your credit report—which may harm your credit rating—and your creditors would also be publicly notified that the IRS has priority to seize your property.
- If you don't pay your tax debt, we have the right to seize ("levy") your property.

Penalties

We are required by law to charge any applicable penalties.

Failure-to-pay

Description	Amount
Total failure-to-pay	\$1.31

When you pay your taxes after the due date, we charge a penalty of 0.5% of the unpaid amount due per month, up to 25% of the amount due. We count part of a month as a full month. (Internal Revenue Code Section 6651)
 For a detailed calculation of your penalty charges, call 1-800-829-8374.

Removal or reduction of penalties

We understand that circumstances—such as serious illness or injury, a family member's death, or loss of financial records due to natural disaster—may make it difficult for you to meet your taxpayer responsibility in a timely manner.

If you would like us to consider removing or reducing any of your penalty charges, please do the following:

- Identify which penalty charges you would like us to remove or reduce (e.g., 2005 late filing penalty).
- For each penalty charge, explain why you believe removal or reduction is appropriate.
- Sign your statement, and mail it to us along with any supporting documents.

We will review your statement and let you know whether we accept your explanation as reasonable cause to reduce or remove the penalty charge(s).

Removal of penalties due to erroneous written advice from the IRS

If you were penalized based on written advice from the IRS, we will remove the penalty if you meet the following criteria:

- If you sent a written request to the IRS for written advice on a specific issue
- You gave us complete and accurate information
- You received written advice from us
- You reasonably relied on our written advice and were penalized based on that advice

To request removal of penalties based on erroneous written advice from us, submit a completed Claim for Refund and Request for Abatement (Form 843) to the IRS service center where you filed your tax return. For a copy of the form or to find your IRS service center, go to www.irs.gov or call 1-800-829-8374.



SB

Notice	CP501
Tax Year	2014
Notice date	April 25, 2016
Social Security number	

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Interest charges

We are required by law to charge interest on unpaid tax from the date the tax return was due to the tax is paid in full. The interest is charged as long as there is an unpaid amount due, including penalties, if applicable. (Internal Revenue Code section 6601)

Description	Amount
Total interest	\$1.51

The table below shows the results used to calculate the interest on your unpaid amount due. For a detailed calculation of you interest, call 1-800-829-8374.

Period	Interest Rate
October 1, 2014 through December 31, 2014	3%
January 1, 2015 through March 31, 2015	3%
April 1, 2015 through June 30, 2015	3%
July 1, 2015 through September 30, 2015	3%

Additional information

- Visit www.irs.gov/cp501
- For tax forms, instructions, and publications, visit www.irs.gov or call 1-800-TAX-FORM (1-800-829-3676).
- Paying online is convenient, secure, and ensures timely receipt of your payment. To pay your taxes online or for more information, go to www.irs.gov/directpay.
- Keep this notice for your records.

If you need assistance, please don't hesitate to contact us.



Department of the Treasury
Internal Revenue Service
Ogden, UT 84201-0030

CAF #3



	SB
Notice	CP503
Tax Year	2014
Notice date	May 30, 2016
Social Security number	
To contact us	Phone 1-800-829-8374
Your Caller ID	507102

Page 1 of 4

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.. REED
 %TORIE CHARVEZ
 1475 S BASCOM AVE STE 201
 CAMPBELL CA 95008-0629515

057610

Second reminder: You have unpaid taxes for 2014

Amount due: \$428.78

As we notified you before, our records show you have unpaid taxes for the tax year ending December 31, 2014 (Form 1040). If you don't pay \$428.78 by June 9, 2016, interest will increase and additional penalties may apply.

Billing Summary

Amount you owed	\$423.01
Failure-to-pay penalty	2.63
Interest charges	3.14
Amount due by June 9, 2016	\$428.78

What you need to do immediately

Pay immediately

- Pay the amount due of \$428.78 by June 9, 2016, to avoid additional penalty and interest charges. **You can pay online now at www.irs.gov/directpay.**

Continued on back...



%TORIE CHARVEZ
 1475 S BASCOM AVE STE 201
 CAMPBELL CA 95008-0629515

Notice	CP503
Notice date	May 30, 2016
Social Security number	



Payment

- Make your check or money order payable to the United States Treasury.
- Write your Social Security number (619-03-8288), the tax year (2014), and the form number (1040) on your payment and any correspondence.

**Amount due by
June 9, 2016**

\$428.78

INTERNAL REVENUE SERVICE
 OGDEN, UT 84201-0025



619038288 ZA REED 30 0 201412 670 00000042878



	SB
Notice	CP503
Tax Year	2014
Notice date	May 30, 2016
Social Security number	
Page 2 of 4	

What you need to do immediately—continued

Pay immediately—continued

- If you can't pay the amount due, pay as much as you can now and make payment arrangements that allow you to pay off the rest over time. Visit www.irs.gov/payments for more information about:
 - Credit and debit card payments
 - Electronic payments
 - Installment and payment plans:
 - Automatic deductions from your bank account
 - Payroll deductions
 - Apply online or mail Form 9465, Installment Agreement Request.
 - Offer in Compromise- To see if you qualify for an offer, visit the Offer in Compromise Pre-Qualifier tool at www.irs.gov/Individuals/Offer-in-Compromise-1
- Or, call us at 1-800-829-8374 to discuss your options.

If you need to pay your tax debt over time, we encourage you to apply for a Direct Debit Installment Agreement. These agreements save you time and money by having your monthly payment automatically withdrawn from your bank account. There are no checks to write and mail and these agreements have a reduced user fee.

Apply for a payment plan using the Online Payment Agreement application at www.irs.gov and search "online-payment".

By setting up an agreement online now, you may be able to avoid the filing of a Notice of Federal Tax Lien, if one hasn't been filed, certain taxpayers may request the notices be withdrawn after establishing a Direct Debit Installment Agreement. For more information on liens visit: www.irs.gov and search "federal tax lien".

If you've already paid your balance in full within the past 14 days or made payment arrangements, please disregard this notice.



 %TORIE CHARVEZ
 1475 S BASCOM AVE STE 201
 CAMPBELL CA 95008-0629515

Notice	CP503
Notice date	May 30, 2016
Social Security number	



Contact information

If your address has changed, please call 1-800-829-8374 or visit www.irs.gov.
 Please check here if you've included any correspondence. Write your Social Security number (619-03-8288), the tax year (2014), and the form number (1040) on any correspondence.

	<input type="checkbox"/> a.m. <input type="checkbox"/> p.m.		<input type="checkbox"/> a.m. <input type="checkbox"/> p.m.
Primary phone	Best time to call	Secondary phone	Best time to call

INTERNAL REVENUE SERVICE
 OGDEN, UT 84201-0025





	SB
Notice	CP503
Tax Year	2014
Notice date	May 30, 2016
Social Security number	
Page 3 of 4	

If we don't hear from you



057610

- If you don't pay \$428.78 by June 9, 2016, interest will increase and additional penalties may apply.
- If you don't pay the amount due or call us to make payment arrangements, we can file a Notice of Federal Tax Lien on your property at any time, if we haven't already done so.
- If the lien is in place, you may find it difficult to sell or borrow against your property. The tax lien would also appear on your credit report—which may harm your credit rating—and your creditors would also be publicly notified that the IRS has priority to seize your property.
- If you don't pay your tax debt, we have the right to seize ("levy") your property.

Penalties

We are required by law to charge any applicable penalties.

Failure-to-pay

Description	Amount
Total failure-to-pay	\$2.63

When you pay your taxes after the due date, we charge a penalty of 0.5% of the unpaid amount due per month, up to 25% of the amount due. We count part of a month as a full month. (Internal Revenue Code Section 6651)
For a detailed calculation of your penalty charges, call 1-800-829-8374.

Removal or reduction of penalties

We understand that circumstances—such as serious illness or injury, a family member's death, or loss of financial records due to natural disaster—may make it difficult for you to meet your taxpayer responsibility in a timely manner.

If you would like us to consider removing or reducing any of your penalty charges, please do the following:

- Identify which penalty charges you would like us to remove or reduce (e.g., 2005 late filing penalty).
- For each penalty charge, explain why you believe removal or reduction is appropriate.
- Sign your statement, and mail it to us along with any supporting documents.

We will review your statement and let you know whether we accept your explanation as reasonable cause to reduce or remove the penalty charge(s).

Removal of penalties due to erroneous written advice from the IRS

If you were penalized based on written advice from the IRS, we will remove the penalty if you meet the following criteria:

- If you sent a written request to the IRS for written advice on a specific issue
- You gave us complete and accurate information
- You received written advice from us
- You reasonably relied on our written advice and were penalized based on that advice

To request removal of penalties based on erroneous written advice from us, submit a completed Claim for Refund and Request for Abatement (Form 843) to the IRS service center where you filed your tax return. For a copy of the form or to find your IRS service center, go to www.irs.gov or call 1-800-829-8374.



	SB
Notice	CP503
Tax Year	2014
Notice date	May 30, 2016
Social Security number	

Page 4 of 4

Interest charges

We are required by law to charge interest on unpaid tax from the date the tax return was due to the tax is paid in full. The interest is charged as long as there is an unpaid amount due, including penalties, if applicable. (Internal Revenue Code section 6601)

Description	Amount
Total interest	\$3.14

The table below shows the results used to calculate the interest on your unpaid amount due. For a detailed calculation of you interest, call 1-800-829-8374.

Period	Interest Rate
October 1, 2014 through December 31, 2014	3%
January 1, 2015 through March 31, 2015	3%
April 1, 2015 through June 30, 2015	3%
July 1, 2015 through September 30, 2015	3%

Additional information

- Visit www.irs.gov/cp503
- For tax forms, instructions, and publications, visit www.irs.gov or call 1-800-TAX-FORM (1-800-829-3676).
- Paying online is convenient, secure, and ensures timely receipt of your payment. To pay your taxes online or for more information, go to www.irs.gov/directpay.
- Keep this notice for your records.

If you need assistance, please don't hesitate to contact us.



	SB
Notice	CP504
Tax Year	2014
Notice date	July 4, 2016
Social Security number	
Page 2 of 5	

What you need to do
immediately—**continued**

Pay immediately—**continued**

- If you can't pay the amount due, pay as much as you can now and make payment arrangements that allow you to pay off the rest over time. Visit www.irs.gov for more information about:
 - Credit card and debit payments
 - Electronic payments
 - Installment and payment plans:
- Automatic deductions from your bank account
- Payroll deductions
- Apply online using Form 9465, Installment Agreement Request.
 - Offer in Compromise- To see if you qualify for an offer, visit the Offer in Compromise Pre-Qualifier tool at www.irs.gov/Individuals/Offer-in-Compromise-1. Or, call us at 1-800-829-8374 to discuss your options.

If you need to pay your tax debt overtime, we encourage you to apply for a Direct Debt Installment Agreement. These agreements save you time and money by having your monthly payment automatically withdrawn from your bank account. There are no checks to write and mail and these agreements have a reduced user fee.

Apply for a payment plan using the Online Payment Agreement application at www.irs.gov and search "online-payment".

By setting up an agreement online now, you may be able to avoid the filing of a Notice of Federal Tax Lien, if one hasn't been filed. If a Notice of Federal Tax Lien has been filled, certain taxpayers may request the notice be withdrawn after establishing a Direct Debit Installment Agreement. For more information on liens, visit: www.irs.gov and search "federal tax lien".



%TORIE CHARVEZ
1475 S BASSCOM AVE STE 201
CAMPBELL CA 95008-0629515

Notice	CP504
Notice date	July 4, 2016
Social Security number	



Contact information

If your address has changed, please call 1-800-829-8374 or visit www.irs.gov.

- Please check here if you've included any correspondence. Write your Social Security number (619-03-8288), the tax year (2014), and the form number (1040) on any correspondence.

<input type="checkbox"/> a.m. <input type="checkbox"/> p.m.	<input type="checkbox"/> a.m. <input type="checkbox"/> p.m.
Primary phone	Best time to call
Secondary phone	Best time to call

INTERNAL REVENUE SERVICE
OGDEN, UT 84201-0025





	SB
Notice	CP504
Tax Year	2014
Notice date	July 4, 2016
Social Security number	
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010362

What you need to do immediately—continued

Pay immediately—continued

If you've already paid your balance in full or believe we haven't credited a payment to your account, please call 1-800-829-8374 and have your payment information available to review with us. You can also contact us by mail. Fill out the Contact information section, detach, and send it to us with any correspondence or documentation, including proof of payment.

If we don't hear from you

- If you don't pay or make payment arrangements by July 14, 2016, we may seize ("levy") your property or rights to property (including any state tax refunds).
- Property and your rights to property include:
 - Wages, real estate commissions, and other income
 - Bank accounts
 - Personal assets (e.g., your car and home)
 - Social Security Benefits
- This is your **Notice of Intent to Levy**. (Internal Revenue Code section 6331 (d)).
- If you don't pay the amount due or call us to make payment arrangements, we may file a Notice of Federal Tax Lien on your property at any time, if we haven't already done so.
- If the lien is filed, you may find it difficult to sell or borrow against your property. The Notice of Federal Tax Lien would also appear on your credit report – which may harm your credit rating – and your creditors would also be publicly notified that the IRS has priority to seize your property.

Penalties

We are required by law to charge any applicable penalties.

Failure-to-pay

Description	Amount
Total failure-to-pay	\$3.94

When you pay your taxes after the due date, we charge a penalty of 0.5% of the unpaid amount due per month, up to 25% of the amount due. Beginning 10 days after we issue this notice, the penalty increases to 1.0% for each month the amount remains unpaid. We count part of a month as a full month. (Internal Revenue Code Section 6651)

For a detailed calculation of your penalty charges, call 1-800-829-8374.



SB

Notice	CP504
Tax Year	2014
Notice date	July 4, 2016
Social Security number	

Page 4 of 5

Penalties—continued

Removal or reduction of penalties

We understand that circumstances—such as serious illness or injury, a family member’s death, or loss of financial records due to natural disaster—may make it difficult for you to meet your taxpayer responsibility in a timely manner.

If you would like us to consider removing or reducing any of your penalty charges, please do the following:

- Identify which penalty charges you would like us to remove or reduce (e.g., 2005 late filing penalty).
- For each penalty charge, explain why you believe removal or reduction is appropriate.
- Sign your statement, and mail it to us with any supporting documents.

We’ll review your statement and let you know whether we accept your explanation as reasonable cause to reduce or remove the penalty charge(s).

Removal of penalties due to erroneous written advice from the IRS

If you were penalized based on written advice from the IRS, we will remove the penalty if you meet the following criteria:

- If you sent a written request to the IRS for written advice on a specific issue
- You gave us complete and accurate information
- You received written advice from us
- You reasonably relied on our written advice and were penalized based on that advice

To request removal of penalties based on erroneous written advice from us, submit a completed Claim for Refund and Request for Abatement (Form 843) to the IRS service center where you filed your tax return. For a copy of the form or to find your IRS service center, go to www.irs.gov or call 1-800-829-8374.

Interest charges

We are required by law to charge interest on unpaid tax from the date the tax return was due to the tax is paid in full. The interest is charged as long as there is an unpaid amount due, including penalties, if applicable. (Internal Revenue Code section 6601)

Description	Amount
Total interest	\$4.77

The table below shows the results used to calculate the interest on your unpaid amount due. For a detailed calculation of you interest, call 1-800-829-8374.

Period	Interest Rate
October 1, 2014 through December 31, 2014	3%
January 1, 2015 through March 31, 2015	3%
April 1, 2015 through June 30, 2015	3%
July 1, 2015 through September 30, 2015	3%

Additional information

- Visit www.irs.gov/cp504
- For tax forms, instructions, and publications, visit www.irs.gov or call 1-800-TAX-FORM (1-800-829-3676).
- Review the enclosed IRS Collection Process (Publication 594).



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Page 5 of 5	

Additional information — **continued**



010362

- Generally, we deal directly with taxpayers or their authorized representatives. Sometimes, however, it's necessary for us to speak with other people, such as employees, employers, banks, or neighbors to gather the information we need about a taxpayer's account. You have the right to request a list of individuals we've contacted in connection with your account at any time.
- Paying online is convenient, secure, and ensures timely receipt of your payment. To pay your taxes online or for more information, go to www.irs.gov/directpay.
- Keep this notice for your records

If you need assistance, please don't hesitate to contact us.

Case Study: CP 2000

The CP2000 is one of the more common notices a tax professional may encounter for a client. This next case, reviews a CP2000 notice received by a taxpayer and a sample response for review.

Please turn to the next page to start the review of Mr. John H's CP2000



Department of Treasury
Internal Revenue Service
5045 E BUTLER AVE
FRESNO CA 93888-0021

014481.527548.512158.26995 2 AB 0.399 1025



JOHN H
TORIE CHARVAZ EA
1475 S BASCOM STE 201
CAMPBELL CA 95008



014481



Notice CP2000
Tax Year 2014
Notice date July 25, 2016
Social Security number
AUR control number 55030-0810
To contact us Phone 1-800-829-3009
Fax 1-877-477-0962

Page 1 of 9



Changes to your 2014 Form 1040

Proposed Amount due: \$4,995

Thank you for your response to the previous notice we sent you about your 2014 Form 1040. Based on your response, we've determined you owe \$4,995 (including interest), which you need to pay by August 24, 2016.

Summary of proposed changes

Tax you owe	\$143
Payments	-\$4,634
Interest	\$218
Amount due by August 24, 2016	\$4,995

What you need to do immediately

Review this notice, and compare our changes to the information on your 2014 tax return.

If you agree with the changes we made

- Complete, sign and date the Response form on Page 7, and mail it to us along with your payment of \$4,995 so we receive it by August 24, 2016.
- If you can't pay the amount due, pay as much as you can now, and make payment arrangements that allow you to pay off the rest over time. If you want to apply for an installment plan, send in your Response form AND a completed Installment Agreement Request (Form 9465). Download Form 9465 from www.irs.gov, or call 1-800-829-3676 to request a copy. You can also save time and money by applying online if you qualify. Visit www.irs.gov and search for keyword: "tax payment options" for more information about:
 - Installment and payment agreements
 - Payroll deductions
 - Credit card payments

If you don't agree with the changes

Complete the Response form on Page 7, and send it to us along with a signed statement and any documentation that supports your claim so we receive it by August 24, 2016.

If we don't hear from you

If we don't receive your response by August 24, 2016, we will send you a Statutory Notice of Deficiency followed by a final bill for the proposed amount due. During this time, interest will increase and penalties may apply.

Continued on back...



Notice CP2000
 Tax Year 2014
 Notice date July 25, 2016
 Social Security number
 Page 3 of 9

Tax Withheld

Received from	Address	Account Information	Shown on return	Reported to IRS by others	Difference
VANGUARD FIDUCIARY TRUST COMPANY	PO BOX 1101 VALLEY FORGE PA 194821101	092670 SSN Form 1099-R Distrib CD 7	\$28,591	\$23,957	-\$4,634

**Taxable Dividends**

Received from	Address	Account Information	Shown on return	Reported to IRS by others	Difference
RAYMOND JAMES & ASSOCIATES INC.	880 CARILLON PARKWAY P O BOX 12749 SAINT PETERSBURG FL 337332479	29658771 SSN Form 1099-DIV	\$0	\$33	\$33

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Detailed Information

The federal withholding claimed on your return was not verified by San Jose Water Company. Please provide a copy of the Form W-2 for 2014. Once the information is received your account will be adjusted accordingly.

Power Of Attorney

We sent a copy of this notice to your representative as indicated in your Power of Attorney.

Revised Schedule A included in proposed changes

Our proposed increase to income and tax has been adjusted by the revised Schedule A you provided with your response.

Overclaimed withholding

Our records indicate you are entitled to a lesser amount of withholding and/or Additional Medicare Tax withholding than the amount claimed on your tax return. Please send us a copy of Form(s) W-2, Wage and Tax Statement, 1099, and/or other withholding documentation from the payer(s) to verify the additional withholding claimed on your tax return.

Refigured tax based on Schedule D computation

We refigured your tax using the Schedule D tax computation.

Form W-2 or 1099 not received

The law requires you to report your income correctly. If your payers did not send you a yearly income statement (Form W-2, Wage and Tax Statement, Form 1099, etc.), you must use the information you have (pay stubs, monthly income statements, deposit slips, etc.) to estimate the total amount of income you received during the year.

Misidentified income

If any of the income shown on this notice is not yours, send us the name, address, and social security number of the person who received the income. Please notify the payers to correct their records to show the name and social security number of the person who actually received the income, so that future reports to us are accurate.

Amended information from your payer(s)

This notice reflects the new or amended information we received from your payer(s) or employer(s).



Notice CP2000
Tax Year 2014
Notice date July 25, 2016
Social Security number

State and local income tax refund

Because you claimed an itemized deduction for state and local taxes on your 2013 federal tax return, you must report any refund or credit of the state or local taxes as income on your 2014 federal tax return (or for the year in which you actually received the refund or credit).

Qualified dividends

Our records indicate that you may be eligible for a lower tax rate since the Dividends reported to us contain Qualified Dividends. Please respond and tell us of any needed changes to the eligible Qualified Dividends reported.

Next steps

- You don't need to file an amended tax return for 2014. We will make the correction when we receive your response. However, if you choose to file an amended tax return (Form 1040X), write "CP2000" on the top of your amended federal tax return (Form 1040X) and attach it behind your completed Response form. Go to www.irs.gov to download Form 1040X or call 1-800-TAX-FORM (1-800-829-3676).
- Please file an amended tax return (Form 1040X) for any other tax years in which the same error occurred.
- We send information about these changes to state and local tax agencies, so if the changes we made apply, file an amended state or local tax return as soon as possible.

Penalties

We are required by law to charge any applicable penalties.

Failure-to-pay penalty

When you pay your taxes after the due date, we charge a penalty of 0.5% of the unpaid amount due per month, up to 25% of the amount due. We count part of a month as a full month. (Internal Revenue Code section 6651)

If this penalty applies, we will bill you for this amount at a later date. The bill may reflect the amount as unpaid interest. Payments are applied first to the tax you owe, then penalties, and then interest.

Interest charges

We are required by law to charge interest on unpaid tax from the date the tax return was due to the date the tax is paid in full. The interest is charged as long as there is an unpaid amount due, including penalties, if applicable. (Internal Revenue Code section 6601)

Description	Amount
Total Interest	\$218

The table below shows the rates used to calculate the interest on your unpaid amount from the date the tax return was due until the tax is paid in full. For a detailed calculation of your interest, call 1-800-829-3009.

Period	Interest rate
October 1, 2011 through March 31, 2016	3%
Beginning April 1, 2016	4%



Notice	CP2000
Tax Year	2014
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Social Security number	

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Additional information

- Call TeleTax at 1-800-829-4477, and select topic 652.
- Visit www.irs.gov/cp2000. You can also find the following online: Amended U.S. Individual Tax Return (Form 1040X).
- For tax forms, instructions, and publications, visit www.irs.gov or call 1-800-TAX-FORM (1-800-829-3676).
- Review the enclosed publication for additional information.
- Keep this notice for your records.

If you need assistance, please don't hesitate to contact us.



014481



Department of Treasury
Internal Revenue Service
5045 E BUTLER AVE
FRESNO CA 93888-0021



Notice CP2000
Tax Year 2014
Notice date July 25, 2016
Social Security number
AUR control number 55030-0810
To contact us Phone 1-800-829-3009
Fax 1-877-477-0962

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INTERNAL REVENUE SERVICE
5045 E BUTLER AVE
FRESNO CA 93888-0021



014481

Fold here

Response form

Complete both sides of this form, and send it to us in the enclosed envelope so we receive it by August 24, 2016. If making a payment, use the provided voucher to ensure proper application of your payment. Be sure our address shows through the window.

To request more time to respond, call us at 1-800-829-3009. Remember: Additional interest will be charged during this period if the information in this notice is correct.

Provide your contact information

If your address has changed, please make the changes below.

JOHN H
TORIE CHARVAZ EA
1475 S BASCOM STE 201
CAMPBELL CA 95008

Primary phone Best time to call a.m. p.m. Secondary phone Best time to call a.m. p.m.

1. Indicate your agreement or disagreement

I agree with all changes

I consent to the assessment of my 2014 income tax, and understand that:

- I owe \$4,995 in additional tax, payment adjustments, and interest.
- The IRS is required by law to charge interest on taxes that weren't paid in full by April 15, 2015.
- The IRS will continue to charge interest until I've paid the tax in full. Certain penalties may also apply.
- I can challenge these changes in the U.S. Tax Court only if the IRS determines after the date I sign this form that I owe additional taxes for 2014.
- I can file for a refund at a later date.

Please sign and return this form with your payment.

Signature _____ Date _____

Spouse's Signature _____ Date _____

Continued on back...



Notice CP2000
 Tax Year 2014
 Notice date July 25, 2016
 Social Security number :
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Indicate your agreement or disagreement--Continued

- I don't agree with some or all of the changes**
 Please return this form and include a statement signed by you that explains what you don't agree with. Also include copies of any documents, such as corrected W-2, 1099, or missing forms that support your statement.

Note: You can fax documentation to 1-877-477-0962

2. Indicate your payment option

- I am enclosing (check all that apply):
- Full payment of \$4,995
 - Partial payment of \$
 - No payment
 - A completed Installment Agreement Request (Form 9465)
 - Write your Social Security number , tax year (2014), and the notice number (CP2000) on your payment and any correspondence.
 - Make your check or money order payable to the United States Treasury.

3. Authorization optional

If you would like to authorize someone, in addition to you, to contact the IRS concerning this notice, please include the person's information, your signature, and the date.

The authority granted is limited as indicated by the statement above the signature line. The contact may not sign returns, enter into agreements, or otherwise represent you before the IRS. If you want to have a designee with expanded authorization, see IRS Publication 947, Practice Before the IRS and Power of Attorney.

.....
 Full name of authorized person

.....
 Address

.....
 City State Country Zip code

.....
 a.m. p.m. a.m. p.m.

.....
 Primary phone Best time to call Secondary phone Best time to call

I authorize the person listed above to discuss and provide information to the IRS about this notice.

.....
 Signature Date

.....
 Spouse's Signature Date



Notice CP2000
 Tax Year 2014
 Notice date July 25, 2016
 Social Security number
 Page 9 of 9



014481



JOHN H
 TORIE CHARVAZ EA
 1475 S BASCOM STE 201
 CAMPBELL CA 95008

Notice CP2000
 Notice date July 25, 2016
 Social Security number



- Make your check or money order payable to the United States Treasury.
- Write your Social Security number (565-84-4515), the tax year (2014), and the notice number (CP2000) on your payment and any correspondence.

Payment

Internal Revenue Service
 5045 E BUTLER AVE
 FRESNO CA 93888-0021

Amount due by
August 24, 2016

\$4,995



June 26, 2016

Department of Treasury
Internal Revenue Service
5045 E Butler Ave
Fresno, CA 93888-0021

Re: John H
ID #
Tax year: December 31, 2014
AUR: #50022-5788

To whom it may concern,

Mr. H has presented your notice to my office for response. After reviewing the information presented in the CP2000 notice, there are discrepancies in the information on your notice. We do not agree with the assessment of \$5,547

Gambling Income of \$2,044 from Granton was not included on the return.
Qualified Dividends of \$33 from Raymond James was left off the return.
Tax refund of \$479 should have been on the return, Taxpayer did itemize on 2013 return.

This results in additional income of \$2,556. This agrees to your notice.

Taxes withheld on the 2014 as reported are \$28, 951.

- \$23,957 withheld from 1099-R issued by Vanguard (per your statement)
- \$4,634 withheld from W2, your notice is not giving him credit for this amount.

This would result in no changes on the return.

Tax payer has total gambling losses of \$6,644 of which \$2,044 would be allowable and should be included on the return. As a result we have included for review, Form 1040X, revised 1040 and Schedule A.

Addition of the Qualified Dividends, changes the overall tax computation.

Based on the items listed above, Mr. H only owes additional taxes in the amount of \$139. We respectfully request that you adjust penalties and interest for this amount rather than the amount assessed of \$5,547

If you require more information for this audit review, please contact me directly at 408-246-6136 Monday through Friday 8am to 6pm

Thank you in advance for your attention to this matter.

Sincerely,



Torie Charvez, EA
Enclosures

*1475 S Bascom Ave #201
Campbell, CA 95008
Phone: 408.246.6136
Fax: 408.521.0493
www.tax-goddess.com*