



Department of the Treasury
Internal Revenue Service
310 LOWELL ST
ANDOVER MA 01810-4544

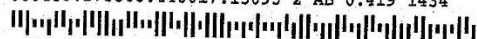
Rx 9/29/2020



Notice CP2000
Tax year 2018
Notice date September 28, 2020
Social Security number
AUR control number 50016-7959
To contact us Phone 1-800-829-8310
Fax 1-877-477-9485

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DAVID P FONTAINE



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We are proposing changes to your 2018 Form 1040 tax return. This is not a bill.

Proposed amount due: \$15,332

We received information from third parties such as employers or financial institutions that doesn't match the information you reported on your tax return. This notice:

- Proposes a change to tax and/or payments and credits (such as federal income tax withheld, earned income credit, etc.) that you originally reported.
- Provides you with an opportunity to agree or disagree with the proposed changes. If our information is correct, you will owe \$15,332 (including interest), which you need to pay by October 28, 2020.

Summary of proposed changes

Tax you owe	\$11,884
Payments	\$0
Substantial tax understatement penalty	\$2,377
Interest	\$1,071
Proposed amount due by October 28, 2020	\$15,332

Reminder: This is not a bill. We haven't charged the proposed amount due.

What you need to do immediately

If you need more time to respond to this notice, contact us at 1-800-829-8310. Interest will continue to accrue during this period if the information in this notice is correct.

Review this notice, and compare our changes to the information on your 2018 tax return.

If you agree with the proposed changes

- Complete, sign, and date the Response form on Page 9 (we require both spouses' signatures if you filed married filing jointly), and mail it to us along with your payment of \$15,332 so we receive it by October 28, 2020.
- **Do not file an amended return (Form 1040X) if you fully agree with our changes.** We'll make the correction when we receive your signed response.

If you don't agree with the proposed changes

- Complete the Response form on Page 9, and send it to us along with a signed statement explaining your disagreement and include any documentation that supports your claim so we receive it by October 28, 2020.
- If you have allowable costs or expenses related to the unreported income that will change our proposal, it may benefit you to include the applicable form or schedule with your response.

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- It is **not** necessary to file an amended return (Form 1040X) for 2018 if you don't agree with our changes. We'll review your response and make any applicable corrections. However, if you choose to file an amended return, write "CP2000" on top of it and attach it **behind** your completed Response form.

If you need assistance contact us at 1-800-829-8310.

If we don't hear from you

If we don't receive your response by October 28, 2020, we'll send you a Statutory Notice of Deficiency followed by a final bill for the proposed amount due. During this time, interest will continue to accrue and penalties may apply.



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Changes to your 2018 tax return

Your income and deductions

	Shown on return	As corrected by IRS	Difference
Interest	\$198	\$805	\$607
Social security/railroad retirement	\$16,227	\$22,001	\$5,774
Retirement income taxable	\$0	\$60,312	\$60,312
Rents or royalties	\$0	\$808	\$808
Income net difference			\$67,501
Change to taxable income			\$67,501

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Your tax computations

	Shown on return	As corrected by IRS	Difference
Taxable income, Form 1040, line 10	\$8,884	\$76,385	\$67,501
Tax, Form 1040, line 11	\$788	\$12,672	\$11,884
Foreign tax credit, Schedule 3, line 48	\$47	\$47	\$0
Total tax, Form 1040, line 15	\$741	\$12,625	\$11,884
Tax you owe			\$11,884

Explanation of changes to your 2018 Form 1040

This section tells you specifically what income information the IRS received about you from others (including your employers, banks, mortgage holders, etc.). This information doesn't match the information you reported on your tax return.

Use the table to compare the data the IRS received from others to the information you reported on your tax return to understand where the difference(s) occurred. To assist you in reviewing your income amounts, the table may include both reported and unreported amounts.

Interest

Received from	Address	Account Information	Shown on return	Reported by others	Difference
NUSTAR GP HOLDINGS LLC	ATTN LP TAX DEPT SAN ANTONIO TX 78278	SSN [REDACTED] Form PTK-1	\$0	\$4	\$4
SANDRIDGE MISSISSIPPIAN TRUST II	BONY MELLON TRUST CO NA TRUSTEE HOUSTON TX 77002	SSN [REDACTED] Form PTK-1	\$0	\$16	\$16
SANDRIDGE PERMIAN TRUST	BONY MELLON TRUST CO NA TRUSTEE HOUSTON TX 77002	SSN [REDACTED] Form PTK-1	\$0	\$587	\$587
Interest Total			\$0	\$607	\$607

Retirement Income Taxable

Received from	Address	Account Information	Shown on return	Reported by others	Difference
BERKSHIRE BANK	PO BOX 1308 PITTSFIELD MA 012021308	100 SSN [REDACTED] Form 1099-R Distrib CD 7	\$0	\$60,312	\$60,312

Rents or Royalties

Received from	Address	Account Information	Shown on return	Reported by others	Difference
SANDRIDGE MISSISSIPPIAN TRUST II	BONY MELLON TRUST CO NA TRUSTEE HOUSTON TX 77002	SSN [REDACTED] Form PTK-1	\$0	\$30	\$30

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Rents or Royalties

Received from	Address	Account Information	Shown on return	Reported by others	Difference
SANDRIDGE PERMIAN TRUST	BONY MELLON TRUST CO NA TRUSTEE HOUSTON TX 77002	SSN Form PTK-1	\$0	\$778	\$778

Rents or Royalties Total

\$0	\$808	\$808
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Social Security/Railroad Retirement

Received from	Address	Account Information	Shown on return	Reported by others	Difference
SOCIAL SECURITY ADMINISTRATION	** 00000	SSN Form 1099-SSA		\$25,884	-

Backup Withholding on interest and dividends

We based our proposed changes on interest or dividends you didn't include on your tax return. If you agree our proposal is correct, but you don't pay the tax increase, we may notify payers to deduct and withhold 28% of any payments they make to you in the future. This is called backup withholding.

Refigured tax based on Schedule D computation

We recalculated your tax using the Schedule D gain or loss computation.

Qualified business income deduction adjustment

The proposed changes made to your taxable income may affect the qualified business income deduction claimed. If you believe an adjustment to the qualified business income deduction is necessary, complete the appropriate worksheet from the Form 1040, U.S. Individual Income Tax Return, instructions or Publication 535, Business Expenses. Send the completed worksheet to us along with a statement explaining what changes were made to the original qualified business income deduction reported.

Form W-2 or 1099 not received

The income reported on your return doesn't match the documents we received from your employer or payers. The law requires you to accurately report all income you receive. If your employers don't send proper information documents or forms (for example, Form W-2, Wage and Tax Statement, Form 1099), you must estimate your income based on your paycheck stubs, bank statements, or other records and include your estimate on your tax return.

Misidentified income

If any of the income shown on this notice isn't yours, send us the name, address, and taxpayer identification number of the person who received the income. To prevent future incorrect reporting to the IRS, notify the payer to adjust their records to show the correct name and taxpayer identification number.

Amended information from your payers

This notice reflects the new or amended information we received from your payers or employers.



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Social Security benefits for taxpayers who filed married filing separately

We're proposing to increase the taxable amount of your Social Security benefits. Since you and your spouse filed separately but lived together during the tax year in question, you must include 85% of your Social Security benefits as income. For more information, see Form 1040, U.S. Individual Income Tax Return, instructions on Social Security benefits or Publication 915, Social Security Benefits and Equivalent Railroad Retirement Benefits.

Social Security or Tier 1 Railroad Retirement benefits

Our notice includes Social Security or railroad retirement benefits. These benefits are partially taxable if your modified adjusted gross income, plus 50% of the gross benefits received, exceeds one of the following:

- \$25,000 if filing single, head of household, qualifying widow(er), or married filing separately and you didn't live with your spouse at any time during the year.
- \$32,000 if married filing jointly.
- \$0 if married filing separately and you lived with your spouse at any time during the year.

We cap the amounts of taxable Social Security or Tier 1 railroad retirement benefits reported on Form 1040, U.S. Individual Income Tax Return, at 85% of the gross benefits you receive. Gross benefits are reported to you on Form 1099-SSA or Form RRB-1099, box 5.

If we later find we need to change the proposed underreported items shown on this notice, we'll adjust the taxable Social Security or Tier 1 railroad retirement benefits accordingly.

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Retirement distributions

We couldn't identify the retirement distribution reported on your return based solely on information your payers reported to us. We need to know if the reported income is a pension, an annuity, an IRA, a lump sum distribution, or an employee savings plan.

If it's a pension, an annuity, or an employee savings plan and you're recovering your contributions using the Simplified Method or General Rule, send us a signed statement with the date of your first payment, the amount you receive monthly, and the total amount you contributed.

If it's an IRA or lump sum distribution which you rolled over, send us Form 5498, IRA Contribution Information or similar documentation.

If the income is an employee savings plan, send us a copy of the document showing the gross and non-taxable amount of the distribution you received.

Next steps

If you agree with our proposed changes, send us your signed Response form so we receive it by the due date of this notice. After you receive the billing notice showing we've adjusted your account, you can use the following online payment options:

- Visit www.irs.gov/payments for information about online payment options including:
 - Pre-assessed installments and payment agreements
 - Payroll deductions
 - Credit card payments
 - Direct debit payments
 - Applicable fees
- To apply for an installment agreement plan by mail, send in your signed Response form AND a completed Form 9465, Installment Agreement Request.

If the same error occurred in another tax year, file a Form 1040X for that tax year.

We send information about these changes to state and local tax agencies. If the changes we made to your federal tax return also impact your state or local tax return, file an amended state or local tax return as soon as possible.

Penalties

We are required by law to charge any applicable penalties.

Substantial tax understatement

Description	Amount
Accuracy-related penalty substantial understatement of tax - IRC 6662(b)(2); 6662(d)	\$2,377

If we increase your tax and the increase is more than the greater of 10% of your correct tax liability or \$5,000, we're required to charge an accuracy-related penalty for the substantial understatement of tax. The penalty is 20% of the portion of the underpayment of tax attributable to a substantial understatement of income tax. We may reduce or eliminate the penalty if you send a signed statement with one of the following:

- Facts that support your treatment of the understated income and the authority for your decision, such as the Internal Revenue Code, Treasury Regulations, Revenue Rulings, Revenue Procedures, etc.



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- An explanation as to how you clearly disclosed the item, such as by attaching Form 8275, Disclosure Statement, or Form 8275R, Regulation Disclosure Statement, and that there is a reasonable basis for your position.



Interest charges

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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)

Interest is calculated to 30 days from the date of the notice for domestic addresses and 60 days from the date of the notice for foreign and APO/FPO/DPO addresses. Interest will continue to accrue until you pay the amount you owe in full.

Description	Amount
Total Interest	\$1,071

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 1-800-829-8310.

Period	Interest rate
January 1, 2019 through June 30, 2019	6%
July 1, 2019 through June 30, 2020	5%
July 1, 2020 through September 30, 2020	3%
Beginning October 1, 2020	3%

Additional information

- For information about your rights, see the enclosed Publication 1, Your Rights as a Taxpayer.
- Visit www.irs.gov/cp2000 for more information about this notice, frequently asked questions, and to review the following:
 - Publication 5181, Tax Return Reviews by Mail CP2000, Letter 2030, CP2501, Letter 2531, for more information about filing an Appeal.
- For tax forms, instructions, and publications, visit www.irs.gov/forms-pubs or call 800-TAX-FORM (800-829-3676).
- This isn't an audit; your return may be subject to an examination.
- Keep a copy of this notice for your records.

The Taxpayer Bill of Rights describes ten basic rights that all taxpayers have when dealing with the IRS. To help you understand what these rights mean to you and how they apply, visit www.irs.gov.



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INTERNAL REVENUE SERVICE
310 LOWELL ST
ANDOVER MA 01810-4544



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Fold here

Response form

Complete both sides of this form, and send it to us in the enclosed envelope so we can receive it by October 28, 2020. If making a payment, use the provided voucher to ensure proper application of your payment. Be sure our address shows through the window.

Provide your contact information

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

DAVID P FONTAINE

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 2018 income tax, and understand that:

- I owe \$15,332 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, 2019.
- The IRS will continue to charge interest until I've paid the tax in full. Certain penalties may also apply.
- I can file a claim for a refund at a later date.
- By signing this form, I cannot challenge these changes in the U.S. Tax Court unless the IRS determines after the date I sign this form that I owe additional taxes for 2018.

Please sign and return this form with your payment.

Signature Date
Spouse's Signature (required if you filed a joint tax return) Date

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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 this Response form, documentation and/or signed statement explaining the items you don't agree with to 1-877-477-9485

2. Indicate your payment option

Check all that apply:

- ☐ Payment in the form of a check or money order.
- Write your Taxpayer Identification number (010-44-4741), the tax year (2018), and the notice number (CP2000) on your payment and any correspondence.
 - Make your check or money order payable to the United States Treasury.
- ☐ A completed Installment Agreement Request (Form 9465).
- ☐ I made an online payment.

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 (required if you filed a joint tax return)

Date



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- Make your check or money order payable to the United States Treasury.
- Write your Taxpayer Identification number (, the tax year (2018), and the notice number (CP2000) on your payment and any correspondence.

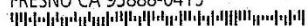
Payment

Internal Revenue Service

Amount due by
October 28, 2020

\$15,332

FRESNO CA 93888-0415



30 0 201812 640 00001533200