

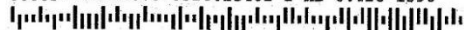


Department of the Treasury
Internal Revenue Service
P.O. Box 24015 Stop 81304
Fresno, CA 93779-4015



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DAVID P FONTAINE

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Notice	3219N
Tax Year	2013
Notice date	October 28, 2019
Social Security number	
To contact us	866-681-4271
Hours of operation	7:00 a.m. to 7:00 p.m. CT
Your Caller ID	221462
Last day to petition Tax Court	January 27, 2020

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Notice of Deficiency

Increase in tax and notice of your right to challenge

We have determined that there is a deficiency (increase) in your 2013 income tax.

You have the right to challenge this determination in the United States Tax Court. This notice explains how the increase in tax was calculated and how you can challenge it in the Tax Court. Your petition to the Tax Court must be filed by January 27, 2020.

Our records indicate you have not filed your 2013 tax return. We will still accept your return, and filing your return may reduce the amount due.

Summary

Your tax liability (deficiency)	\$10,637.00
Payments you made	\$0.00
Failure-to-file penalty	2,393.32
Failure-to-pay penalty	2,659.25
Failure to pay proper estimated tax	190.98
Interest charges	3,548.72
Amount due	\$19,429.27

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You have the right to petition the Tax Court

You have the right to challenge our deficiency determination, including penalties, before making any payment by filing a petition with the U.S. Tax Court. You must file your petition within 90 days (or 150 days if the notice is addressed to a person outside of the United States) from the date of this letter, which is January 27, 2020. The Court can't consider your case if the petition is filed late, so you should consider filing your petition as early as possible. If you decide to file a petition, send that petition to the following address:

United States Tax Court
400 Second Street, NW
Washington, DC 20217

You can download a petition form and rules from the U.S. Tax Court's website (www.ustaxcourt.gov) or by contacting the Clerk of the United States Tax Court at the address directly above or at 202-521-0700 (not a toll-free number).

Attach a copy of this letter including attachments to your petition. The Tax Court has a simplified procedure for small tax cases when the amount in dispute is \$50,000 or less (including penalties) for any one tax year. You can obtain a copy of these simplified procedures on the Tax Court's website or by contacting the Tax Court.

You can still file your return

Review this notice and our tax calculations.

If you do not agree with the amount due:

- Complete, sign, and date the Response form, and mail it to the IRS along with a copy of your return so we receive it by January 27, 2020. Mail the Response form to the IRS at the address shown on the Response form (an envelope is enclosed). Please be sure to place your Response form on top of your return. Do NOT mail the Response form or your return to the Tax Court.
- If you want us to consider additional information, please include the information with the Response form and the return.
- If you are filing a joint return, both taxpayers are required to sign the Response form.
- We can assess the tax shown on the return.
- **Important: If you file a return with the IRS and you do not timely file a petition with the Tax Court, you will not be able to contest your tax liability or penalties in the Tax Court. If you continue to disagree with our determination, you will have to pay the tax and seek a refund in federal district court or the United States Court of Federal Claims.**
- If you do not agree with the amount due, you can agree to the assessment of the amount due and pay the amount due to stop the running of interest and still file a petition with the Tax Court.

If you agree with the amount due:

- Sign the enclosed Response form, and mail it to the IRS at the address shown on the Response form (an envelope is enclosed). Do NOT mail the Response form or your return to the Tax Court.
- You can send a payment with a signed copy of your return. Otherwise, you'll receive a bill for the amount due (including any interest and applicable penalties).



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**If we don't hear from you
and you don't file a petition with
the Tax Court**

If we don't receive your return for tax year 2013, you don't agree to our assessment, or file a petition with the U.S. Tax Court by January 27, 2020, we will assess your tax liability, plus any penalties and interest. You will receive a bill from us for this amount.

Tax calculations

This section shows how we calculated your tax liability for tax year 2013. Please review it as you complete your return. Keep in mind we can't accept this page as a return.

Your income

Total pension and annuities	Reported to IRS 68,835.00
Total income	\$68,835.00

Your tax and credits

We've calculated the assessment assuming a filing status of "single" or "married filing separate", only one personal exemption, and the standard deduction.

Adjusted gross income	Reported to IRS \$68,835.00
Standard deduction	-6,100.00
Personal exemption allowance	-3,900.00
Taxable income	58,835.00
Income tax	10,637.00
Total tax	\$10,637.00

Your payments

Total payments	Reported to IRS \$0.00
Net tax due	\$10,637.00

Income reported by others

This section shows you what income information we received about you from others (including your employers, banks, mortgage holders, etc.). If all your income is not listed here, you must file a tax return. You can't agree to the amount due.

Received from	Address	Account information	Income type	Reported to IRS
CHARLES SCHWAB & CO INC	CHARLES SCHWAB & CO INC 211 MAIN STREET SAN FRANCISCO, CA 94105	94-1737782 1099-R	GROSS DISTRIBUTION TAXABLE AMOUNT	\$68,835.00 68,835.00

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Penalties

We are required by law to charge any applicable penalties. Note, if your tax is not paid some of the penalties continue to accrue to the maximum provided by law.

Failure-to-file

Description	Amount
Total Failure-to-file	\$2,393.32

We assess a 5% monthly penalty for filing a return late for each month or part of a month the return is late, for up to 5 months. When a penalty for paying late applies for the same month, the amount of the penalty for filing late for that month is reduced by the amount of the penalty for paying late for that month. The penalty for paying late is 1/2% for each month or part of a month. We base the monthly penalty for filing late on the tax required to be shown on the return that you didn't pay by the original return due date, without regard to extensions. We base the monthly penalty for paying late on the net unpaid tax at the beginning of each penalty month following the payment due date for that tax. When an income tax return is more than 60 days late, the minimum penalty is \$135 or 100% of the amount of tax required to be shown on the return that you didn't pay, whichever is less. (Internal Revenue Code Section 6651)

Failure-to-pay

Description	Amount
Total Failure-to-pay	\$2,659.25

We assess a 1/2% monthly penalty for not paying the tax you owe by the due date. We base the monthly penalty for paying late on the net unpaid tax at the beginning of each penalty month following the payment due date for that tax. This penalty applies even if you filed the return on time. We charge the penalty for each month or part of a month the payment is late; however, the penalty can't be more than 25% in total.

- The due date for payment of the tax shown on a return generally is the return due date, without regard to extensions.
- The due date for paying increases in tax is within 21 days of the date of our notice demanding payment (10 business days if the amount in the notice is \$100,000 or more).

If we issue a Notice of Intent to Levy and you don't pay the balance due within 10 days of the date of the notice, the penalty for paying late increases to 1% per month. For individuals who filed on time, the penalty decreases to 1/4% per month while an approved installment agreement with the IRS is in effect for payment of that tax. For a detailed computation of the penalty call 866-681-4271.

(Internal Revenue Code Section 6651)

Failure to pay proper estimated tax

Description	Amount
Total failure to pay proper estimated tax	\$190.98

When you don't pay enough taxes due for the year with your quarterly estimated tax payments, we charge a penalty for not properly estimating your tax. For information about estimated tax requirements, download Instructions for Form 2210 or Tax Withholding and Estimated Tax (Publication 505) from www.irs.gov or call us for a copy. (Internal Revenue Code section 6654)





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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)

Description	Amount
Total interest	\$3,548.72

We multiply your unpaid tax, penalties, and interest (the amount due) by the interest rate factor to determine the interest due each quarter. Interest will continue to accrue until your unpaid tax, penalties, and interest are paid.

Additional information

- Visit www.irs.gov/cp3219n.
- For information about filing a return, visit www.irs.gov and search keyword "Past Due Return."
- For tax forms, instructions, and publications, visit www.irs.gov or call 800-TAX-FORM (800-829-3676).
- Review the enclosed documents:
 - Publication 1, Your Rights as a Taxpayer
 - Publication 5, Your Appeal Rights
 - Notice 609, Privacy Act Notice
- Keep this notice for your records.

If you need assistance, please don't hesitate to contact us at 866-681-4271.

Low Income Taxpayer Clinics

Assistance can be obtained from individuals and organizations that are independent from the IRS. The Directory of Federal Tax Return Preparers with credentials recognized by the IRS can be found at <http://irs.treasury.gov/rpo/rpo.jsf>. IRS Publication 4134 provides a listing of Low Income Taxpayer Clinics (LITCs) and is available at www.irs.gov. Also, see the LTC page at www.taxpayeradvocate.irs.gov/litcmap. Assistance may also be available from a referral system operated by a state bar association, a state or local society of accountants or enrolled agents or another nonprofit tax professional organization. The decision to obtain assistance from any of these individuals and organizations will not result in the IRS giving preferential treatment in the handling of the issue, dispute or problem. You don't need to seek assistance to contact us. We will be pleased to deal with you directly and help you resolve your situation.

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Additional information — continued

Taxpayer Advocate Service

The IRS office whose phone number appears at the top of the notice can best address and access your tax information and help get you answers. However, you may be eligible for free help from the Taxpayer Advocate Service (TAS) if you can't resolve your tax problem with the IRS, or you believe an IRS procedure just isn't working as it should. TAS is an independent organization within the IRS that helps taxpayers and protects taxpayer rights. Contact your Local Taxpayer Advocate office at:

310 Lowell St., Stop 120
Andover, MA 01810
Phone: 978-805-0745
Fax: 855-807-9700

Or call TAS at 877-777-4778. For more information about TAS and your rights under the Taxpayer Bill of Rights, go to taxpayeradvocate.irs.gov. Do not send your Tax Court petition to the TAS address listed above. Use the Tax Court address provided earlier in the letter. Contacting TAS does not extend the time to file a petition.



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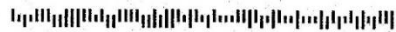
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INTERNAL REVENUE SERVICE
P.O. BOX 24015 STOP 81304
FRESNO, CA 93779-4015

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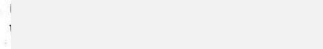
Response form

Please complete this form to indicate whether you're enclosing your return, or if you agree with the amount due. Attach it to your return or include it with your response. Mail it to us in the enclosed envelope so we receive it by January 27, 2020. Be sure our address shows through the window.

Provide your contact information

If your address has changed, please call 866-681-4271.

DAVID P FONTAINE



☐ a.m.
☐ p.m.

☐ a.m.
☐ p.m.

Primary phone number

Best time to call

Secondary phone number

Best time to call

I'm enclosing my return

☐ I am enclosing a signed and dated copy of my **2013** tax return.

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I agree with the amount due

☐ I consent to the immediate assessment and collection of the deficiency and any penalties determined in this notice, along with applicable interest.

I understand that:

- I owe \$19,429.27 and the penalties and interest are calculated to January 27, 2020.
- The IRS is required by law to charge interest on taxes that weren't paid in full by the date my return was due.
- The IRS will continue to charge interest until I've paid the tax in full. Certain penalties may also apply.
- I retain my right to file a return at a later date.

Please sign and return this form. If you've authorized someone by power of attorney, he or she can sign instead. We must have your Power of Attorney and Declaration of Representative (Form 2848) on file, or it must be enclosed.

Signature _____

Date _____

Indicate your payment option

I am enclosing (check all that apply):

- ☐ Full payment of \$19,429.27
- ☐ Partial payment of \$ _____
- ☐ No payment
- ☐ A completed Installment Agreement Request (Form 9465)

- Write your Social Security number 010-44-4741, the tax year 2013, and the form number on your payment and any correspondence.
- Make your check or money order payable to the United States Treasury.

