



MASSACHUSETTS DEPT. OF REVENUE  
PO BOX 7010  
BOSTON, MA 02204

Customer Service Bureau  
Telephone: (617) 887-6367  
www.mass.gov/dor

## NOTICE OF ASSESSMENT

This is an official notice from the Massachusetts Dept. of Revenue.

DAVID P. FONTAINE  
SUSANNE G FONTAINE

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Notice Date: January 13, 2005

Taxpayer ID Number: [REDACTED]

Bill Number: 0410 5019 7150

Total Amount Due: \$105,755.04

Payment Due Date: February 12, 2005

Tax Type: Individual Income



### You are receiving this Notice of Assessment because ...

The records of the Massachusetts Department of Revenue indicate that you have an outstanding liability of **\$105,755.04** that you owe to the Commonwealth of Massachusetts. This amount includes tax, interest and penalties. Interest and penalties will continue to accrue until the balance is paid in full (see page 4 for more information). To avoid additional interest and penalty charges, you must pay the total amount due by **February 12, 2005**.

### Actions you should take...

**Submit Payment** - Make your payment electronically via our website: [www.mass.gov/dor](http://www.mass.gov/dor), make a phone payment with an agent at the number listed above, or mail your payment along with the coupon shown below for the total amount assessed. Include your ID # on your check or money order. If you decide to dispute the assessed amount, you are not required to pay but may want to in order to avoid additional interest and penalty charges. If your appeal is successful, any money paid will be refunded with applicable interest.

**Enter into a payment agreement** - You may be eligible to pay the total amount due through monthly installments. Visit our website to arrange for monthly payments or to see if you can pay this amount by credit card or call our automated telephone system at (617)887-MDOR (6367) or toll-free in Massachusetts at 1-800-392-6089. For amounts over \$5000 call 617-887-6400.

**Dispute the assessment** - You have the right to appeal. If you believe that the information on this notice is incorrect and wish to dispute this assessment, you may file an Application for Abatement/Amended Return (see page 2 - "What Type of Assistance is available" for details.)



Interest and penalties will continue to accrue until you pay the full amount.

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*Your payment must  
be postmarked by  
February 12, 2005*

DAVID P. FONTAINE  
SUSANNE G FONTAINE

Please complete only if your address or phone has changed.

Street \_\_\_\_\_ Apt No. \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Home Phone ( ) \_\_\_\_\_ Work Phone ( ) \_\_\_\_\_

Taxpayer ID Number: [REDACTED]

Bill Number: 0410 5019 7150

Payment Due Date: February 12, 2005

Total Amount Due: \$105,755.04

Enter Amount  
Enclosed

\$

Write your Taxpayer ID # on your check or money order and  
make it payable to:  
Commonwealth of Massachusetts

MA  
A Massachusetts Department of Revenue  
L P. O. Box 7065  
T Boston, MA 02204-7065  
O

218041050197150000105755046

## Guide to Understanding the Assessment Detail

The diagram shown below will help you to understand your personal assessment information. (See page 3 - "Details of What You Owe" for your personal assessment information.) Note, the numbers used are for example purposes only.

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Item Number	Type of tax owed	Date that the tax period ended	Internal DOR transaction code	Date of assessment	Amount of tax assessed	Amount of Interest and Penalties accrued as of Payment Due Date	Payments and/or Credits previously received	Balance of each line number
No.	Tax Type	Period End Date	Trans Type	Assessment Date	Tax Liability	Interest Accrued	Penalty Accrued	Payments/ Credits = Balance Due
01	Sale/Use	12/31/99	101	02/12/01	\$142.89	\$9.50	\$15.21	\$142.89 \$24.79
02		12/31/00	101	02/12/01	\$216.52	\$7.32	\$16.32	\$216.52 \$23.85
Subtotal:								\$48.64
Total Amount Due:								\$48.64

Total Amount Due as of the Payment Due Date

### \*Most Common Tax Types

ESTATE.....Estate Tax  
SALE/USE.....Sales Use Tax  
MEALS.....Meals Tax

INCOME.....Individual Income Tax  
ROOM OCC.....Room Occupancy Tax  
WITH INC.....Withholding Tax

CORP DOM.....Domestic Corporation  
CORP FOR.....Foreign Corporation  
FIDO.....Fiduciary Income

### What Type of Assistance is Available?



#### Call the Department of Revenue (DOR)

Contact the representative or Bureau listed on the front page of this notice if you have questions or need assistance.



#### Massachusetts Department of Revenue website: [www.mass.gov/dor](http://www.mass.gov/dor)

Our Website offers a variety of information including "Your Taxpayer Bill of Rights", rulings and regulations, Form CA-6, Application for Abatement/Amended Return, as well as many other tax forms and publications.



#### Fax on Demand Menu 617-887-1900

Using your fax machine handset and keypad, receive Form CA-6, Application for Abatement/Amended Return (Document Retrieval Number 326), as well as other forms and publications 24 hours a day.



#### Interactive Voice Response (IVR) 617-887-MDOR (6367) or toll-free within Massachusetts at 1-800-392-6089

Call 24 hours a day to access our automated IVR system to order forms, enter a small payment agreement or check the status of your refund.

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Make check or money order payable to:  
Commonwealth of Massachusetts

Michael Richards 100 Palm Road Boston, MA 02204		DATE January 1, 2001	1234
PAY TO THE ORDER Commonwealth of Massachusetts		\$1000	
One Thousand and 00/100		DOLLARS	
Fleet Bank 998-00-2121			

Do not forget to write your Taxpayer ID Number

Do not forget to sign your check



COMMONWEALTH OF MASSACHUSETTS  
**DEPARTMENT OF REVENUE**  
Customer Service Bureau  
Telephone: (617) 887-6367

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Taxpayer Name: David P. Fontaine  
Susanne G Fontaine

Notice Date: January 13, 2005

Taxpayer ID Number:

Bill Number: 0410 5019 7150

Total Amount Due: \$105,755.04

Payment Due Date: February 12, 2005

Tax Type: Individual Income

### Details of What You Owe

For help understanding this section, see page 2 - "Guide to Understanding the Assessment Detail".

No.	Tax Type*	Period End Date	Trans Type	Assessment Date	Tax Liability	+	Interest Accrued	+	Penalty Accrued	-	Payments/Credits	=	Balance Due
1	INCOME	12/31/01	710	01/12/05	\$64,876.78		\$13,630.06		\$27,248.20		\$0.00		\$105,755.04
2											<b>Subtotal:</b>		<b>\$105,755.04</b>

\* See explanation of the Most Common Tax Types on page 2.  
Recent payments may not be reflected.

**TOTAL AMOUNT DUE: \$105,755.04**

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## Taxpayer Bill of Rights

DOR must be objective, impartial, professional and ethical in its administration of the tax laws; any information that you as a taxpayer provide to the Department will be handled with the utmost confidentiality and professionalism.

DOR must maintain a Problem Resolution Office and an Office of Internal Affairs to safeguard taxpayers' rights.

DOR may not establish or enforce individual collection goals or collection quotas for its employees.

If you are unable to satisfy a tax liability in full, the Commissioner of Revenue may enter into a payment agreement if the Commissioner determines it will facilitate collection of the tax.

You may obtain representation at any point in your dealings with the Department.

You are entitled to appeal any DOR decision regarding your tax liability. DOR is obligated to make abatement decisions as promptly as possible and to issue any refunds resulting from abatement decisions within 30 days of such decisions.

You will not be subject to statutory penalties if you make a mistake because you relied on erroneous written advice from DOR representatives acting in their official capacities.

*You can find more comprehensive details on your rights as a taxpayer in "A Guide to the Department of Revenue: Your Taxpayer Bill of Rights". To obtain a copy, visit our website at [www.mass.gov/dor](http://www.mass.gov/dor) or call 617-887-MDOR (6367) or toll-free in Massachusetts 1-800-392-6089.*

## Understanding the Notice of Assessment

### What is the Notice of Assessment?

The Notice of Assessment (NOA) is a bill that is sent when DOR determines you owe a tax liability to the Commonwealth of Massachusetts. The liability may be the result of an audit, a late and/or unpaid return or an error on a return.

### What if a payment was not credited?

If you believe that you previously made a payment for the amount shown on this Notice of Assessment, contact the representative or Bureau listed on the front page of this notice.

### What if I disagree with this notice or would like to appeal?

You may appeal by filing for abatement. You must fill out and submit Form CA-6, Application for Abatement/Amended Return, within the time allowed for making an application. Contact the Customer Service Bureau (CSB) at 617-887-MDOR (6367) or toll-free in Massachusetts at 1-800-392-6089 if you have questions, including how much time you have to file an application for abatement.

### Should I pay even if I am disputing this assessment?

You are not obligated to pay an amount that you are disputing. However, you may want to pay since interest and, in some cases, penalties will continue to accrue on any unpaid amount for which you are ultimately held responsible. A refund resulting from an abatement will include interest computed from the date a complete application was filed.

### What if I do not have the money to pay?

If you cannot pay the full amount that you owe, you may be able to pay the total liability through monthly installments. To request a payment agreement for amounts under \$5,000, call 617-887-MDOR (6367) or toll-free in Massachusetts at 1-800-392-6089. For amounts over \$5,000, call 617-887-6400.

Note: DOR may refuse to allow a payment agreement if a taxpayer has a history of delinquency; has the resources to settle the debt immediately; or if the agreement jeopardizes the ultimate collection of the tax due.

### What happens if I do not respond to this notice?

If you do not pay the amount due and do not dispute the assessment by filing an application for abatement, DOR will pursue full payment using a series of collection tools.

### What are the most common penalties?

Under Massachusetts law, penalties are automatically imposed on late returns and late payments and when taxpayers have failed to meet other filing requirements. The four most common penalties are:

**Late Return** - A late return will generate a late file penalty of 1% per month on the unpaid tax. The total penalty charge cannot exceed 25% of the unpaid tax. It is calculated from the due date of the return to the date the return is filed.

**Late Payment** - An unpaid balance will generate a 1/2% penalty per month on the unpaid tax. The total penalty charge cannot exceed 25% of the unpaid tax.

**Underpayment of Estimated Tax** - Income and corporate taxpayers who fail to pay the required amount of tax by the proper due date through estimated and/or withholding payments may be subject to this addition to tax. Individuals whose liabilities exceed \$200 are required to make estimated payments equal to 80% of their current year's tax liabilities or 100% of their prior year's tax liabilities. Corporations whose liabilities exceed \$1000 for any taxable year are required to make estimated tax payments equal to 90% of the current year's tax or 100% of the prior year's tax.

**Demand Charge** - If a taxpayer elects not to pay taxes owed and DOR issues a demand for payment after the NOA, a \$5 charge is imposed.

### How is interest accrued?

Effective July 1, 2003, the interest rate on overpayments is the Federal short-term rate plus two percentage points, simple interest. The rate for underpayments is the Federal short-term rate plus four percentage points, compounded daily. Interest will accrue on unpaid interest and penalties as well as on unpaid tax. It is calculated on:

- 1) unpaid failure-to-file penalties and underpayment of estimated tax penalties starting on the due date through the date of full payment; and
- 2) unpaid failure-to-pay penalties starting on the 31st day after the date of the NOA and continuing to the date of full payment.

### Additional information on interest and penalties

To obtain additional information on interest and penalty charges, contact the Customer Service Bureau (CSB) at 617-887-MDOR (6367) or toll-free in Massachusetts at 1-800-392-6089. You may also obtain rate information on our website at [www.mass.gov/dor](http://www.mass.gov/dor) - Forms and Publications - Taxpayer Advisory Bulletin.