



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

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

DEMAND FOR PAYMENT

If you fail to pay, collection action can be taken.

DAVID P. FONTAINE
SUSANNE G FONTAINE

400C

Notice Date: March 17, 2005

Taxpayer ID Number:

Bill Number: 0420 5008 2416

Total Amount Due: \$106,984.01

Payment Due Date: March 29, 2005

Tax Type: Individual Income



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You are receiving this Demand for Payment because ...

The Massachusetts Department of Revenue has determined that you did not pay the full amount due on your prior bill. The amount now due for the liability detailed on page three of this notice is **\$106,984.01**. If you fail to pay the full amount, DOR will take action to collect the amount owed.

Actions you should take...

Submit Payment - Make your payment electronically via our website: 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.



Your payment must be postmarked by March 29, 2005

DAVID P. FONTAINE
SUSANNE G FONTAINE

400C

Please complete only if your address or phone has changed.

Street Apt. No.

City State Zip

Home Phone () Work Phone ()

Enter Amount Enclosed

\$

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

MAIL TO

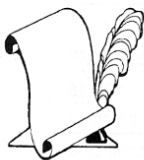
Massachusetts Department of Revenue
P. O. Box 7065
Boston, MA 02204-7065

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(1)
219

219042050082416000106984015

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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 call 617-887-MDOR (6367) or toll-free in Massachusetts 1-800-392-6089.

*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

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		
EXAMPLE <i>Michael Richard</i>		

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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Notice Date: March 17, 2005

Taxpayer ID Number:

Bill Number: 0420 5008 2416

Total Amount Due: \$106,984.01

Payment Due Date: March 29, 2005

Tax Type: Individual Income

Taxpayer Name: David P. Fontaine
Susanne G Fontaine

Details of What You Owe

No.	Tax Type*	Period End Date	Tax Liability	+	Interest Accrued	+	Penalty Accrued	-	Payments/Credits	=	Balance Due
1	INCOME	12/31/01	\$64,876.78		\$14,205.26		\$27,901.97		\$0.00		\$106,984.01
2									Subtotal:		\$106,984.01

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

TOTAL AMOUNT DUE: \$106,984.01

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Understanding the Demand For Payment

What is the Demand for Payment?

The Demand for Payment is sent if all or part of the balance due on the Notice of Assessment remains unpaid after the due date. If any amount remains unpaid 10 days after the demand is made, and you have not disputed the assessment, DOR may begin to use enforcement remedies to collect the tax owed.

What if a payment was not credited?

If you believe that you previously made a payment for the amount shown on this Demand for Payment, 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. These may include: filing a notice of tax lien; seizing bank account(s) or other property; garnishing your wages. In addition, the Department of Revenue is also authorized to assign this tax liability to a private collection agency and you are hereby notified that DOR will do so if other collection efforts are not successful.

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 - Forms and Publications - Taxpayer Advisory Bulletin.