



Department of the Treasury  
Internal Revenue Service  
Fresno, CA 93888-0010

For assistance, call:  
1-800-829-0922  
Your Caller ID: 891184  
Notice Number: CP71A  
Date: November 29, 2004

Taxpayer Identification Number:  
[REDACTED]  
Tax Form: 1040  
Tax Year: December 31, 1995

[REDACTED]  
[REDACTED]



DAVID [REDACTED]  
[REDACTED]  
LAGUNA BEACH CA [REDACTED]

025531

For account of: DAVID R [REDACTED]

**Reminder: You owe past due taxes for 1995**

**Amount Owed: \$28,731.04**  
**Pay by: December 9, 2004**

**Why am I getting this notice?**

You have a past due tax balance for 1995. By law, we must tell you each year how much you owe. We will send you a notice for each tax year for which you still owe. To ensure that both you and your spouse receive this notice, we have sent a copy to each of you. Each copy contains the same information related to your joint account.

**What should I do?**

- If you can make a payment:
1. Make your check or money order payable to the United States Treasury. Write tax year 1995 and this Social Security Number (350-28-7484) on your payment.
  2. Complete and detach the payment stub at the end of this notice.
  3. Send the stub and your payment in the enclosed envelope.
- If you can't pay the full amount owed:
1. Pay as much as you can now.
  2. Review the Payment Options listed on the back of this page.
  3. Call us at 1-800-829-0922 if you want to discuss payment options for the amount not paid.

**Reminder! If you don't pay the amount owed by December 9, 2004, we will continue to add penalties and interest until the amount is paid in full.**

Fresno Service Center [REDACTED]

Tax Period: December 31, 1995

### Penalty and Interest

About Your Notice - The penalty and interest charges on your account are explained on the following pages. If you want a more detailed explanation of your penalties and interest, please call the telephone number listed on the top of this notice. You may call your local IRS telephone number if the number shown on your notice is a long-distance call for you. All days mentioned in the paragraphs below are calendar days, unless specifically stated otherwise.



#### Penalties: \$3,169.44

##### 07 Paying Late \$3,169.44

##### 025531 IRC section 6651 (a) (2)

We charged a penalty because you didn't pay your tax on time. Initially, the penalty is 1/2% of the unpaid tax for each month or part of a month you didn't pay your tax.

If you think we should remove or reduce the penalty, see "Removal of Penalties - Reasonable Cause."

##### Removal of Penalties - Reasonable Cause

The law lets us remove or reduce the penalties explained in this notice if you have an acceptable reason. If you believe you have an acceptable reason, you may send us a signed statement explaining your reason. We'll review it and let you know if we accept your explanation as reasonable cause to remove or reduce your penalty. This procedure doesn't apply to interest and, in some cases, we may ask you to pay the tax in full before we reduce or remove the penalty for paying late.

##### Erroneous Written Advice from IRS

We'll also remove your penalty if:

- you wrote to IRS and asked for advice on a specific issue,
- you gave IRS complete and accurate information,

- IRS wrote back to you and gave you a specific course of action to take or explained what actions not to take,
- you followed our written advice in the manner we outlined, and
- you were penalized for the written advice we gave you.

To have the penalty removed because of erroneous written advice from IRS you should:

- complete Form 843, Claim for Refund and Request for Abatement,
- request that IRS remove the penalty, and
- send Form 843 to the IRS Service Center where you filed your return for the year you relied on erroneous advice from the IRS.

The three documents you must attach to your Form 843 are:

- a copy of your original request for advice from IRS,
- a copy of the erroneous written advice from IRS, and
- a notice (if any) showing the penalty we charged that you now wish us to remove.

#### Interest: \$11,705.24

##### 09 Interest

##### IRC section 6601

We charge interest when your tax isn't paid on time. Interest is computed from the due date of your return (regardless of extensions) until paid in full or to the date of this notice.

Interest compounds daily except on late or underpaid estimated taxes for individuals or corporations. Interest is also charged on penalties for late filing, over or understating valuations, and substantially understating the tax you owe.

##### \* Additional Interest Charges

If the amount you owe is \$100,000 or more, please make sure that we receive your payment within 10 work days from the date of your notice. If the amount you owe is less than \$100,000, please make sure that we receive your payment within 21 calendar days from the date of your notice. If we don't receive full payment within these time frames, the law requires us to charge interest until you pay the full amount you owe.

Fresno Service Center

Tax Period: December 31, 1995



025531

CUT HERE

Return this voucher with your payment or correspondence.

Your Telephone Number: ( ) - -  
Best Time to Call: AM PM

Amount you owe: **\$28,731.04**

• You will avoid additional penalties and/or interest if we receive your full payment by December 9, 2004

Amount enclosed: \$

• Make payable to United States Treasury  
• Write Taxpayer Identification Number, tax period and tax form number on payment

Correspondence enclosed

WT 200446 07,09

71A Internal Revenue Service  
Fresno, CA 93888-0010

DAVID  
LAGUNA BEACH CA



## How We Calculated the Amount You Owe

Form	Tax Year	Unpaid Balance	+ Penalties	+ Interest	= Total
1040	1991	\$691.39	\$162.88	\$1,071.62	\$1,925.89

## Payment Options

The following payment options may be available to you. Please call us at 1-800-829-0922 to discuss these options and make payment arrangements.

1. Installment agreement
2. Automatic deductions from your checking account
3. Payroll deductions
4. Credit card payments

*Helpful Hint: For faster service, try calling us any day except Monday when our call volumes are highest.*

## Frequently Asked Questions

**What if I don't agree with the amount owed?**

If you don't agree with the amount shown on this statement, please call us at 1-800-829-0922, or write to us at the address listed on the payment stub. You will need to tell us why you don't agree and you may need to send us information to support your statement.

**I previously contacted the IRS to inform you that I couldn't pay. Why am I getting this notice?**

By law, we are required to send you a reminder notice each year to give you an update of the current amount owed.

**What if I'm currently working with an IRS representative?**

If you're currently working with an IRS representative to resolve your past due taxes, contact the person you've been working with to discuss this notice.

*For tax forms, instructions and information, visit [www.irs.gov](http://www.irs.gov). (Access to this site will not provide you with any taxpayer account information.)*

The following table shows the penalty charges to your account. To compute your late paying penalty we multiplied the number of months times the monthly rate times the principal (not to exceed 25%).

Date	No. Months	Rate/Month	Principal	Penalty
08/15/1992	04	0.50%	678.65	13.57
10/15/1996	50	1.00%	678.65	156.09
Total Penalty:				169.66

The following table shows the interest charges to your account. To compute your interest we multiplied the factor times the principal.

From Date	To Date	Days	Rate	Factor	Principal	Interest
04/15/1992	05/25/1992	40	8.0%	0.008780539	678.65	5.96
05/25/1992	09/30/1992	128	8.0%	0.028370062	691.39	19.61
09/30/1992	12/31/1992	92	7.0%	0.017749631	711.00	12.62
12/31/1992	06/30/1993	181	7.0%	0.035318388	723.62	25.56
06/30/1993	12/31/1993	184	7.0%	0.035914165	749.18	26.91
12/31/1993	06/30/1994	181	7.0%	0.035318388	776.09	27.41
06/30/1994	09/30/1994	92	8.0%	0.020366804	803.50	16.36
09/30/1994	12/31/1994	92	9.0%	0.022941331	819.86	18.81
12/31/1994	03/31/1995	90	9.0%	0.022437053	838.67	18.82
03/31/1995	06/30/1995	91	10.0%	0.025241395	857.49	21.64
06/30/1995	12/31/1995	184	9.0%	0.046408966	879.13	40.80
12/31/1995	03/31/1996	91	9.0%	0.022626480	919.93	20.81
03/31/1996	06/30/1996	91	8.0%	0.020087632	940.74	18.90
06/30/1996	12/31/1996	184	9.0%	0.046279292	959.64	44.41
12/31/1996	06/30/1997	181	9.0%	0.045635292	1004.05	45.82
06/30/1997	12/31/1997	184	9.0%	0.046408966	1049.87	48.72
12/31/1997	03/31/1998	90	9.0%	0.022437053	1098.59	24.65
03/31/1998	09/30/1998	183	8.0%	0.040920267	1123.24	45.96
09/30/1998	12/31/1998	92	8.0%	0.020366804	1169.20	23.81
12/31/1998	03/31/1999	90	7.0%	0.017408410	1193.01	20.77
03/31/1999	09/30/1999	183	8.0%	0.040920267	1213.78	49.67
09/30/1999	12/31/1999	92	8.0%	0.020366804	1263.45	25.73
12/31/1999	03/31/2000	91	8.0%	0.020087632	1289.18	25.90
03/31/2000	09/30/2000	183	9.0%	0.046022073	1315.08	60.52
09/30/2000	12/31/2000	92	9.0%	0.022877946	1375.60	31.47
12/31/2000	03/31/2001	90	9.0%	0.022437053	1407.07	31.57
03/31/2001	06/30/2001	91	8.0%	0.020143211	1438.64	28.98
06/30/2001	12/31/2001	184	7.0%	0.035914165	1467.62	52.71
12/31/2001	06/30/2002	181	6.0%	0.030197962	1520.33	45.91
06/30/2002	12/31/2002	184	6.0%	0.030706088	1566.24	48.09
12/31/2002	06/30/2003	181	5.0%	0.025102720	1614.33	40.52
06/30/2003	09/30/2003	92	5.0%	0.012681615	1654.85	20.99
09/30/2003	12/31/2003	92	4.0%	0.010132630	1675.84	16.98
12/31/2003	03/31/2004	91	4.0%	0.009994426	1692.82	16.92
03/31/2004	06/30/2004	91	5.0%	0.012508429	1709.74	21.39
06/30/2004	09/30/2004	92	4.0%	0.010104808	1731.13	17.49
09/30/2004	11/29/2004	60	5.0%	0.008229842	1748.62	14.39
Total Interest:						1077.58

The following table shows the penalty charges to your account. To compute your late paying penalty we multiplied the number of months times the monthly rate times the principal (not to exceed 25%).

Date	No. Months	Rate/Month	Principal	Penalty
09/15/1995	05	0.50%	5,673.04	141.83
10/15/1996	13	1.00%	5,673.04	737.50
12/15/2004	50	1.00%	5,673.04	538.94
Total Penalty:				1,418.27

The following table shows the interest charges to your account. To compute your interest we multiplied the factor times the principal.

From Date	To Date	Days	Rate	Factor	Principal	Interest
04/15/1995	06/12/1995	58	10.0%	0.016015124	5673.04	90.85
06/12/1995	06/30/1995	18	10.0%	0.004943008	6011.51	29.71
06/30/1995	12/31/1995	184	9.0%	0.046408966	6041.22	280.37
12/31/1995	03/31/1996	91	9.0%	0.022626480	6321.59	143.04
03/31/1996	06/30/1996	91	8.0%	0.020087632	6464.63	129.86
06/30/1996	09/09/1996	71	9.0%	0.017610132	6594.49	116.13
09/09/1996	12/31/1996	113	9.0%	0.028173029	6724.62	189.45
12/31/1996	06/30/1997	181	9.0%	0.045635292	6914.07	315.53
06/30/1997	12/31/1997	184	9.0%	0.046408966	7229.60	335.52
12/31/1997	03/31/1998	90	9.0%	0.022437053	7565.12	169.74
03/31/1998	09/30/1998	183	8.0%	0.040920267	7734.86	316.51
09/30/1998	12/31/1998	92	8.0%	0.020366804	8051.37	163.98
12/31/1998	03/31/1999	90	7.0%	0.017408410	8215.35	143.02
03/31/1999	09/30/1999	183	8.0%	0.040920267	8358.37	342.03
09/30/1999	12/31/1999	92	8.0%	0.020366804	8700.40	177.20
12/31/1999	03/31/2000	91	8.0%	0.020087632	8877.60	178.33
03/31/2000	09/30/2000	183	9.0%	0.046022073	9055.93	416.77
09/30/2000	12/31/2000	92	9.0%	0.022877946	9472.70	216.72
12/31/2000	03/31/2001	90	9.0%	0.022437053	9689.42	217.40
03/31/2001	06/30/2001	91	8.0%	0.020143211	9906.82	199.56
06/30/2001	12/31/2001	184	7.0%	0.035914165	10106.38	362.96
12/31/2001	06/30/2002	181	6.0%	0.030197962	10469.34	316.15
06/30/2002	12/31/2002	184	6.0%	0.030706088	10785.49	331.18
12/31/2002	06/30/2003	181	5.0%	0.025102720	11116.67	279.06
06/30/2003	09/30/2003	92	5.0%	0.012681615	11395.73	144.52
09/30/2003	12/31/2003	92	4.0%	0.010132630	11540.25	116.93
12/31/2003	03/31/2004	91	4.0%	0.009994426	11657.18	116.51
03/31/2004	06/30/2004	91	5.0%	0.012508429	11773.69	147.27
06/30/2004	09/30/2004	92	4.0%	0.010104808	11920.96	120.46
09/30/2004	11/29/2004	60	5.0%	0.008229842	12041.42	99.10
Total Interest:						6205.86

## How We Calculated the Amount You Owe

Form	Tax Year	Unpaid Balance	+ Penalties	+ Interest	= Total
1040	1995	\$13,856.36	\$3,169.44	\$11,705.24	\$28,731.04

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