

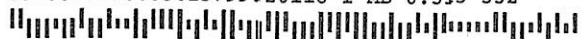


Internal Revenue Service

United States Department of the Treasury
PHILADELPHIA, PA 19255-1498

Tracking ID: 102805910472
Date of Issue: 10-18-2022

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NANCY J DUMONT
1241 TABER HILL RD
STOWE, VT 05672



001382

Tax Period: December, 2021

Information about the Request We Received

We've enclosed the transcript that you requested on October 18, 2022, for the tax period listed above.

To protect personally identifiable information for both Individuals and Businesses, transcripts only display partial personal information. For example, only the last four digits of the taxpayer's Social Security Number and last four digits of the business' Employer Identification Number are displayed. Full financial and tax information is displayed, such as wages, assets, and income.

An account transcript shows a summary of the tax return and subsequent actions taken. These actions could include filing an amended return and payments made.

If you have any questions, Individuals can call 800-829-1040 and Businesses can call 800-829-4933.



Internal Revenue Service

United States Department of the Treasury

This Product Contains Sensitive Taxpayer Data

Request Date: 10-18-2022
Response Date: 10-18-2022
Tracking Number: 102805910472

Account Transcript

FORM NUMBER: 1040

TAX PERIOD: Dec. 31, 2021

TAXPAYER IDENTIFICATION NUMBER:

XXX-XX-0942

NANC J DUMO
1241 T

--- ANY MINUS SIGN SHOWN BELOW SIGNIFIES A CREDIT AMOUNT ---

ACCOUNT BALANCE:	1,192.87	
ACCRUED INTEREST:	27.30	AS OF: Oct. 31, 2022
ACCRUED PENALTY:	24.00	AS OF: Oct. 31, 2022

ACCOUNT BALANCE
PLUS ACCRUALS
(this is not a
payoff amount): 1,244.17

*** INFORMATION FROM THE RETURN OR AS ADJUSTED ***

EXEMPTIONS: 02
FILING STATUS: Single
ADJUSTED GROSS
INCOME: 116,600.00
TAXABLE INCOME: 83,113.00
TAX PER RETURN: 22,014.00
SE TAXABLE INCOME
TAXPAYER: 52,142.00
SE TAXABLE INCOME
SPOUSE: 0.00
TOTAL SELF
EMPLOYMENT TAX: 7,978.00

RETURN DUE DATE OR RETURN RECEIVED DATE (WHICHEVER IS LATER) Apr. 15, 2022
PROCESSING DATE May 16, 2022

TRANSACTIONS			
CODE	EXPLANATION OF TRANSACTION	CYCLE DATE	AMOUNT
150	Tax return filed 16221-514-39549-2	20221705 05-16-2022	\$22,014.00
766	Tax relief credit	04-05-2021	-\$1,400.00
766	Credit to your account	04-05-2021	-\$1,400.00
846	Refund issued	03-24-2021	\$2,800.00
290	Additional tax assessed 16254-999-05011-1	20211105 04-05-2021	\$0.00
971	Notice issued	04-08-2021	\$0.00
660	Estimated tax payment	04-14-2021	-\$9,560.00
971	Notice issued	05-24-2021	\$0.00
766	Credit to your account	07-19-2021	-\$250.00

846	Refund issued		07-15-2021	\$250.00
290	Additional tax assessed 16254-999-05031-1	20212605	07-19-2021	\$0.00
971	Notice issued		07-01-2021	\$0.00
766	Credit to your account		08-23-2021	-\$250.00
846	Refund issued		08-13-2021	\$250.00
290	Additional tax assessed 16254-999-05032-1	20213105	08-23-2021	\$0.00
766	Credit to your account		09-20-2021	-\$250.00
846	Refund issued		09-15-2021	\$250.00
290	Additional tax assessed 16254-999-05033-1	20213505	09-20-2021	\$0.00
766	Credit to your account		10-25-2021	-\$250.00
846	Refund issued		10-15-2021	\$250.00
290	Additional tax assessed 16254-999-05034-1	20214005	10-25-2021	\$0.00
290	Additional tax assessed 16254-999-05011-1	20214205	11-08-2021	\$0.00
290	Additional tax assessed 16254-999-05035-1	20214405	11-22-2021	\$0.00
663	Estimated tax payment		01-18-2022	-\$9,448.00
660	Estimated tax payment		01-18-2022	-\$9,448.00
661	Dishonored estimated tax payment		01-18-2022	\$9,448.00
286	Penalty for dishonored payment	20220405	02-14-2022	\$188.96
670	Payment		04-18-2022	-\$1,046.00
766	Credit to your account		04-15-2022	-\$1,000.00
170	Penalty for not pre-paying tax 05-16-2032	20221705	05-16-2022	\$40.00
196	Interest charged for late payment	20221705	05-16-2022	\$3.91
971	Notice issued		05-16-2022	\$0.00

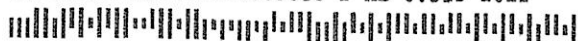
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Internal Revenue Service

United States Department of the Treasury
PHILADELPHIA, PA 19255-1498

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NANCY J DUMONT
1241 TABER HILL RD
STOWE, VT 05672

Tracking ID: 102805910542
Date of Issue: 10-18-2022

001715

Tax Period: December, 2021

Information about the Request We Received

We've enclosed the transcript that you requested on October 18, 2022, for the tax period listed above.

To protect personally identifiable information for both Individuals and Businesses, transcripts only display partial personal information. For example, only the last four digits of the taxpayer's Social Security Number and last four digits of the business' Employer Identification Number are displayed. Full financial and tax information is displayed, such as wages, assets, and income.

A tax return transcript contains most of the information from the original return, along with information from the forms and schedules filed with the return. The transcript also contains corrections we made to the return if we discovered a math mistake.

The transcript does not contain changes made to the return after it was filed. These changes could include filing an amended return and payments made.

If you have any questions, Individuals can call 800-829-1040 and Businesses can call 800-829-4933.



Internal Revenue Service

United States Department of the Treasury

This Product Contains Sensitive Taxpayer Data

Request Date: 10-18-2022
Response Date: 10-18-2022
Tracking Number: 102805910542

Tax Return Transcript

SSN Provided: XXX-XX-0942
Tax Period Ending: Dec. 31, 2021

The following items reflect the amount as shown on the return (PR), and the amount as adjusted (PC), if applicable. They do not show subsequent activity on the account.

NAME(S) SHOWN ON RETURN: NANC J DUMO

ADDRESS: 1241 T

SSN: XXX-XX-0942
SPOUSE SSN:

FILING STATUS:	Single
FORM NUMBER:	1040
CYCLE POSTED:	20221705
RECEIVED DATE:	Apr. 15, 2022
REMITTANCE:	\$0.00
EXEMPTION NUMBER:	2
DEPENDENT 1 NAME CTRL:	FLAN
DEPENDENT 1 SSN:	XXX-XX-3653
DEPENDENT 2 NAME CTRL:	
DEPENDENT 2 SSN:	
DEPENDENT 3 NAME CTRL:	
DEPENDENT 3 SSN:	
DEPENDENT 4 NAME CTRL:	
DEPENDENT 4 SSN:	
PTIN:	XXX-XX-4947
PREPARER EIN:	XX-XXX7007

Income

WAGES, SALARIES, TIPS, ETC:	\$0.00
TAXABLE INTEREST INCOME: SCH B:	\$0.00
TAX-EXEMPT INTEREST:	\$0.00
ORDINARY DIVIDEND INCOME: SCH B:	\$0.00
QUALIFIED DIVIDENDS:	\$0.00
REFUNDS OF STATE/LOCAL TAXES:	\$0.00
ALIMONY RECEIVED:	\$0.00
BUSINESS INCOME OR LOSS (Schedule C):	\$56,462.00
BUSINESS INCOME OR LOSS: SCH C PER COMPUTER:	\$56,462.00
CAPITAL GAIN OR LOSS: (Schedule D):	\$0.00
CAPITAL GAINS OR LOSS: SCH D PER COMPUTER:	\$0.00
OTHER GAINS OR LOSSES (Form 4797):	\$0.00
TOTAL IRA DISTRIBUTIONS:	\$0.00
TAXABLE IRA DISTRIBUTIONS:	\$0.00
TOTAL PENSIONS AND ANNUITIES:	\$0.00
TAXABLE PENSION/ANNUITY AMOUNT:	\$0.00
ADDITIONAL INCOME:	\$120,589.00
ADDITIONAL INCOME PER COMPUTER:	\$120,589.00
REFUNDABLE CREDITS PER COMPUTER:	\$1,000.00
REFUNDABLE EDUCATION CREDIT PER COMPUTER:	\$0.00
QUALIFIED BUSINESS INCOME DEDUCTION:	\$20,778.00
RENT/ROYALTY/PARTNERSHIP/ESTATE (Schedule E):	\$64,127.00
RENT/ROYALTY/PARTNERSHIP/ESTATE (Schedule E) PER COMPUTER:	\$64,127.00
RENT/ROYALTY INCOME/LOSS PER COMPUTER:	\$64,127.00
ESTATE/TRUST INCOME/LOSS PER COMPUTER:	\$0.00
PARTNERSHIP/S-CORP INCOME/LOSS PER COMPUTER:	\$0.00

FARM INCOME OR LOSS (Schedule F):	\$0.00
FARM INCOME OR LOSS (Schedule F) PER COMPUTER:	\$0.00
UNEMPLOYMENT COMPENSATION:	\$0.00
TOTAL SOCIAL SECURITY BENEFITS:	\$0.00
TAXABLE SOCIAL SECURITY BENEFITS:	\$0.00
TAXABLE SOCIAL SECURITY BENEFITS PER COMPUTER:	\$0.00
OTHER INCOME:	\$0.00
SCHEDULE EIC SE INCOME PER COMPUTER:	\$0.00
SCHEDULE EIC EARNED INCOME PER COMPUTER:	\$0.00
SCH EIC DISQUALIFIED INC COMPUTER:	\$0.00
EXCESS ADV CHILD TAX CREDIT PER COMPUTER:	\$0.00
PRIMARY ECONOMIC IMPACT PAYMENT 2:	\$0.00
SECONDARY ECONOMIC IMPACT PAYMENT 2:	\$0.00
PRIMARY ADVANCED CTC PAYMENTS:	\$1,000.00
SECONDARY ADVANCED CTC PAYMENTS:	\$0.00
ADDITIONAL CTC EARNED INCOME:	\$0.00
EIC PRIOR YEAR EARNED INCOME:	\$0.00
CTC PRIOR YEAR EARNED INCOME:	\$0.00
QUALIFIED BUSINESS INCOME DEDUCTION:	\$0.00
F8995 QUALIFIED BUSINESS INCOME DEDUCTION COMPUTER:	\$20,778.00
PRIMARY ECONOMIC IMPACT PAYMENT:	\$2,800.00
SECONDARY ECONOMIC IMPACT PAYMENT:	\$0.00
SCHOLARSHIP FELLOWSHIP GRANT:	\$0.00
TOTAL INCOME:	\$120,589.00
TOTAL INCOME PER COMPUTER:	\$120,589.00

Adjustments to Income

EDUCATOR EXPENSES:	\$0.00
EDUCATOR EXPENSES PER COMPUTER:	\$0.00
RESERVIST AND OTHER BUSINESS EXPENSE:	\$0.00
HEALTH SAVINGS ACCT DEDUCTION:	\$0.00
HEALTH SAVINGS ACCT DEDUCTION PER COMPTR:	\$0.00
MOVING EXPENSES: F3903:	\$0.00
SELF EMPLOYMENT TAX DEDUCTION:	\$3,989.00
SELF EMPLOYMENT TAX DEDUCTION PER COMPUTER:	\$3,989.00
SELF EMPLOYMENT TAX DEDUCTION VERIFIED:	\$0.00
KEOGH/SEP CONTRIBUTION DEDUCTION:	\$0.00
SELF-EMP HEALTH INS DEDUCTION:	\$0.00
EARLY WITHDRAWAL OF SAVINGS PENALTY:	\$0.00
ALIMONY PAID SSN:	\$0.00
ALIMONY PAID:	\$0.00
SCHOLARSHIP FELLOWSHIP EXCLUDED:	\$0.00
IRA DEDUCTION:	\$0.00
IRA DEDUCTION PER COMPUTER:	\$0.00
STUDENT LOAN INTEREST DEDUCTION:	\$0.00
STUDENT LOAN INTEREST DEDUCTION PER COMPUTER:	\$0.00
STUDENT LOAN INTEREST DEDUCTION VERIFIED:	\$0.00
TUITION AND FEES DEDUCTION:	\$0.00
TUITION AND FEES DEDUCTION PER COMPUTER:	\$0.00
OTHER ADJUSTMENTS:	\$0.00
ARCHER MSA DEDUCTION:	\$0.00
ARCHER MSA DEDUCTION PER COMPUTER:	\$0.00
TOTAL ADJUSTMENTS:	\$3,989.00
TOTAL ADJUSTMENTS PER COMPUTER:	\$3,989.00
ADJUSTED GROSS INCOME:	\$116,600.00
ADJUSTED GROSS INCOME PER COMPUTER:	\$116,600.00

Tax and Credits

65-OR-OVER:	NO
BLIND:	NO
SPOUSE 65-OR-OVER:	NO
SPOUSE BLIND:	NO
STANDARD DEDUCTION PER COMPUTER:	\$12,550.00
ADDITIONAL STANDARD DEDUCTION PER COMPUTER:	\$0.00
TAX TABLE INCOME PER COMPUTER:	\$103,891.00
EXEMPTION AMOUNT PER COMPUTER:	\$0.00
TAXABLE INCOME:	\$83,113.00
TAXABLE INCOME PER COMPUTER:	\$83,113.00
TOTAL POSITIVE INCOME PER COMPUTER:	\$120,589.00

Tracking Number: 102805910542

HOUSEHOLD EMPLOYMENT TAXES PER COMPUTER:	\$0.00
INTEREST DUE ON INSTALLMENT:	\$0.00
SCH 8812 ADDITIONAL TAX COMPUTER:	\$0.00
REFUNDABLE CHILD CARE COMPUTER:	\$0.00
HEALTH COVERAGE RECAPTURE: F8885:	\$0.00
DEFERRED TAX SCH H SE:	\$0.00
MAX DEFERRED TAX PER COMPUTER:	\$0.00
TOTAL ADDITIONAL TAXES:	\$0.00
TOTAL ASSESSMENT PER COMPUTER:	\$22,014.00
TOTAL TAX LIABILITY TP FIGURES:	\$22,014.00
TOTAL TAX LIABILITY TP FIGURES PER COMPUTER:	\$22,014.00

Payments

FEDERAL INCOME TAX WITHHELD:	\$0.00
SCH 8812 ADDITIONAL TAX:	\$0.00
ESTIMATED TAX PAYMENTS:	\$19,008.00
OTHER PAYMENT CREDIT:	\$0.00
REFUNDABLE EDUCATION CREDIT:	\$0.00
REFUNDABLE EDUCATION CREDIT PER COMPUTER:	\$0.00
REFUNDABLE EDUCATION CREDIT VERIFIED:	\$0.00
REFUNDABLE CREDITS:	\$2,000.00
EARNED INCOME CREDIT:	\$0.00
EARNED INCOME CREDIT PER COMPUTER:	\$0.00
EARNED INCOME CREDIT NONTAXABLE COMBAT PAY:	\$0.00
SCHEDULE 8812 NONTAXABLE COMBAT PAY:	\$0.00
EXCESS SOCIAL SECURITY & RRTA TAX WITHHELD:	\$0.00
SCHEDULE 8812 TOT SS/MEDICARE WITHHELD:	\$0.00
SCHEDULE 8812 ADDITIONAL CHILD TAX CREDIT:	\$2,000.00
SCHEDULE 8812 ADDITIONAL CHILD TAX CREDIT PER COMPUTER:	\$1,000.00
SCHEDULE 8812 ADDITIONAL CHILD TAX CREDIT VERIFIED:	\$0.00
AMOUNT PAID WITH FORM 4868:	\$0.00
FORM 2439 REGULATED INVESTMENT COMPANY CREDIT:	\$0.00
FORM 4136 CREDIT FOR FEDERAL TAX ON FUELS:	\$0.00
FORM 4136 CREDIT FOR FEDERAL TAX ON FUELS PER COMPUTER:	\$0.00
HEALTH COVERAGE TX CR: F8885:	\$0.00
SEC 965 TAX INSTALLMENT:	\$0.00
SEC 965 TAX LIABILITY:	\$0.00
PREMIUM TAX CREDIT AMOUNT:	\$0.00
PREMIUM TAX CREDIT VERIFIED AMOUNT:	\$0.00
PRIMARY NAP FIRST TIME HOME BUYER INSTALLMENT AMT:	\$0.00
SECONDARY NAP FIRST TIME HOME BUYER INSTALLMENT AMT:	\$0.00
FIRST TIME HOMEBUYER CREDIT REPAYMENT AMOUNT:	\$0.00
FORM 5405 TOTAL HOMEBUYERS CREDIT REPAYMENT PER COMPUTER:	\$0.00
SMALL EMPLOYER HEALTH INSURANCE PER COMPUTER:	\$0.00
SMALL EMPLOYER HEALTH INSURANCE PER COMPUTER (2):	\$0.00
TOTAL OTHER PAYMENTS REFUNDABLE:	\$0.00
TOTAL PAYMENTS:	\$21,008.00
TOTAL PAYMENTS PER COMPUTER:	\$20,008.00

Refund or Amount Owed

AMOUNT YOU OWE:	\$1,046.00
APPLIED TO NEXT YEAR'S ESTIMATED TAX:	\$0.00
ESTIMATED TAX PENALTY:	\$40.00
TAX ON INCOME LESS STATE REFUND PER COMPUTER:	\$0.00
BAL DUE/OVER PYMT USING TP FIG PER COMPUTER:	\$1,046.00
BAL DUE/OVER PYMT USING COMPUTER FIGURES:	\$2,046.00
FORM 8888 TOTAL REFUND PER COMPUTER:	\$0.00

Third Party Designee

THIRD PARTY DESIGNEE ID NUMBER:	X5454
AUTHORIZATION INDICATOR:	1
THIRD PARTY DESIGNEE NAME:	DIAN J SHEL E

Schedule C--Profit or Loss From Business
(Occurrence #: 1)

SOCIAL SECURITY NUMBER:	XXX-XX-0942
EMPLOYER ID NUMBER:	
BUSINESS NAME:	

Tracking Number: 102805910542

TENTATIVE TAX:.....\$14,036.00
TENTATIVE TAX PER COMPUTER:.....\$14,036.00
FORM 8814 ADDITIONAL TAX AMOUNT:.....\$0.00
TAX ON INCOME LESS SOC SEC INCOME PER COMPUTER:.....\$0.00
FORM 6251 ALTERNATIVE MINIMUM TAX:.....\$0.00
FORM 6251 ALTERNATIVE MINIMUM TAX PER COMPUTER:.....\$0.00
FOREIGN TAX CREDIT:.....\$0.00
FOREIGN TAX CREDIT PER COMPUTER:.....\$0.00
FOREIGN INCOME EXCLUSION PER COMPUTER:.....\$0.00
FOREIGN INCOME EXCLUSION TAX PER COMPUTER:.....\$0.00
EXCESS ADVANCE PREMIUM TAX CREDIT REPAYMENT AMOUNT:.....\$0.00
EXCESS ADVANCE PREMIUM TAX CREDIT REPAYMENT VERIFIED AMOUNT:.....\$0.00
CHILD & DEPENDENT CARE CREDIT:.....\$0.00
CHILD & DEPENDENT CARE CREDIT PER COMPUTER:.....\$0.00
CREDIT FOR ELDERLY AND DISABLED:.....\$0.00
CREDIT FOR ELDERLY AND DISABLED PER COMPUTER:.....\$0.00
EDUCATION CREDIT:.....\$0.00
EDUCATION CREDIT PER COMPUTER:.....\$0.00
GROSS EDUCATION CREDIT PER COMPUTER:.....\$0.00
RETIREMENT SAVINGS CNTRB CREDIT:.....\$0.00
RETIREMENT SAVINGS CNTRB CREDIT PER COMPUTER:.....\$0.00
PRIM RET SAV CNTRB: F8880 LN6A:.....\$0.00
SEC RET SAV CNTRB: F8880 LN6B:.....\$0.00
TOTAL RETIREMENT SAVINGS CONTRIBUTION: F8880 CMPTR:.....\$0.00
RESIDENTIAL ENERGY CREDIT:.....\$0.00
RESIDENTIAL ENERGY CREDIT PER COMPUTER:.....\$0.00
CHILD AND OTHER DEPENDENT CREDIT:.....\$0.00
CHILD AND OTHER DEPENDENT CREDIT PER COMPUTER:.....\$0.00
ADOPTION CREDIT: F8839:.....\$0.00
ADOPTION CREDIT PER COMPUTER:.....\$0.00
FORM 8396 MORTGAGE CERTIFICATE CREDIT:.....\$0.00
FORM 8396 MORTGAGE CERTIFICATE CREDIT PER COMPUTER:.....\$0.00
TOTAL OTHER NON REFUNDABLE CREDIT:.....\$0.00
FORM 3800 GENERAL BUSINESS CREDITS:.....\$0.00
FORM 3800 GENERAL BUSINESS CREDITS PER COMPUTER:.....\$0.00
PRIOR YR MIN TAX CREDIT: F8801:.....\$0.00
PRIOR YR MIN TAX CREDIT: F8801 PER COMPUTER:.....\$0.00
F8936 ELECTRIC MOTOR VEHICLE CREDIT AMOUNT:.....\$0.00
F8936 ELECTRIC MOTOR VEHICLE CREDIT PER COMPUTER:.....\$0.00
F8910 ALTERNATIVE MOTOR VEHICLE CREDIT AMOUNT:.....\$0.00
F8910 ALTERNATIVE MOTOR VEHICLE CREDIT PER COMPUTER:.....\$0.00
SICK FAMILY LEAVE CREDIT:.....\$0.00
NON ITEMIZED CHARITABLE CONTRIBUTION DEDUCTION:.....\$159.00
NON ITEMIZED CHARITABLE CONTRIBUTION PER COMPUTER:.....\$159.00
REFUNDABLE CHILD CARE CREDIT:.....\$0.00
SICK FAMILY LEAVE CREDIT AFTER 3-31-21:.....\$0.00
REFUNDABLE CHILD CARE CREDIT VERIFIED:.....\$0.00
RECOVERY REBATE CREDIT:.....\$0.00
RECOVERY REBATE CREDIT PER COMPUTER:.....\$0.00
RECOVERY REBATE CREDIT VERIFIED:.....\$0.00
OTHER CREDITS:.....\$0.00
TOTAL CREDITS:.....\$0.00
TOTAL CREDITS PER COMPUTER:.....\$0.00
INCOME TAX AFTER CREDITS PER COMPUTER:.....\$14,036.00

Other Taxes

SE TAX:.....\$7,978.00
SE TAX PER COMPUTER:.....\$7,978.00
SOCIAL SECURITY AND MEDICARE TAX ON UNREPORTED TIPS:.....\$0.00
SOCIAL SECURITY AND MEDICARE TAX ON UNREPORTED TIPS PER COMPUTER:.....\$0.00
TAX ON QUALIFIED PLANS F5329 (PR):.....\$0.00
TAX ON QUALIFIED PLANS F5329 PER COMPUTER:.....\$0.00
IRAF TAX PER COMPUTER:.....\$0.00
TP TAX FIGURES (REDUCED BY IRAF) PER COMPUTER:.....\$22,014.00
IMF TOTAL TAX (REDUCED BY IRAF) PER COMPUTER:.....\$22,014.00
TOTAL OTHER TAXES PER COMPUTER:.....\$7,978.00
UNPAID FICA ON REPORTED TIPS:.....\$0.00
INTEREST ON DEFERRED TAX:.....\$0.00
TOTAL OTHER TAXES:.....\$7,978.00
RECAPTURE TAX: F8611:.....\$0.00
HOUSEHOLD EMPLOYMENT TAXES:.....\$0.00

Tracking Number: 102805910542

DESCRIPTION OF BUSINESS/PROFESSION:.....531210
NAICS CODE:.....531210
ACCT MTHD:.....Cash
FIRST TIME SCHEDULE C FILED:.....N
STATUTORY EMPLOYEE IND:.....N

INCOME

GROSS RECEIPTS OR SALES:.....\$105,154.00
RETURNS AND ALLOWANCES:.....\$0.00
NET GROSS RECEIPTS:.....\$105,154.00
COST OF GOODS SOLD:.....\$0.00
SCHEDULE C FORM 1099 REQUIRED:.....NO
SCHEDULE C FORM 1099 FILED:.....NONE
OTHER INCOME:.....\$0.00

EXPENSES

CAR AND TRUCK EXPENSES:.....\$2,431.00
DEPRECIATION:.....\$50,194.00
INSURANCE (OTHER THAN HEALTH):.....\$0.00
MORTGAGE INTEREST:.....\$0.00
LEGAL AND PROFESSIONAL SERVICES:.....\$450.00
REPAIRS AND MAINTENANCE:.....\$0.00
TRAVEL:.....\$0.00
MEALS AND ENTERTAINMENT:.....\$0.00
WAGES:.....\$0.00
OTHER EXPENSES:.....\$8,144.00
TOTAL EXPENSES:.....\$62,944.00
EXP FOR BUSINESS USE OF HOME:.....\$681.00
SCH C NET PROFIT OR LOSS PER COMPUTER:.....\$41,529.00
AT RISK CD:.....All investment at risk
OFFICE EXPENSE AMOUNT:.....\$575.00
UTILITIES EXPENSE AMOUNT:.....\$0.00

COST OF GOODS SOLD

INVENTORY AT BEGINNING OF YEAR:.....\$0.00
INVENTORY AT END OF YEAR:.....\$0.00

Schedule C--Profit or Loss From Business
(Occurrence #: 2)

SOCIAL SECURITY NUMBER:.....XXX-XX-0942
EMPLOYER ID NUMBER:.....
BUSINESS NAME:.....SNO WORR LL
DESCRIPTION OF BUSINESS/PROFESSION:.....
NAICS CODE:.....531310
ACCT MTHD:.....Cash
FIRST TIME SCHEDULE C FILED:.....N
STATUTORY EMPLOYEE IND:.....N

INCOME

GROSS RECEIPTS OR SALES:.....\$14,933.00
RETURNS AND ALLOWANCES:.....\$0.00
NET GROSS RECEIPTS:.....\$14,933.00
COST OF GOODS SOLD:.....\$0.00
SCHEDULE C FORM 1099 REQUIRED:.....NO
SCHEDULE C FORM 1099 FILED:.....NONE
OTHER INCOME:.....\$0.00

EXPENSES

CAR AND TRUCK EXPENSES:.....\$0.00
DEPRECIATION:.....\$0.00
INSURANCE (OTHER THAN HEALTH):.....\$0.00
MORTGAGE INTEREST:.....\$0.00
LEGAL AND PROFESSIONAL SERVICES:.....\$0.00
REPAIRS AND MAINTENANCE:.....\$0.00
TRAVEL:.....\$0.00
MEALS AND ENTERTAINMENT:.....\$0.00

Tracking Number: 102805910542

WAGES:.....\$0.00
OTHER EXPENSES:.....\$0.00
TOTAL EXPENSES:.....\$0.00
EXP FOR BUSINESS USE OF HOME:.....\$0.00
SCH C NET PROFIT OR LOSS PER COMPUTER:.....\$14,933.00
AT RISK CD:.....
OFFICE EXPENSE AMOUNT:.....\$0.00
UTILITIES EXPENSE AMOUNT:.....\$0.00

COST OF GOODS SOLD

INVENTORY AT BEGINNING OF YEAR:.....\$0.00
INVENTORY AT END OF YEAR:.....\$0.00

Schedule E--Supplemental Income and Loss

INCOME OR LOSS FROM RENTAL REAL ESTATE AND ROYALTIES

SCHEDULE E FORM 1099 REQUIRED:.....No box checked
SCHEDULE E FORM 1099 FILED:.....Neither box checked
TOTAL RENTS RECEIVED:.....\$110,980.00
TOTAL ROYALTIES RECEIVED:.....\$0.00
TOTAL MORTGAGE INTEREST ALL PROPERTIES:.....\$18,334.00
TOTAL DEPRECIATION OR DEPLETION FOR ALL PROPERTIES:.....\$8,861.00
TOTAL EXPENSES FOR ALL PROPERTIES:.....\$46,853.00
TOTAL RENTAL REAL ESTATE AND ROYALTY INCOME OR LOSS:.....\$0.00
RENT & ROYALTY INCOME:.....\$64,127.00
RENT & ROYALTY LOSSES:.....\$0.00
REPAIRS EXPENSE COLUMN A:.....\$1,329.00
REPAIRS EXPENSE COLUMN B:.....\$0.00
REPAIRS EXPENSE COLUMN C:.....\$0.00

INCOME OR LOSS FROM PARTNERSHIPS AND S CORPS

PRTSHP/CORP PASSIVE INCOME:.....\$0.00
PRTSHP/CORP NONPASSIVE INCOME:.....\$0.00
PRTSHP/CORP PASSIVE LOSS:.....\$0.00
PRTSHP/CORP NONPASSIVE LOSS:.....\$0.00
PARTNERSHIP INCOME:.....\$0.00
PARTNERSHIP LOSS:.....\$0.00

INCOME OR LOSS FROM ESTATES AND TRUSTS

ESTATE/TRUST PASSIVE INCOME:.....\$0.00
ESTATE/TRUST PASSIVE LOSS:.....\$0.00
ESTATE AND TRUST INCOME:.....\$0.00
ESTATE AND TRUST LOSS:.....\$0.00
PASSIVE LOSS NOT REPORTED ON F8582:.....N
SCH K1 ES PAYMENT INDICATOR:.....N

INCOME OR LOSS FROM REAL ESTATE MORTGAGE INVESTMENT CONDUITS

REAL ESTATE MORTGAGE INCOME/LOSS:.....\$0.00

SUMMARY

NET FARM RENT INCOME/LOSS:.....\$0.00
GROSS FARMING & FISHING INCOME:.....\$0.00

Schedule SE--Self-Employment Tax

SSN OF SELF-EMPLOYED TAXPAYER:.....XXX-XX-0942
NET FARM PROFIT/LOSS: SCH F:.....\$0.00
CONSERVATION RESERVE PROGRAM PAYMENTS:.....\$0.00
NET NONFARM PROFIT/LOSS:.....\$56,462.00
TOTAL SE INCOME:.....\$56,462.00
SE QUARTERS COVERED:.....4
TOTAL SE TAX PER COMPUTER:.....\$7,977.71
SE INCOME COMPUTER VERIFIED:.....\$0.00
SE INCOME PER COMPUTER:.....\$52,142.00
TOTAL NET EARNINGS PER COMPUTER:.....\$52,142.00

LONG FORM ONLY

TENTATIVE CHURCH EARNINGS:.....\$0.00
 TOTAL SOC SEC & RR WAGES:.....\$0.00
 SE SS TAX COMPUTER:.....\$6,465.60
 SE MEDICARE INCOME PER COMPUTER:.....\$52,142.00
 SE MEDICARE TAX PER COMPUTER:.....\$1,512.11
 SE MAX DEFERRED:.....\$0.00
 SE FARM OPTION METHOD USED:.....0
 SE OPTIONAL METHOD INCOME:.....\$0.00

Form 8863 - Education Credits (Hope and Lifetime Learning Credits)

PART III - ALLOWABLE EDUCATION CREDITS

GROSS EDUCATION CR PER COMPUTER:.....\$0.00
 TOTAL EDUCATION CREDIT AMOUNT:.....\$0.00
 TOTAL EDUCATION CREDIT AMOUNT PER COMPUTER:.....\$0.00

Form 8867 Paid Preparer's Earned Income Credit Checklist

INCORRECT INFORMATION AOTC:.....
 F8867 CERTIFICATION:.....Yes box checked
 EIC CLAIMED:.....Neither box checked
 CTC ACTC CLAIMED:.....Yes box checked
 AOTC CLAIMED:.....Neither box checked
 HEAD OF HOUSEHOLD FILING STATUS CLAIMED:.....Neither box checked

Form 8995-A, 8995 Qualified Business Income Deduction

QUALIFIED BUSINESS INCOME COMPONENT:.....\$23,320.00
 REIT AND PTP COMPONENT:.....\$0.00
 F8995 NET CAPITAL GAINS:.....\$0.00
 F8995 DOMESTIC PRODUCTION DEDUCTION:.....\$0.00
 QUALIFIED BUSINESS NET LOSS CARRYFORWARD:.....\$0.00
 QUALIFIED REIT DIV AND PTP LOSS CARRYFORWARD:.....\$0.00
 TOTAL QUALIFIED BUSINESS LOSS CARRYFORWARD:.....\$0.00
 TOTAL REIT DIV LOSS CARRYFORWARD:.....\$0.00
 TOTAL QUALIFIED BUSINESS INCOME OR LOSS:.....\$116,600.00
 QUALIFIED REIT DIV AND PTP INCOME OR LOSS:.....\$0.00

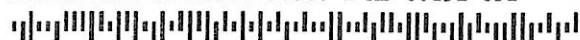
This Product Contains Sensitive Taxpayer Data



Notice Number: CP-89
 Notice Date: Dec. 12, 2022
 Taxpayer Identification Number:
 xxx-xx-0942

If you have any questions,
 please call us at:
833-678-7020

109504.482916.280477.6010 1 AB 0.491 692



NANCY J DUMONT
 1241 TABER HILL RD
 STOWE VT 05672-4440

THIS IS NOT A BILL

Annual Installment Agreement Statement THIS IS FOR YOUR INFORMATION

This is your Annual Installment Agreement Statement. This two-part statement shows the installment-agreement activity from September 13, 2021 to September 12, 2022 for each tax period included in your agreement.

- I. The **Payment Detail** page shows the payments received and where they have been applied.
 - Your payments are listed by date received to assist you as you review your records. The payments are also totaled at the end of the detail, for your convenience.
 - Your payments have been applied according to the terms of your agreement and in accordance with the law. For each tax year, your payments are applied first to tax, then penalty, then interest, and other charges.
- II. The **Installment Agreement Activity** page shows each tax period for which you owed tax.
 - The Beginning Balance is calculated as of September 13, 2021, or the date you entered a tax period into an installment agreement, if it was later. The beginning balance of each tax period includes the unpaid tax, penalty, and interest as of this calculation date.
 - The Total Interest, Total Penalty and Other Charges are the amounts added during this period. Other Charges are items such as fees, refunds or adjustments.

If you'd like to pay the full amount you owe, please call us at 833-678-7020 so we may give you a current payoff figure. Your future statements will be mailed to you annually, for as long as you have installment agreement activity.

As always, we appreciate your timely payments.

Penalty and Interest

The Penalty and interest charges on your account are explained below. If you want a more detailed explanation of your penalty and interest, please call the telephone number listed on the front of this notice/letter.

Paying Late - IRC section 6651 (a) (2)

We charge penalty when your tax isn't paid on time. Initially, the penalty is 1/2% of the unpaid tax for each month or part of month you didn't pay your tax.

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.

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



Payment Detail
for September 13, 2021 to September 12, 2022

Payment Date	Applied Amount	Applied to Tax Form	Tax Period
10/05/2021	\$ 159.00-	1040	12/31/2016
10/13/2021	\$ 5,954.07-	1040	12/31/2016
Total Payments	\$ 6,113.07-		

109504

- Payments received after August 25, 2022 may not appear on this statement but will be shown on your next annual statement.
- If you think we missed giving you credit for a payment, please call 833-678-7020 and we will be glad to resolve any discrepancies.

Installment Agreement Activity
for September 13, 2021 to September 12, 2022

Tax Period	Form Number	Beginning Balance	Total Payments Received	Total Penalty Added	Total Interest Added	Other Charges Added	Ending Balance
12/31/2016	1040	\$ 7,255.99	\$ 6,113.07-	\$ 1,133.75-	\$ 9.17-	\$ 0.00	0.00
	Total	\$ 7,255.99	\$ 6,113.07-	\$ 1,133.75-	\$ 9.17-	\$ 0.00	0.00

For information on your penalty and interest computations, you may call 833-678-7020.

Instructions for Payer/Borrower

A person (including a financial institution, a governmental unit, and a cooperative housing corporation) who is engaged in a trade or business and, in the course of such trade or business, received from you at least \$600 of mortgage interest (including certain points) on any one mortgage in the calendar year must furnish this statement to you.

If you received this statement as the payer of record on a mortgage on which there are other borrowers, furnish each of the other borrowers with information about the proper distribution of amounts reported on this form. Each borrower is entitled to deduct only the amount each borrower paid and points paid by the seller that represent each borrower's share of the amount allowable as a deduction. Each borrower may have to include in income a share of any amount reported in box 4.

If your mortgage payments were subsidized by a government agency, you may not be able to deduct the amount of the subsidy. See the instructions for Schedule A, C, or E (Form 1040) for how to report the mortgage interest. Also, for more information, see Pub. 936 and Pub. 535.

Payer's/Borrower's taxpayer identification number (TIN). For your protection, this form may show only the last four digits of your TIN (SSN, ITIN, ATIN, or EIN). However, the issuer has reported your complete TIN to the IRS.

Account number. May show an account or other unique number the lender has assigned to distinguish your account.

Box 1. Shows the mortgage interest received by the recipient/lender during the year. This amount includes interest on any obligation secured by real property, including a mortgage, home equity loan, or line of credit. This amount does not include points, government subsidy payments, or seller payments on a "buydown" mortgage. Such amounts are deductible by you only in certain circumstances.



If you prepaid interest in the calendar year that accrued in full by January 15, of the subsequent year, this prepaid interest may be included in box 1. However, you cannot deduct the prepaid amount in the calendar year paid even though it may be included in box 1.

If you hold a mortgage credit certificate and can claim the mortgage interest credit, see Form 8396. If the interest was paid on a mortgage, home equity loan, or line of credit secured by a qualified residence, you can only deduct the interest paid on acquisition indebtedness, and you may be subject to a deduction limitation.

Box 2. Shows the outstanding principal on the mortgage as of January 1 of the calendar year. If the mortgage originated in the calendar year, shows the mortgage principal as of the date of origination. If the recipient/lender acquired the loan in the calendar year, shows the mortgage principal as of the date of acquisition.

Box 3. Shows the date of the mortgage origination.

Box 4. Do not deduct this amount. It is a refund (or credit) for overpayment(s) of interest you made in a prior year or years. If you itemized deductions in the year(s) you paid the interest, you may have to include part or all of the box 4 amount on the "Other income" line of your calendar year Schedule 1 (Form 1040). No adjustment to your prior year(s) tax return(s) is necessary. For more information, see Pub. 936 and *Itemized Deduction Recoveries* in Pub. 525.

Box 5. If an amount is reported in this box, it may qualify to be treated as deductible mortgage interest. See the calendar year Schedule A (Form 1040) instructions and Pub. 936.

Box 6. Not all points are reportable to you. Box 6 shows points you or the seller paid this year for the purchase of your principal residence that are required to be reported to you. Generally, these points are fully deductible in the year paid, but you must subtract seller-paid points from the basis of your residence. Other points not reported in box 6 may also be deductible. See Pub. 936 to figure the amount you can deduct.

Box 7. If the address of the property securing the mortgage is the same as the payer's/borrower's, either the box has been checked, or box 8 has been completed.

Box 8. Shows the address or description of the property securing the mortgage.

Box 9. If more than one property secures the loan, shows the number of properties securing the mortgage. If only one property secures the loan, this box may be blank.

Box 10. The interest recipient may use this box to give you other information, such as real estate taxes or insurance paid from escrow.

Box 11. If the recipient/lender acquired the mortgage in the calendar year, shows the date of acquisition.

Future developments. For the latest information about developments related to Form 1098 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form1098.

Free File. Go to www.irs.gov/FreeFile to see if you qualify for no-cost online federal tax preparation, e-filing, and direct deposit or payment options.

VTB

Year End Statements

Q: What deductions can I claim for income tax purposes?

A: We cannot provide tax advice. Please contact your tax/financial advisor. You may also contact the IRS at 1-800-829-1040 or visit www.irs.gov for more information.

Q: Do I need to provide a copy of my IRS Form 1098 to the IRS along with my tax return?

A: No, you are not required to include the 1098 statement with your tax return.

Q: Why doesn't the interest line on my IRS Form 1098 show all the interest I paid for the year?

A: If your loan was serviced by another company for part of the year, you may also receive an IRS Form 1098 from them. If you made payments for due dates of February and beyond the current tax year, the interest for these payments is not reportable to the IRS for the current reporting year and will be reported on next year's Form 1098.

Q: What do I do if I believe there is an error on my IRS Form 1098?

A: To submit a dispute, please contact us: by logging on to our website <https://academy.loanadministration.com> to send us a secure message; or by mail to PO Box 77404, Ewing, NJ 08628. Please include your loan number and the specific issue you'd like addressed. If we determine a corrected statement is warranted, a statement will be mailed to you within 15 business days of receipt of your request.

Q: Do you report the amount of real estate taxes or homeowners insurance I paid to the IRS?

A: We do not report the amount of real estate taxes and/or homeowners insurance you paid to the IRS. The amount shown on your statement reflects the real estate taxes we paid on your behalf and is for informational purposes only. Please contact your local tax authority if you have further questions.

Q: If there are two or more borrowers named on my loan, which social security number (SSN) is used for reporting purposes?

A: The SSN shown on the 1098 form (last 4 digits) is used for reporting purposes. If you have questions, please contact your tax/financial advisor.

Q: May I request duplicate copies of IRS Form 1098?

A: You may print additional copies of the year end statement by logging on to our website and selecting "View Account Information". You may also request additional copies via our automated telephone system by calling us at the phone number listed on your IRS Form 1098.

Q: Where can I view a breakdown of all interest paid and insurance and/or real estate tax payments made on my loan?

A: You may view this information by logging on to our website and selecting "Loan Activity". You may also request this information by calling us at the phone number listed on your IRS Form 1098.

Q: How do I find the number of points that were claimed at closing?

A: If there were points established at closing, the information will be found on the Closing Disclosure. This information would be listed in Box 6 on your 1098. Please contact your tax/financial advisor for more information.

Have additional questions? Contact us at <https://academy.loanadministration.com> via secure message or chat with our virtual agent after logging into your account.



Department of the Treasury
Internal Revenue Service
Stop 6525 (SP CIS)
Kansas City MO 64999-0025



For your reference

Notice name CP11 Tax year 2021
Notice date May 16, 2022
Your caller ID 152110
Your TIN 030-64-0942
Last date to respond July 15, 2022
For more information visit irs.gov/CP11 to learn more about this notice and avoid waiting on the phone.

28/6237 -177011

NANCY J DUMONT
1241 TABER HILL RD
STOWE, VT 05672-4440



9H
621D

177011

estimated
IRS Direct Withdrawal Keep bank rejected (wrong lol) acc
This FEE is wrong. I paid the day taxes were due
and then I paid in full online @
We found an error on your 2021 Form 1040, which affects the following area of your return: **Refundable Child Tax Credit**
We changed your return to correct this error. As a result, you owe \$1,192.87.

Amount due: \$1,192.87

Billing Summary

Tax you owed	\$22,014.00
Payments you made	-\$21,054.00
Total penalties	\$228.96
Total interest	\$3.91

Amount due by June 6, 2022

\$1,192.87

Note: The above summary may not reflect transactions within the last 21 days

Why we changed your information

- We changed the refundable Child Tax Credit amount claimed on your tax return because there was an error on Schedule 8812, Credits for Qualifying Children and Other Dependents, in one of the following:
 - The computation of the credit on Schedule 8812 was incorrect. ←
 - The amount on Schedule 8812 was not transferred correctly to your tax return.
 - You received advance Child Tax Credit payments but did not reconcile them or you reconciled them incorrectly.

Review the changes made to your account under "Tax calculations, payments and credits" section. If you disagree, **contact us by July 15, 2022 to resolve the errors.** You can contact us at 800-829-8374. Be sure to have your account information available when you call. See the "How to resolve this issue" section for more information.

How to resolve this issue

If you agree with the changes we made:

Pay as much as you can now by visiting irs.gov/payments or the IRS2Go mobile app, and you'll receive instant confirmation of your payment.

In a few easy steps, you can:

- Pay directly from your bank account for free
- Pay using a credit or debit card for a small fee

If you can't pay online, you can mail in a check or money order with the payment stub provided. For any amount you can't pay right now, see the next section to learn more about your options.

Continued on back...

**Options if you can't pay in full**



Scan here to learn how to securely review or make changes to your payment plan

Pay over time

- Visit irs.gov/payments to learn more about installment agreements, which allow you to pay your balance over time as long as you stay current with your filing obligations. If you owe \$50,000 or less, you can also apply online to save time and money at irs.gov/offers.

Settle your tax debt

- If you can't pay your balance in full, an offer in compromise could allow you to settle your tax debt for less than the full amount you owe. You can use our online pre-qualifier tool at irs.gov/offers to see if you qualify and learn more about offers in compromise.

Temporarily delay collection

- In cases of financial hardship, the IRS may temporarily delay collection until your situation improves. Visit irs.gov/tempcollectiondelay to learn more.

If you don't agree with the changes we made

- Call us at 800-829-8374 using "Your caller ID" provided on the top of page one to review your account with a representative. Be sure to have your account information available when you call. You can also contact us by mail at the address at the top of the first page of this notice. Be sure to include your taxpayer identification number, tax year, and form number you are writing about.
- **To preserve your formal appeal rights, including the right to appeal our decision in the U.S. Tax Court before you pay additional tax, you must contact us by phone or in writing by July 15, 2022.** We'll then reverse the change we made to your return. You don't need to provide an explanation or additional documents when you request the reversal, but we'll consider any information you provide us. However, if we do not receive information that supports your original return, we may forward your case for audit, in which case you will be contacted by the audit staff within 6 weeks to explain the process and your rights.
- **If you do not contact us by July 15, 2022, the change will not be reversed, and you must pay any additional tax. You'll have no right to appeal our decision before payment of any additional tax.** Following payment of the tax, however, you may file a claim for refund to dispute the change. Generally, you must submit the claim within 3 years of the date you filed the tax return, or within 2 years of the date of your last payment for this tax, whichever is later.

If you don't contact us by July 15, 2022, we'll proceed as if you agree with the information on this notice.

Your tax calculations

Description	Your calculations	IRS calculations
Adjusted gross income, Form 1040 line 11	\$116,600.00	\$116,600.00
Taxable income, Form 1040 line 15	\$83,113.00	\$83,113.00
Total tax, Form 1040 line 24	\$22,014.00	\$22,014.00

Your payments and credits

Description	IRS calculations
Income tax withheld, Form 1040 line 25d	\$0.00
Estimated tax payments, Form 1040 line 26, SCH 3 line 10	\$19,008.00
Other credits, Form 1040 lines 27a, 28-30, SCH 3 lines 9, 11, 12, 14	\$1,000.00
Other payments received	\$1,046.00
Total payments and credits	\$21,054.00

Penalties

We are required by law to charge applicable penalties. However, in select situations, we may be able to remove or reduce penalties. Visit irs.gov/penalties to learn more.

Penalty	Description	Period	Days late	Interest rate	Interest factor	Amount due	Amount
Failure to pay proper estimated tax (Internal Revenue Code Section 6654)	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.	N/A	N/A	N/A	N/A	N/A	\$40.00
Dishonored Check or other form of payment (Internal Revenue Code Section 6657)	We charge a penalty when a bank does not honor a check or other form of payment. Payment of \$1,250 or more, then the penalty is 2%. Payments less than \$1,250, the penalty is the amount of the check, or \$25, whichever is less.	N/A	N/A	N/A	N/A	N/A	\$188.96

Total daily penalties **\$228.96**

Total penalties (monthly + daily) **\$228.96**

Interest (Internal Revenue Code Section 6601)

We are required by law to charge interest when you don't pay your liability on time. Unlike penalties, we cannot reduce or remove interest due to reasonable cause. Interest accumulates daily, so the longer you wait to pay, the more interest we add to your account. Visit irs.gov/interest for more information.

Period	Days	Interest rate	Interest factor	Amount due	Interest charge
04/15/2022 – 05/16/2022	31	4.0%	0.003402851	\$1,148.96	\$3.91
Total Interest					\$3.91

IRS help

- For online assistance, visit irs.gov/help.
- If you can't find what you need online, call the IRS at 800-829-8374.

Taxpayer rights and sources of assistance

The Internal Revenue Code (IRC) gives taxpayers specific rights. The Taxpayer Bill of Rights groups these into 10 fundamental rights. See IRC Section 7803(a)(3). IRS employees are responsible for being familiar with and following these rights. For additional information about your taxpayer rights, please see the enclosed Publication 1, Your Rights as a Taxpayer, or visit irs.gov/taxpayer-bill-of-rights.

The Taxpayer Advocate Service (TAS) is an independent organization within the IRS that helps taxpayers and protects taxpayers' rights. TAS can offer you help if your tax problem is causing a financial difficulty, you've tried but been unable to resolve your issue with the IRS, or you believe an IRS system, process, or procedure isn't working as it should. If you qualify for TAS assistance, which is always free, TAS will do everything possible to help you. To learn more, visit taxpayeradvocate.irs.gov or call 877-777-4778.

Tax professionals who are independent from the IRS may be able to help you.

Low Income Taxpayer Clinics (LITCs) can represent low-income persons before the IRS or in court. LITCs can also help persons who speak English as a second language. Any services provided by an LTC must be for free or a small fee. To find an LTC near you:

- Go to taxpayeradvocate.irs.gov/litcmap;
- Download IRS Publication 4134, Low Income Taxpayer Clinic List, available at irs.gov/forms; or
- Call the IRS toll-free at 800-829-3676 and ask for a copy of Publication 4134.

State bar associations, state or local societies of accountants or enrolled agents, or other nonprofit tax professional organizations may also be able to provide referrals.



Scan here to view the
Taxpayer Advocate Website

* ATTEMPTS TO CALL

Notice: CP11

Tax year: 2021

Notice date: May 16, 2022

TIN: 030-64-0942

Page 5 of 5

6/22 unable to handle call-3
6/23 " " 10:30
6/23 " " 4pm



177011

6/27 " "

6/29 11:13

7/11 10:30

9/14 3:39

9/15 8:54 AM

9/16 9:03

9/16/22

10/11/22 7:15am

10/12/22 9:25am

10/17/22 8:45am

10/18/22 8:35am

10/24/22 8:45am



NANCY J. DUMONT
1241 TABER HILL RD
STOWE VT 05672-4440

Notice	CP11
Notice date	May 16, 2022
Taxpayer ID number	030-64-0942



Amount due by June 6, 2022

\$1,192.87

Amount enclosed:

- Make your check or money order payable to the United States Treasury.
- Write your **taxpayer identification number** (030-64-0942), the **tax year** (2021), and the **form number** (1040) on your payment and mail this slip in with it.

INTERNAL REVENUE SERVICE
KANSAS CITY, MO 64999-0149



030640942 UB DUM0 30 0 202112 670 00000119287



State of Vermont
Department of Taxes
133 State Street
Montpelier, VT 05633-1401

Agency of Administration

00096

Jan 4, 2022

NANCY J DUMONT
1241 TABER HILL RD
STOWE VT 05672-4440

Letter ID: L0988251392
Account ID: PIT-10220471
Tax: Personal Income
Period: Dec-31-2020

Second Notice Of Assessment

Our records indicate you have not filed an appeal or made payment on the Assessment the Vermont Department of Taxes previously issued. You only have 30 days or fewer remaining to file an appeal before this Assessment becomes a fixed liability.

You must respond to this notice in one of the following ways:

- **You must file an appeal if you disagree with this Assessment.** Additional information about the appeal process, including the due date to file your appeal, is enclosed.
- **Pay the amount detailed on the enclosed Statement of Account.**

Your Right to Appeal

This notice provides information on your tax liability or an adjustment made on your return that will become final if you do not file a timely appeal. If you disagree with any portion of this notice, the time to contest it is NOW. To contest this notice you must file a formal appeal. Your appeal must be in writing. Please see information on how to appeal at the end of this letter. The date we need to receive your appeal to be considered timely is noted in the "Formal Appeal Information."

This notice is your final opportunity to file a formal appeal. Even if you have disagreed with prior notices related to this issue(s), you must submit a written appeal to the Department to begin the formal appeals process.

Your Statement of Account

The enclosed Statement of Account is a current and detailed listing of the tax, interest, and penalties you owe related to the specific tax type(s). While we urge you to pay the entire balance due now to avoid additional charges, we are seeking payment of the "Minimum Owed" at this time.

Interest and Penalties

Interest and penalties accrue on all unpaid balances. To stop further charges from accruing, the balance must be paid in full. Additional information about interest and penalties is provided on the Department's website at www.tax.vermont.gov.

Repayment will be required

The amounts detailed on the Statement of Account will be expected to be repaid when you no longer have the right to file a timely appeal. In addition to accruing interest and penalties, failure to pay your tax bill may result in more serious action by the Department. Therefore, it is critical that you file a written



FORMAL APPEAL INFORMATION
Assessment

You have until Jan-15-2022 to take action before the assessment becomes final.

- If you **AGREE** with this assessment, you do not need to do anything further. In agreeing with the assessment you will be required to pay the current amount due.
- If you **DISAGREE** with this assessment, file an appeal by completing and returning the Taxpayer Appeal Form on the next page.
- If you have QUESTIONS, call us at (802) 828-2865

IMPORTANT: If you do not respond in writing by Jan-15-2022, you will lose the right to contest the assessment.

FORMAL APPEAL PROCESS OVERVIEW:

You may request a hearing before the Commissioner by submitting the completed **Taxpayer Appeal Form** by **Jan-15-2022**.

If you file a formal appeal, the Department will still work with you to resolve any issues you may have.

If you are unable to resolve all the issues, we will schedule a formal hearing for you at the Department, where you may present your case to the Commissioner.

If we schedule a formal hearing for you, the Department will send you more information to explain the hearing process. The Department's standard timeframe to resolve an appeal is within 18 months from the date the appeal is filed. Some appeals can be resolved relatively quickly, while more complicated cases take longer to resolve.

You may contact us at any time to determine the status of your appeal.

Additional information about the appeal process is provided on the Department's website at www.tax.vermont.gov.





State of Vermont
Department of Taxes
133 State Street
Montpelier, VT 05633-1401

Agency of Administration

Jan 4, 2022

NANCY J DUMONT
1241 TABER HILL RD
STOWE VT 05672-4440

Letter ID: L1697965312
Taxpayer ID: XXX-XX-0942

STATEMENT OF ACCOUNT

This Statement of Account provides a detailed listing of the tax, interest, penalties, and payments on your account for the tax periods with outstanding balances. You may receive a separate Statement of Account for the tax types not shown. Please examine statement meanings and any enclosures carefully for important additional information about your accounts. Note the "Due Now" and "Balance" owed may differ. For a detailed explanation on how to read your Statement of Account, please refer to the website: <http://tax.vermont.gov/business-and-corp/taxes-and-your-bus/understanding-tax-bills>. If you have questions concerning this Statement of Account, please contact the Individual Income Tax Section at (802) 828-2865.

Balance:

Minimum Owed:

Consolidated Amount Past Due

Tax	Penalty	Interest	Other	Credit	Balance	Due Now
\$5,157.00	\$224.55	\$71.36	\$0.00	-\$5,157.00	\$295.91	\$295.91
					\$295.91	\$295.91

Please refer to the reverse side for how to pay your bill.



Cut here and send only the coupon below. Help us save time and your tax dollars.

Please Remit To:
Vermont Department of Taxes
PO Box 588
Montpelier, VT 05601-0588

Payment Voucher

Jan 4, 2022

Letter ID: L1697965312

NANCY J DUMONT

Media Number: 2684755201

Amount Due: \$295.91

Amount Enclosed:



* 1 4 9 1 5 1 1 0 0 *



You may pay electronically through the
myVTax access portal at www.myvtax.vermont.gov



Personal Income Tax - PIT-10220471 - NANCY J. DUMONT

Period	Tax	Penalty	Interest	Other	Credit	Balance	Due Now	Status
12/31/2020	\$5,157.00	\$224.55	\$71.36	\$0.00	-\$5,157.00	\$295.91	\$295.91	A
						<u>\$295.91</u>	<u>\$295.91</u>	

Status Meanings: A - Tax Period within time limit for filing an appeal (For further information, go to the Vermont Tax web page: <http://tax.vermont.gov>), B - Tax Period in bankruptcy, D - Tax Period currently in dispute, F - Tax Period includes fees, I - Tax Period with an amount that will be assessed if no action is taken, L - Tax Period for which the individual is personally liable, O - Outside Collection Agency, P - Tax Period with an amount that will be assessed if payment is not received by the due date, UA - Tax Period currently in appeal

How to Pay Your Bill

You may pay your bill electronically through the myVTax access portal at www.myvtax.vermont.gov.

If you prefer to pay by check, please complete the payment voucher located on the reverse side of this notice and mail it back with your check. The voucher will ensure the payment is applied to the correct account and tax type for proper credit. Please notate the Letter ID found on the reverse side of this notice on your check. For assistance or if you need to make arrangements for payment, please contact the Individual Income Tax Section at (802) 828-2865.

If you would like to request a payment plan you may do so electronically through myVTax or contact the Department's Compliance Division at (802) 828-2518.

appeal if you disagree with this assessment before the date noted in the enclosed appeal information.

If you have any questions regarding your account, please contact us at the number listed below.

Vermont Department of Taxes
Individual Income Tax Section

Phone: (802) 828-2865
(866) 828-2865 (Toll-Free in Vermont)
Fax: (802) 828-2720
Email: tax.individualincome@vermont.gov





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VT Form TAX-610	TAXPAYER APPEAL FORM
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Date of Notice: Jan-04-2022

Name of Taxpayer (Individual or Entity): NANCY J DUMONT	Letter ID Number: L0988251392
	Account ID:: PIT-10220471

I disagree with the Department's assessment for the following reasons:

Signature Required

Signature of Taxpayer	Date	Daytime telephone number (optional)
Printed Name	E-mail address (optional)	

Mail this form with supporting documents and information to:

VT Department of Taxes
PO Box 1900
Montpelier, VT 05601-1900

FORMAL APPEAL INFORMATION
Assessment

You have until Jan-15-2022 to take action before the assessment becomes final.

- If you **AGREE** with this assessment, you do not need to do anything further. In agreeing with the assessment you will be required to pay the current amount due.
- If you **DISAGREE** with this assessment, file an appeal by completing and returning the Taxpayer Appeal Form on the next page.
- If you have QUESTIONS, call us at (802) 828-2865

IMPORTANT: If you do not respond in writing by Jan-15-2022, you will lose the right to contest the assessment.

FORMAL APPEAL PROCESS OVERVIEW:

You may request a hearing before the Commissioner by submitting the completed **Taxpayer Appeal Form** by **Jan-15-2022**.

If you file a formal appeal, the Department will still work with you to resolve any issues you may have.

If you are unable to resolve all the issues, we will schedule a formal hearing for you at the Department, where you may present your case to the Commissioner.

If we schedule a formal hearing for you, the Department will send you more information to explain the hearing process. The Department's standard timeframe to resolve an appeal is within 18 months from the date the appeal is filed. Some appeals can be resolved relatively quickly, while more complicated cases take longer to resolve.

You may contact us at any time to determine the status of your appeal.

Additional information about the appeal process is provided on the Department's website at www.tax.vermont.gov.





State of Vermont
Department of Taxes
133 State Street
Montpelier, VT 05633-1401

Agency of Administration

00125

Jul 1, 2022

NANCY J DUMONT
1241 TABER HILL RD
STOWE VT 05672-4440

Letter ID: L0499952896
Account ID: HSD-10220471
Tax: Homestead
Period: Dec-31-2022

Re: 2022 Property Tax Credit - Credit to be sent to your town

Dear NANCY J. DUMONT:

We are sending this letter to notify you that we have calculated a credit to be applied to your 2022/2023 property tax bill based upon information from your 2022 Form HS-122, Homestead Declaration and Property Tax Credit Claim. Please check the information shown below carefully. If any of the information is incorrect, please contact your tax preparer or the Vermont Department of Taxes immediately. Your Housesite Value, Ownership Interest, and Property Tax amounts cannot be changed after 10/15/2022.

SPAN	621-195-10951
Housesite Value (from 2021/2022 property tax bill)	\$189,400.00
Housesite Education Tax	\$3,257.00
Housesite Municipal Tax	\$832.00
2021 Household Income	\$112,611.00
Ownership Interest	100.00%

CREDIT PAYMENT AMOUNT	\$476.00
LESS: Offset for outstanding debt (The credit can be taken to pay an outstanding debt to the Department or to other state agencies.)	\$0.00
PLUS: Income Tax Refund Amount Designated for Property Tax	\$0.00
PLUS: 1% of Income Tax Refund Incentive	\$0.00

TOTAL CREDIT SENT TO TOWN

Credit for Education Tax \$476.00 + Credit for Municipal Tax \$0.00 = \$476.00



If you have questions about how your credit was calculated or how your town's education rate is set, please visit our website at: <http://tax.vermont.gov/property-owners>.

Note: If you itemize your deductions on Federal Form 1040, Schedule A, remember to deduct the amount of property taxes you actually paid after your credit has been applied.

If you have any questions regarding this letter, please contact us at the number listed below during regular business hours.

Vermont Department of Taxes
Taxpayer Services Division
Individual Income Tax Section

Phone: (802) 828-2865
(866) 828-2865 (Toll-Free in Vermont)
Fax: (802) 828-2720
Email: tax.individualincome@vermont.gov



Exempt payee code. Generally, individuals (including sole proprietors) are not exempt from backup withholding. Corporations are exempt from backup withholding for certain payments, such as interest and dividends. Corporations are not exempt from backup withholding for payments made in settlement of payment card or third party network transactions.

Note. If you are exempt from backup withholding, you should still complete this form to avoid possible erroneous backup withholding.

The following codes identify payees that are exempt from backup withholding:

- 1—An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2)
- 2—The United States or any of its agencies or instrumentalities
- 3—A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
- 4—A foreign government or any of its political subdivisions, agencies, or instrumentalities
- 5—A corporation
- 6—A dealer in securities or commodities required to register in the United States, the District of Columbia, or a possession of the United States
- 7—A futures commission merchant registered with the Commodity Futures Trading Commission
- 8—A real estate investment trust
- 9—An entity registered at all times during the tax year under the Investment Company Act of 1940
- 10—A common trust fund operated by a bank under section 584(a)
- 11—A financial institution
- 12—A middleman known in the investment community as a nominee or custodian
- 13—A trust exempt from tax under section 664 or described in section 4947

The following chart shows types of payments that may be exempt from backup withholding. The chart applies to the exempt payees listed above, 1 through 13.

IF the payment is for . . .	THEN the payment is exempt for . . .
Interest and dividend payments	All exempt payees except for 7
Broker transactions	Exempt payees 1 through 4 and 6 through 11 and all C corporations. S corporations must not enter an exempt payee code because they are exempt only for sales of noncovered securities acquired prior to 2012.
Barter exchange transactions and patronage dividends	Exempt payees 1 through 4
Payments over \$600 required to be reported and direct sales over \$5,000 ¹	Generally, exempt payees 1 through 5 ²
Payments made in settlement of payment card or third party network transactions	Exempt payees 1 through 4

¹ See Form 1099-MISC, Miscellaneous Income, and its instructions.

² However, the following payments made to a corporation and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees, gross proceeds paid to an attorney, and payments for services paid by a federal executive agency.

Exemption from FATCA reporting code. The following codes identify payees that are exempt from reporting under FATCA. These codes apply to persons submitting this form for accounts maintained outside of the United States by certain foreign financial institutions. Therefore, if you are only submitting this form for an account you hold in the United States, you may leave this field blank. Consult with the person requesting this form if you are uncertain if the financial institution is subject to these requirements.

- A—An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
- B—The United States or any of its agencies or instrumentalities
- C—A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
- D—A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)
- E—A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)
- F—A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state

G—A real estate investment trust

H—A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940

I—A common trust fund as defined in section 584(a)

J—A bank as defined in section 581

K—A broker

L—A trust exempt from tax under section 664 or described in section 4947(a)(1)

M—A tax exempt trust under a section 403(b) plan or section 457(g) plan

Part I. Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. If you are a resident alien and you do not have and are not eligible to get an SSN, your TIN is your IRS individual taxpayer identification number (ITIN). Enter it in the social security number box. If you do not have an ITIN, see *How to get a TIN* below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN. However, the IRS prefers that you use your SSN.

If you are a single-member LLC that is disregarded as an entity separate from its owner (see *Limited Liability Company (LLC)* on page 2), enter the owner's SSN (or EIN, if the owner has one). Do not enter the disregarded entity's EIN. If the LLC is classified as a corporation or partnership, enter the entity's EIN.

Note. See the chart on page 4 for further clarification of name and TIN combinations.

How to get a TIN. If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local Social Security Administration office or get this form online at www.ssa.gov. You may also get this form by calling 1-800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at www.irs.gov/businesses and clicking on Employer Identification Number (EIN) under Starting a Business. You can get Forms W-7 and SS-4 from the IRS by visiting IRS.gov or by calling 1-800-TAX-FORM (1-800-829-3676).

If you are asked to complete Form W-9 but do not have a TIN, apply for a TIN and write "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, generally you will have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

Note. Entering "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon.

Caution: A disregarded U.S. entity that has a foreign owner must use the appropriate Form W-8.

Part II. Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if items 1, 4, or 5 below indicate otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). In the case of a disregarded entity, the person identified on the "Name" line must sign. Exempt payees, see *Exempt payee code* earlier.

Signature requirements. Complete the certification as indicated in items 1 through 5 below.

1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983. You must give your correct TIN, but you do not have to sign the certification.

2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983. You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

3. Real estate transactions. You must sign the certification. You may cross out item 2 of the certification.

4. Other payments. You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments made in settlement of payment card and third party network transactions, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions. You must give your correct TIN, but you do not have to sign the certification.

What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account)	The actual owner of the account or, if combined funds, the first individual on the account ¹
3. Custodian account of a minor (Uniform Gift to Minors Act)	The minor ²
4. a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee ³
b. So-called trust account that is not a legal or valid trust under state law	The actual owner ¹
5. Sole proprietorship or disregarded entity owned by an individual	The owner ³
6. Grantor trust filing under Optional Form 1099 Filing Method 1 (see Regulation section 1.671-4(b)(2)(i)(A))	The grantor [*]
For this type of account:	Give name and EIN of:
7. Disregarded entity not owned by an individual	The owner
8. A valid trust, estate, or pension trust	Legal entity ⁴
9. Corporation or LLC electing corporate status on Form 8832 or Form 2553	The corporation
10. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
11. Partnership or multi-member LLC	The partnership
12. A broker or registered nominee	The broker or nominee
13. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity
14. Grantor trust filing under the Form 1041 Filing Method or the Optional Form 1099 Filing Method 2 (see Regulation section 1.671-4(b)(2)(i)(B))	The trust

¹ List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished.

² Circle the minor's name and furnish the minor's SSN.

³ You must show your individual name and you may also enter your business or "DBA" name on the "Business name/disregarded entity" name line. You may use either your SSN or EIN (if you have one), but the IRS encourages you to use your SSN.

⁴ List first and circle the name of the trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.) Also see *Special rules for partnerships* on page 1.

^{*} Note. Grantor also must provide a Form W-9 to trustee of trust.

Note. If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

Secure Your Tax Records from Identity Theft

Identity theft occurs when someone uses your personal information such as your name, social security number (SSN), or other identifying information, without your permission, to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund.

To reduce your risk:

- Protect your SSN,
- Ensure your employer is protecting your SSN, and
- Be careful when choosing a tax preparer.

If your tax records are affected by identity theft and you receive a notice from the IRS, respond right away to the name and phone number printed on the IRS notice or letter.

If your tax records are not currently affected by identity theft but you think you are at risk due to a lost or stolen purse or wallet, questionable credit card activity or credit report, contact the IRS Identity Theft Hotline at 1-800-908-4490 or submit Form 14039.

For more information, see Publication 4535, Identity Theft Prevention and Victim Assistance.

Victims of identity theft who are experiencing economic harm or a system problem, or are seeking help in resolving tax problems that have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the TAS toll-free case intake line at 1-877-777-4778 or TTY/TDD 1-800-829-4059.

Protect yourself from suspicious emails or phishing schemes. Phishing is the creation and use of email and websites designed to mimic legitimate business emails and websites. The most common act is sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft.

The IRS does not initiate contacts with taxpayers via emails. Also, the IRS does not request personal detailed information through email or ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward this message to phishing@irs.gov. You may also report misuse of the IRS name, logo, or other IRS property to the Treasury Inspector General for Tax Administration at 1-800-366-4484. You can forward suspicious emails to the Federal Trade Commission at: spam@uce.gov or contact them at www.ftc.gov/idtheft or 1-877-IDTHEFT (1-877-438-4338).

Visit IRS.gov to learn more about identity theft and how to reduce your risk.

Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons (including federal agencies) who are required to file information returns with the IRS to report interest, dividends, or certain other income paid to you; mortgage interest you paid; the acquisition or abandonment of secured property; the cancellation of debt; or contributions you made to an IRA, Archer MSA, or HSA. The person collecting this form uses the information on the form to file information returns with the IRS, reporting the above information. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation and to cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their laws. The information also may be disclosed to other countries under a treaty, to federal and state agencies to enforce civil and criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism. You must provide your TIN whether or not you are required to file a tax return. Under section 3406, payers must generally withhold a percentage of taxable interest, dividend, and certain other payments to a payee who does not give a TIN to the payer. Certain penalties may also apply for providing false or fraudulent information.