



Department of the Treasury
Internal Revenue Service
P.O. Box 9019
Holtsville, NY 11742-9019

023226.203454.205905.9119 1 AV 0.383 954



PALL D & SUSAN M SPERA
PO BOX 539
STOWE VT 05672-0539

023226

You have a balance due for 2018

Amount due: \$1,302.08

Our records show you have unpaid taxes and/or penalties and interest on your December 31, 2018 Form 1040.

If you already have an installment or payment agreement in place for this tax year, then continue with that agreement.

Billing Summary

Tax you owed	\$284,547.00
Payments and credits	-301,612.00
Failure to pay proper estimated tax penalty	8,016.98
Failure-to-pay penalty	5,629.26
Interest charges	4,720.84
Amount due by December 9, 2019	\$1,302.08

If you are a debtor in a bankruptcy case, this notice is for your information only and is not intended to seek payment outside of the bankruptcy process of taxes due before you filed your petition. You will not receive another notice of the balance due while the automatic stay remains in effect.

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PALL D & SUSAN M SPERA
PO BOX 539
STOWE VT 05672-0539

Notice CP14
Notice date November 18, 2019
Social Security number 084-36-0079



Payment

- Make your check or money order payable to the United States Treasury.
- Write your social security number (084-36-0079), the tax year (2018), and the form number (1040) on your payment and any correspondence.

Amount due by December 9, 2019

\$1,302.08

INTERNAL REVENUE SERVICE
OGDEN, UT 84201-0114



084360079 JP SPER 30 0 201812 670 00000130208

Notice	CP14
Tax Year	2018
Notice date	November 18, 2019
Social Security number	084-36-0079
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Payment options – continued



View your account information

You can access your account online to view your amount owed, make a payment, review your payment history, get a transcript of your tax records, and view key return information from your most recent tax year as originally filed. Visit irs.gov/account to view your account online.

023226

If we don't hear from you

Pay \$1,302.08 by December 9, 2019, to avoid penalty and interest charges.

Penalties

We are required by law to charge any applicable penalties.

Failure-to-pay proper estimated tax

From date	To date	Days	Rate	Factor	Principal	Penalty
04/15/2018	06/15/2018	61	5.0%	0.00013699	\$57,160.63	\$477.64
06/15/2018	06/30/2018	15	5.0%	0.00013699	114,321.26	234.91
06/30/2018	09/15/2018	77	5.0%	0.00013699	114,321.26	1,205.85
09/15/2018	10/17/2018	32	5.0%	0.00013699	171,481.89	751.70
10/17/2018	12/31/2018	75	5.0%	0.00013699	163,476.89	1,679.56
12/31/2018	01/15/2019	15	6.0%	0.00016438	163,476.89	403.09
01/15/2019	03/31/2019	75	6.0%	0.00016438	220,637.52	2,720.19
03/31/2019	04/15/2019	15	6.0%	0.00016438	220,637.52	544.04

Total failure to pay proper estimated tax

\$8,016.98

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

Note: The penalty amount shown here may differ from the amount shown on Page 1. The computation shown here may include late payment penalty on amounts due before the adjustment.

Failure-to-pay

Date received	Months late	Unpaid amount	Penalty rate	Amount
11/15/2019	07	\$160,836.00	0.50%	\$5,629.26
Total failure-to-pay				\$5,629.26

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Penalties — continued

Removal of penalties due to erroneous written advice from the IRS

If you were penalized based on written advice from the IRS, we will remove the penalty if you meet the following criteria:

- You wrote us asking for written advice on a specific issue.
- You gave us adequate and accurate information.
- You received written advice from us.
- You relied on our written advice and were penalized based on that advice.

To request removal of penalties based on erroneous written advice from us, submit a completed Claim for Refund and Request for Abatement (Form 843) to the address shown above. For a copy of the form, go to www.irs.gov or call 800-TAX-FORM (800-829-3676).

Interest charges

We are required by law to charge interest when you do not pay your liability on time. Generally, we calculate interest from the due date of your return (regardless of extensions) until you pay the amount you owe in full, including accrued interest and any penalty charges. Interest on some penalties accrues from the date we notify you of the penalty until it is paid in full. Interest on other penalties, such as failure to file a tax return, starts from the due date or extended due date of the return. Interest rates are variable and may change quarterly. (Internal Revenue Code section 6601)

Note: The interest amount shown here may differ from the amount shown on Page 1. The computation shown here may include interest charges on amounts due before the adjustment.

Period	Days	Interest rate	Interest factor	Amount due	Interest charge
04/15/2019 – 06/30/2019	76	6.0%	0.012570476	\$160,836.00	\$2,021.79
06/30/2019 – 10/28/2019	120	5.0%	0.016573065	162,857.79	2,699.05
Total interest					\$4,720.84

We multiply your unpaid tax, penalties, and interest (the amount due) by the interest rate factor to determine the interest due.

Additional information

- Visit www.irs.gov/cp14
- For tax forms, instructions, and publications, visit www.irs.gov or call 800-TAX-FORM (800-829-3676).
- Paying online is convenient, secure, and ensures timely receipt of your payment. To pay your taxes online or for more information, go to www.irs.gov/payments.
- You can contact us by mail at the address at the top of the first page of this notice. Be sure to include your Social Security number and the tax year and form number you are writing about.
- Keep this notice for your records.

If you need assistance, please don't hesitate to contact us.