

Christine Grab

January 10, 2021

To: FTB Board of Directors (via email and fax)
FTB Taxpayer Advocate (via email and fax)
FTB Executive Staff (via email)
GovOps (via email and fax)

Re: FTB Systematic Overcharging of Interest

Dear FTB Board of Directors, FTB Taxpayer Advocate, FTB Executives, and GovOps:

In December 2020, I notified you that I have uncovered four schemes that FTB is utilizing to overcharge interest. The purpose of this letter is to provide documentation for my allegations. The schemes are:

1. FTB's accounting system seems to systematically add small amounts of excess interest.
2. FTB staff can apparently manually override the system to artificially inflate interest due.
3. FTB entirely withholds some of the payments collected to make it appear that the taxpayer has a higher outstanding balance than he does, and thus charges him more interest than they should.
4. On payments that have been applied, portions of the payment vanish from the interest calculation screen, despite the fact the full payment amount seems to appear in the rest of FTB's records.

I want to reiterate that I worked in the mortgage industry for eleven years. I calculated interest for a living. I am confident that my numbers are correct.

1. FTB's accounting system seems to systematically add small amounts of excess interest.

Enclosed are the interest calculation records for my tax years 2011, 2013 and 2014. These records were provided by FTB for the lawsuit currently pending against FTB in San Diego Superior Court for a refund of penalties, fees and interest charged on my tax years 2011, 2013

¹ FTB also provided documents for 2008, but FTB's 2008 records are so disjointed and confusing that detailing them was too much information for this letter. I will address 2008 issues in a separate letter prior to the FTB Board of Directors Meeting scheduled for March 4, 2021.

and 2014. I will reference each document by the Bates Stamp Number that FTB assigned to the document when they provided the evidence.

As you can see, on each of the sheets, I hand-calculated how much interest should have been charged. In these calculations, I used FTB's *own numbers* to formulate my calculations. As you can see for yourself, FTB overcharged us interest on each year:

- 2011: \$2.85 (FTB page 017)
- 2013: \$0.45 (FTB page 022)
- 2014: \$2.27 (FTB page 029)

Many of you are already aware that in 2018, as I was auditing my files in preparation for my OTA case, I caught FTB over-charging interest on my tax year 2011. I proved this by sending the FTB's Board of Directors a copy of the bill FTB had issued, which showed that \$3,852.02 was due by 07-15-2014, proof that I had paid \$3,854.74 on 07-09-2014 via a check by phone, a copy of the 2011 ledger showing that the interest amount had been increased by \$2.77 over what the bill had stated was due -- which was the same amount as my overpayment -- and a copy of the 2011 abatement request that I submitted to FTB in August 2018, in which I mentioned that Carrey Burton-Beilby had specifically told me to send in that amount of money. I will be happy to provide another set of these documents upon request.

As I already documented above, the interest overcharge for tax year 2011 is \$2.85. Ms. Burton-Beilby only instructed me to send in \$2.72 more than the bill stated. This means that the original bill issued by FTB was 13 cents higher than it should have been.

Between the 13 cents extra that seemed to be auto-generated on tax year 2011, the 45 cents extra that seemed to be auto-generated on tax year 2014, and the extra \$2.27 added to 2014, it appears as if FTB is systematically adding small amounts of interest onto the bills... numbers so small that most people would never notice. But when thousands of people are overcharged by about a dollar per year, it probably adds up to a substantial amount of illicit revenue.

2. FTB staff can apparently manually override the system to artificially inflate the interest due.

As I was preparing for my pending Superior Court case, I caught a second incident in which a FTB employee ordered me to send in more money than was due. This time it was for tax year 2013.

On 12-22-2015, FTB issued a bill stating that \$7,230.77 was due by 01-06-16. On 01-19-2016, I mailed in a check to FTB for \$7,230.77. The check cleared my bank on 02-10-16.

Meanwhile, on 01-27-16, another bill was generated stating that my total was now \$7,251.92 if paid by 02-11-16. Per the FTB's own enclosed two bills, this meant that I still had balance due of \$21.15.

FTB "lost" the payment of \$7,230.77. On 02-24-2016, when the FTB representative located the "lost" money, he told me he would backdate the payment to 02-08-11, which the enclosed 2013

interest calculation confirms (document FTB page 22). He told me that my remaining balance due was \$28.20, which is \$7.05 more than what the bill issued on 02-11-16 stated was owed.

I paid this \$28.20 via Webpay on 02-24-16 (proof enclosed), but FTB never pulled the money from my account. On 03-16-2016, FTB issued another notice stating that the balance due was \$28.20, so it appears that the FTB representative was able to manually change the system to reflect a higher amount of interest than was actually due.

These two payment were made prior to our filing our tax year 2013 returns. Once we filed, the tax liability amount was amended and our interest was re-calculated. Per the enclosed 2013 amortization record (document FTB page 22), we were overcharged interest by 45 cents.

3. FTB withholds some of the payments collected to make it appear that the taxpayer has a higher outstanding balance than he does, and thus charges more interest than is due.

AND

4. On payments that have been applied, portions of the payment vanish from the interest calculation screen, despite the fact the full payment amount seems to appear in the rest of FTB's records.

It appears that, just as is the case with the Notices of Proposed Assessments, FTB does not credit all payments made by/on behalf of the taxpayers.

We filed our tax year 2013 returns on 08-03-2016 and our tax year 2014 returns on 01-25-2017. As you can see from FTB document page 030, which is an internal ledger, by 08-03-2016, FTB had received [redacted] in estimated tax payments via the following payments:

04-15-2015	\$30,905	From my husband's employers
04-15-2015	\$1,106	SDI overpayment
02-08-2016	\$2,751.05	Bill payment (this was the excess from the \$7,230.77, once the 2013 tax liability was re-calculated after we filed our 2013 returns)
05-31-2016	\$28.20	Bill payment (this payment had been intended for 2013)
08-03-2016	[redacted]	credit elect (backdated on FTB ledger per R&TC 19363)
08-03-2016	[redacted]	credit elect (backdated on FTB ledger per R&TC 19363)

Enclosed is a bill issued by FTB dated 05-24-2017. This bill states that FTB had collected a total of \$29,388.25 in payments from us. This amount didn't even reflect the full amount of money collected by my husband's employers, let alone any of the other payments that FTB had received from us.

Per documents FTB 028 and 030, FTB imposed the 2014 demand penalty on us on 05-09-2016. It appears that, for the purposes of calculating interest, as of 05-09-2016, FTB had only credited a partial payment from my husband's employers for \$26,609. The remaining \$4,296 collected by my husband's employer is unaccounted for (for the purposes of calculating interest). It appears that FTB also credited the payment of \$2,751.05 that had been made on 02-08-16, prior to the imposition of the demand penalty. On 05-31-2016, FTB credited the payment of \$28.20. The payment of \$1,106 is also unaccounted for (for the purposes of calculating interest).

As you all know, I believe that demand penalties never should have been imposed on us for tax year 2014. But, putting aside my personal views and focusing solely on FTB policies and procedures, if FTB had fully credited all payments in compliance with the law, then the records would reflect the following:

Our tax liability for 2014: \$26,609 due 04-15-2015
+ Demand penalty: \$6,652.25 imposed on 05-09-16
= Total liability as of 05-09-16: \$33,261.25

Payments received as of 05-09-2016: \$34,762.05.

It is my belief that all \$146.86 in interest imposed for tax year 2014 was fraudulently imposed since our liability was already paid in full and there was no balance left on which interest could accrue.

I expect FTB to end these all four of these unlawful activities immediately. Thank you for your attention to this matter.

Regards,



Christine Grab

Cc: Governor Newsom
FBI
CA Auditor Office

INTEREST INFORMATION DISPLAY

10/15/20

GRAB

TAXPAYER ID : [REDACTED]
SPOUSE ID : [REDACTED] TAX YEAR : 11 APE : 1211

INT WAIVED : 0.00 INT STIPULATED :
INT UNPAID TO DATE : 0.00 TOTAL INT CHARGED : 143.99
INT PAID TO DATE : 143.99 TOTAL INT ALLOWED : 0.00

LN LIAB/CR INTEREST BEARING CHARGED/ALLOWED CHARGED/ALLOWED
TYPE LIAB/CR BAL AMT BEGINNING ENDING INTEREST AMT

1 DEMAND PEN 3,540.75 03/11/13 07/09/14 143.99

X .03
\$106.2225 YR
365 = .2910 PER DIEM X 485 =

\$141.14 total

INTEREST COMPUTATION DETAIL DISPLAY

10/15/20

GRAB

TAXPAYER ID : [REDACTED]
SPOUSE ID : [REDACTED] TAX YEAR : 11 APE : 1211

LIAB/CR TYPE : DEMAND PEN LIAB/CR AMOUNT : 3,540.75

CHARGED/ALLOWED CHARGED/ALLOWED
BEGINNING ENDING DAYS RATE INTEREST AMT
03/11/13 07/09/14 485 3 143.99

3C

INTEREST INFORMATION DISPLAY

10/14/20

GRAB

TAXPAYER ID : [REDACTED]
SPOUSE ID : [REDACTED] TAX YEAR : 13 APE : 1213

INT WAIVED : 0.00 INT STIPULATED :
INT UNPAID TO DATE : 0.00 TOTAL INT CHARGED : 66.47
INT PAID TO DATE : 66.47 TOTAL INT ALLOWED : 0.00

Table with columns: LN, LIAB/CR TYPE, INTEREST BEARING LIAB/CR BAL AMT, CHARGED/ALLOWED BEGINNING ENDING, CHARGED/ALLOWED INTEREST AMT. Row 1: DEMAND PEN, 4,413.25, 08/10/15 02/08/16, 66.47

Handwritten calculations: 4,413.25 x .03 = 132.3975, divided by 365 = .3627 PER diem = \$51.8661

Handwritten note: OVERCHARGED by 30 cents

INTEREST COMPUTATION DETAIL DISPLAY

10/14/20

GRAB

TAXPAYER ID : [REDACTED]
SPOUSE ID : [REDACTED] TAX YEAR : 13 APE : 1213

LIAB/CR TYPE : DEMAND PEN LIAB/CR AMOUNT : 4,413.25

Table with columns: CHARGED/ALLOWED BEGINNING ENDING, DAYS, RATE, CHARGED/ALLOWED INTEREST AMT. Rows: 08/10/15 12/31/15 143 3 52.17; 12/31/15 02/08/16 39 3 14.30

Handwritten calculation: 4413.25 x .03 = 132.3975 PER yr, .3627 per diem

Handwritten notes: \$51.87 + 14.15 = 66.02; OVERCHARGED by 45¢ total

Handwritten calculation: .3627 x 39 days = \$14.1453, OVERCHARGED by 15 cents

3D

INTEREST INFORMATION DISPLAY

10/14/20

GRAB

TAXPAYER ID : [redacted] SPOUSE ID : [redacted] TAX YEAR : 14 APE : 1214

INT WAIVED : 0.00 INT STIPULATED :
INT UNPAID TO DATE : 0.00 TOTAL INT CHARGED : 146.86
INT PAID TO DATE : 146.86 TOTAL INT ALLOWED : 0.00

LN	LIAB/CR TYPE	INTEREST BEARING LIAB/CR BAL AMT	CHARGED/BEGINNING	ALLOWED/ENDING	CHARGED/ALLOWED INTEREST AMT
1	DEMAND PEN	3,901.20	05/09/16	05/31/16	7.04
2	DEMAND PEN	3,873.00	05/31/16	06/12/17	139.57
3	INT OWED AMT	7.04	05/31/16	06/12/17	0.25

Payment of \$28.20 made on 5/31/16 designated for 203

where did these #s come from?

INTEREST COMPUTATION DETAIL DISPLAY

10/14/20

GRAB

TAXPAYER ID : [redacted] SPOUSE ID : [redacted] TAX YEAR : 14 APE : 1214

LIAB/CR TYPE : DEMAND PEN LIAB/CR AMOUNT : 3,901.20

CHARGED/BEGINNING	ALLOWED/ENDING	DAYS	RATE	CHARGED/ALLOWED INTEREST AMT
05/09/16	05/31/16	22	3	7.04

3206 PER day
X 22 days
\$ 7.054

Balance should have gone down by \$28.20

\$3901.20 x .003 = 117.036 ÷ 365 = .3206 per diem

INTEREST COMPUTATION DETAIL DISPLAY

10/14/20

GRAB

TAXPAYER ID : [redacted] SPOUSE ID : [redacted] TAX YEAR : 14 APE : 1214

LIAB/CR TYPE : DEMAND PEN LIAB/CR AMOUNT : 3,873.00

CHARGED/ALLOWED		DAYS	RATE	CHARGED/ALLOWED	
BEGINNING	ENDING			INTEREST	AMT

05/31/16	12/31/16	214	3	68.53
12/31/16	06/12/17	163	4	71.04

Should have been charged
 \$137.30
 was charged
 \$139.57
 = \$2.27 over

3873
 x .03

 \$116.19

$3183 \times 214 \text{ days} = \68.12

$\frac{116.19}{365} = .3183 \text{ per diem}$

\$3,873
 x .04

 \$154.92

$\frac{154.92}{365} = .4244 \text{ per diem}$

163 days =
 \$69.18

INTEREST COMPUTATION DETAIL DISPLAY

10/14/20

GRAB

TAXPAYER ID : [redacted] SPOUSE ID : [redacted] TAX YEAR : 14 APE : 1214

LIAB/CR TYPE : INT OWED AMT LIAB/CR AMOUNT : 7.04

CHARGED/ALLOWED		DAYS	RATE	CHARGED/ALLOWED	
BEGINNING	ENDING			INTEREST	AMT

05/31/16	12/31/16	214	3	0.12
12/31/16	06/12/17	163	4	0.13

7.04
 x .04

 .2816 per yr

$\frac{.2816}{365} = .000771 \text{ per diem}$

x 163

 .125

7.04
 x .03

 .211245

$\frac{.211245}{365} = .000578 \text{ per diem}$

$.000578 \times 214 = .12$

TAX YEAR CURRENT VALUES DISPLAY

10/13/20

GRAB

TAX YEAR: 14 APE: 1214

LN	ITEM NAME	EFFECTIVE DATE	CURRENT VALUES	
			DEBIT	CREDIT
1	TOT TAX LIAB	041515	26,609.00	
2	TAX WITHHELD	041515		30,905.00
3	EXCESS SDI CR	041515		1,016.00
4	BILL PAYMENT	020816		2,751.05
5	BILL PAYMENT	053116		28.20
6	BILL PAYMENT	061217		4,011.49
7	EST TR TO 13	041514		
8	EST TR FR 13	041514		
9	EST TR TO 15	041515		
10	EST TR FR 13	041514		
11	EST TR TO 15	041515		
12	DELINQ PEN	041515		
13	DEMAND PEN	050916	6,652.25	
14	TOT INT CHRGD		146.86	
15	FE COST FEE	050916		
16	WRITE-OFF	061517		8.37
TOTALS				
CURRENT BALANCE			0.00	0.00

Total interest charged: 146.86

Correct #'s: 68.12
 + 69.18
 + 7.29

144.59

$$\begin{array}{r}
 146.86 \\
 - 68.53 > \text{Pg 29} \\
 - 71.04 \\
 \hline
 7.29 \\
 - 7.04 \text{ Pg 28} \\
 \hline
 25 \text{ Cents}
 \end{array}$$

overcharged by \$2.27



STATE OF CALIFORNIA
 FRANCHISE TAX BOARD
 PO Box 942867
 Sacramento CA 94267-0011

MM09

Notice Date: 12/22/15

496328121311

12221513+++++++1213688338000000000000000000000000072307759

Income Tax Due Notice

Mark box and write new address on reverse.

Account Number: [REDACTED]

Tax Years:
2013

CHRISTINE N GRAB
 [REDACTED]

COPY

Balance: **\$7,230.77**

Due Date: **01/06/16**

Detach and mail with your payment. Do not mail top voucher if you paid electronically.

Income Tax Due Notice

Notice Date: 12/22/15 Account Number: [REDACTED]

Our records show you owe a balance. We previously billed you for the balance, which remains unpaid. The Account Balance Summary below provides specific details. No additional interest accrues if we receive full payment within 15 days from the notice date.

If we do not receive your balance payment in full within 30 days from the notice date, we may take collection action against you, such as file and record a Notice of State Tax Lien against your property and garnish a portion of your wages. See enclosed FTB 1140, *Personal Income Tax Collections Information*.

If you are financially unable to pay the balance in full, you may be eligible to make monthly payments through our Installment Agreement Program. Go to ftb.ca.gov and search for **installment agreement** or call (800) 689-4776.

If you think you do not owe this amount, call (800) 689-4776, (916) 845-7044, TTY/TDD: (800) 822-6268, or fax (916) 845-0993 weekdays, except state holidays.

How to Pay Your Balance

- If you are required to pay electronically, go to ftb.ca.gov and search for **mandatory e-pay** for payment methods. Penalties apply if you pay by other means.
- **Online, installment agreement, and other payment options:** See enclosed FTB 4032, *Pay Your Taxes Online*, or go to ftb.ca.gov and search for **payment options**.
- **Check or money order:** Make payable to the **Franchise Tax Board**. Write your full name and account number on your payment. Mail your payment and top voucher in the enclosed envelope or to the address above.

Account Balance Summary as of 12/22/15

Tax Year	Tax	Penalty Amount	Code	Interest	Collection Fees	Payments	Adjustments	Tax Year Amount
2013	\$4,562.00	\$2,281.00	AD	\$308.77	\$79.00	\$0.00	\$0.00	\$7,230.77

Other Liability Codes == >

Other Liability Amount == >

See penalty and other liability codes on reverse.

Balance

\$7,230.77



496627121311

01271613++++++1213688338000000000000000000000072519248

Final Notice Before Levy and Lien

Mark box and write new address on reverse.

Account Number: [Redacted]

Tax Years: 2013

CHRISTINE N GRAB
[Redacted]

COPY

Balance: **\$7,251.92**

Due Date: **02/11/16**

Detach and mail with your payment. Do not mail top voucher if you paid electronically.

Final Notice Before Levy and Lien

Notice Date: 01/27/16

Account Number: [Redacted]

This notice serves as your final demand for payment. We previously billed you for the balance, which remains unpaid. The Account Balance Summary below provides specific details. No additional interest accrues if we receive full payment within 15 days from the notice date.

If we do not receive your balance payment in full within 30 days from the notice date, we intend to take collection action against you without further notice. We may impose a collection fee, garnish a portion of your wages, attach bank and financial deposit accounts, seize and sell real and personal property, and contact third parties. We may also file and record a Notice of State Tax Lien against your property. A lien may appear on your credit report, negatively impact your credit, and prevent your ability to refinance, sell, or transfer property. See the enclosed FTB 1140, *Personal Income Tax Collections Information*.

If you are financially unable to pay the balance in full, you may be eligible to make monthly payments through our Installment Agreement Program. Go to ftb.ca.gov and search for **installment agreement** or call (800) 689-4776.

If you think you do not owe this amount, call (800) 689-4776, (916) 845-7044, TTY/TDD: (800) 822-6268, or fax (916) 845-0993 weekdays, except state holidays. If you have already paid the balance, contact us immediately with proof of payment (such as the number stamped on your canceled check).

How to Pay Your Balance

- If you are required to pay electronically, go to ftb.ca.gov and search for **mandatory e-pay** for payment methods. Penalties apply if you pay by other means.
- **Online, installment agreement, and other payment options:** See enclosed FTB 4032, *Pay Your Taxes Online*, or go to ftb.ca.gov and search for **payment options**.
- **Check or money order:** Make payable to the **Franchise Tax Board**. Write your full name and account number on your payment. Mail your payment and top voucher in the enclosed envelope or to the address above.

Account Balance Summary as of 01/27/16

Tax Year	Tax	Penalty Amount	Code	Interest	Collection Fees	Payments	Adjustments	Tax Year Amount
2013	\$4,562.00	\$2,281.00	AD	\$329.92	\$79.00	\$0.00	\$0.00	\$7,251.92

Other Liability Codes == >

Other Liability Amount == >

See penalty and other liability codes on reverse.

Balance

\$7,251.92

[Skip to Main Content](#)



State of California
Franchise Tax Board

Web Pay - Confirmation

Print or save a copy of this page for your records. This page expires in 20 minutes.

622771708

12/24/2016 11:53:11 AM

Confirmation Number Date Request Made

Contact Information

[Redacted]

CHRISTINE N GRAB

Taxpayer's Social Security Number Name

Payment Information

Bill Payment

1013

12/24/2016

Payment Type Tax Year Payment Amount Payment Date
\$28.20

Bank Information

[Redacted]

Routing Number Bank Name Account Number Account Type

[Redacted]

Your account.

Allow up to two business days for your payment to be debited from

To cancel a Web Pay request, you must contact us at least two business days prior to the requested payment date. For further assistance, call:

Cancellation requests only

916.845.0353

Monday through Friday

8 a.m. – 5 p.m.

Tax Assistance

800.852.5711

TTY/TDD

916.845.6500 (outside the U.S.) 800.822.6268

For persons with hearing or speech impairments)

[Make another payment](#)

[Exit Web Pay](#)

[Back to Top](#)

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496328121311

04271613+++++++121368833800000000000000000000000000282018

Income Tax Due Notice

Mark box and write new address on reverse.

Account Number: [REDACTED]

Tax Years:
2013

CHRISTINE N GRAB
[REDACTED]

COPY

Balance: **\$28.20**

Due Date: **05/12/16**

Detach and mail with your payment. Do not mail top voucher if you paid electronically.

Income Tax Due Notice

Notice Date: 04/27/16 Account Number: [REDACTED]

Our records show you owe a balance. We previously billed you for the balance, which remains unpaid. The Account Balance Summary below provides specific details. No additional interest accrues if we receive full payment within 15 days from the notice date.

If we do not receive your balance payment in full within 30 days from the notice date, we may take collection action against you, such as file and record a Notice of State Tax Lien against your property and garnish a portion of your wages. See enclosed FTB 1140, *Personal Income Tax Collections Information*.

If you are financially unable to pay the balance in full, you may be eligible to make monthly payments through our Installment Agreement Program. Go to ftb.ca.gov and search for **installment agreement** or call (800) 689-4776.

If you think you do not owe this amount, call (800) 689-4776, (916) 845-7044, TTY/TDD: (800) 822-6268, or fax (916) 845-0993 weekdays, except state holidays.

How to Pay Your Balance

- If you are required to pay electronically, go to ftb.ca.gov and search for **mandatory e-pay** for payment methods. Penalties apply if you pay by other means.
- **Online, installment agreement, and other payment options:** See enclosed FTB 4032, *Pay Your Taxes Online*, or go to ftb.ca.gov and search for **payment options**.
- **Check or money order:** Make payable to the **Franchise Tax Board**. Write your full name and account number on your payment. Mail your payment and top voucher in the enclosed envelope or to the address above.

Account Balance Summary as of 04/27/16

Tax Year	Tax	Penalty Amount	Code	Interest	Collection Fees	Payments	Adjustments	Tax Year Amount
2013	\$4,562.00	\$2,281.00	AD	\$336.97	\$79.00	\$7,230.77	\$0.00	\$28.20
Other Liability Codes = = >					Other Liability Amount = = >			
See penalty and other liability codes on reverse.					Balance	\$28.20		



05241714+++++++1213688338000000000000000000000000040114962

Notice of State Income Tax Due

Mark box and write new address on reverse.

CHRISTINE N GRAB

Account Number: [REDACTED]

Tax Year: 2014

Balance: \$4,011.49

Due Date: 06/08/2017

Detach and mail with your payment. Do not mail top voucher if you paid electronically.

Notice of State Income Tax Due

Notice Date: 05/24/2017
 Notice ID: 1718BNKIRIE5

Account Number: [REDACTED]

This notice summarizes the balance that is now due and payable on your personal income tax account with the State of California. The Account Balance Summary below provides specific details. If you owe for any other tax years, we will mail a separate notice. No additional interest accrues if we receive full payment within 15 days from the notice date. If you think you do not owe this balance, call 800.852.2753 or TTY/TDD 800.822.6268.

The balance due reflects all payments and/or credits posted through 05/19/2017. If you paid the full balance after this date, disregard this notice. If you paid the full balance before this date, contact us immediately with proof of payment. If you write to us, provide a daytime or evening telephone number. We may need to call you for additional information.

If we do not receive your balance payment in full within 30 days from the notice date, we may begin collection action against you, such as file and record a Notice of State Tax Lien against your property and impose a collection cost recovery fee.

How to Pay Your Balance

- If you are required to pay electronically, go to ftb.ca.gov and search for **mandatory e-pay** for payment methods. Penalties apply if you pay by other means.
- **Online and other payment options:** Go to ftb.ca.gov and search for **payment options**.
- **Check or money order:** Make payable to the **Franchise Tax Board**, write your full name and account number on your payment. Mail your payment and top voucher in the enclosed envelope or to the address above.

Account Balance Summary

Tax Year	Tax	Penalty	Penalty Codes	Interest	Collection Costs	Payments and Adjustments	Total
2014	\$26,609.00	\$6,652.25	D	\$138.49		\$29,388.25	\$4,011.49
	- 29,388.25	- 2,779.25				#30,905 From employer	
	- 2,779.25	3873 due				[REDACTED] other payments	
						# 1,016 Excess SDI	
Other Liability Codes ▶					Other Liability Total ▶		
						Balance ▶	\$4,011.49

See enclosed FTB 1140 EDR, *Personal Income Tax Collections Information*
 See penalty and other liability codes on reverse.

(1549.75 vanished)
is add in #128,00
a total of \$1557.95