

1 I

ESTIMATE TRANSFER CANCELLATION SCREEN

10/13/20

GRAB

TAXPAYER ID:

SPOUSE ID :

TAX YEAR: 15

APE: 1215

ESTIMATE TRANSFER DATA

TRANSFER EFFECTIVE DATE : 04/15/16
 ESTIMATE TRANSFER AMOUNT :
 ESTIMATE TRANSFER TO APE : 1216
 ESTIMATE TRANSFER TO TP ID :
 ESTIMATE TRANSFER ID : 17-EWS9IYTBEE

TO CANCEL THIS ESTIMATE TRANSFER: ..

Please note that the no payment was transferred or cancelled on the "Estimate Transfer Cancellation Screen". It is showing the amount that was transferred from one tax year to another and the date it was transferred.



XAVIER BECERRA
Attorney General

State of California
DEPARTMENT OF JUSTICE

300 SOUTH SPRING STREET, SUITE 1702
LOS ANGELES, CA 90013

Public: (213) 269-6000

Tel: [Redacted]
Fa: [Redacted]

E-mail: [Redacted]

December 7, 2020

Christine N. Grab
In Pro Per

[Redacted]

RE: Christine N. Grab v. The California Franchise Tax Board
Case No. 37-2020-00005100-CL-BT-CTL

Dear Ms. Grab:

This letter is in response to the issues you raised regarding the Franchise Tax Board's (FTB) responses to your requests for production of documents. For the reasons set forth below, the FTB has sufficiently responded to your requests.

1. Requests 1A,-1I

In response to your request for production of documents, the FTB produced all documents responsive to your request. The documents speak for themselves. The FTB is not required to further respond to your email correspondence and explain the meaning of the documents. Code of Civil Procedure section 2031.210 does not impose a requirement for the FTB to provide explanation of the meaning of the documents produced. The FTB does not have any further documents to produce responsive to your request.

Furthermore, your inquiry regarding the location of the funds in your account is not relevant to your refund complaint against the FTB. Pursuant to Revenue and Taxation Code section 19133¹, if a taxpayer fails to properly timely respond to the notice and demand by the FTB, the FTB may impose a penalty of up to 25 percent of the amount of tax assessed pursuant to section 19087 unless the failure is due to reasonable cause and not willful neglect. The Demand for Tax Return notice instructs the taxpayer to respond to the notice no later than the reply due date by providing a copy a return if a return was already filed, by filing a return, or by replying with information as to why he/she does not have a filing requirement for that tax year. The demand penalty is imposed if the taxpayer fails to properly timely respond to the demand

¹ Unless otherwise stated, all future section references will be to the Revenue and Taxation Code.

Exhibit 45

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VERIFICATION

I, Chelsea Hubbard, declare as follows:

I am employed by the State of California, Franchise Tax Board, as an Associate Operations Specialist. I am authorized to make this declaration in my official capacity as an FTB employee and not otherwise.

I have read the foregoing: Defendant Franchise Tax Board's Objections and Responses to Plaintiff Christine N. Grab's Discovery Requests Propounded on December 7, 2020, and know of the contents thereof. I am informed and believe that the matters stated therein are true and correct, and, based upon that ground, allege that the matters stated therein are true and correct.

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct based on such information and belief. Executed this 8 day of January, 2021 at Sacramento, California.


Chelsea Hubbard

(3)

ERIC W GRAB

ID Type / Number: SSN [REDACTED] TPID: [REDACTED] Taxpayer Status:

Current Totals

Balance: \$0.00 Penalties: Interest:

Summary

Tax Year: 2002 APE: 12/31/2002 Tax Year Status: Debit or zero balance
 TPID: [REDACTED] Return Due Date: 04/15/2003 Return Filed Date: 04/15/2003
 Spouse Name: Spouse TPID: Spouse SSN:
 Assessment Type: Self Assessment Revenue Code: 300 Pending Items: No
 Holds: No Hold Date: Hold Reason:
 Tax Year Balance: \$0.00 Last Transaction Date: Return Filing Status: SINGLE

Ledger

TOT TAX LIAB: [REDACTED]

TAX WITHHELD: [REDACTED]

Effective Date	Type	Debit Amount	Credit Amount
03/09/2014	REFUND AMOUNT	\$9,047.46	\$0.00
01/23/2014	BILL PAYMENT	\$0.00	\$9,047.46
04/30/2011	REFUND AMOUNT	\$1,000.00	\$0.00
03/16/2011	TY TR FR 08	\$0.00	\$1,000.00
10/15/2010	BILL PAYMENT	\$0.00	\$0.00
05/15/2008	BILL PAYMENT	\$0.00	\$0.00
06/13/2003	[REDACTED] WRITE-OFF	\$0.00	\$0.00
04/15/2003	RETURN PYMT	\$0.00	\$0.12

Pending Items List

Item	APE	Type/Source	Effective Date	Amount
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No Items

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Amt: 77.71

Ref. No.: 4392619092

Account No.
ERIC GRAB
CHRISTINE N GRAB

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Front

ERIC GRAB
CHRISTINE N GRAB
Date: 5-8-08
Franchise tax board
\$1,000 Dollars
The Private Bank
C. Grab
Bank of America
151 Quarter 08
1054
16-66/1220
6828

5

Claimed
 sent \$9,047
 refund on Dec. 27th, 2010
 for 2009 tax year.
 Should have received Jan 2011

Original
 Check of
 Frank

1085

16-861220
 9628

Date 10-13-10

\$ 9,000

ERIC GRAB
 CHRISTINE N GRAB

Franchise tax board

Bank of America

One Thousand & xx/100

First National Bank

Bank of America

The Private Bank
 333 South Hope St
 Los Angeles CA
 800.234.3635

Estimated 2010 taxes

C. Grab

Statement Period: October 1 through October 29, 2010

ERIC GRAB
 CHRISTINE N GRAB
 Date 10-13-10
 Franchise tax board \$ 9,000
 One Thousand & xx/100
 Bank of America
 First National Bank
 Estimated 2010 taxes
 C. Grab

Ref. No.: 0360808829

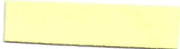
Amt: 9,000.00


← Mini-version
 on
 bank
 Statement

(7)



General Correspondence

Account Number: 

ERIC W GRAB


We have received information, for your warrant of \$ 9,047.46, issued December 31, 2010.

Based on review of your stale dated warrant claim, the State Controller's Office (SCO) indicates the warrant was paid on January 26, 2011. The photocopy of the endorsed warrant is no longer available. SCO retains photocopies of paid warrants for 5 years. Therefore, your claim is denied.

Subject to certain exceptions, you have only six (6) months from the date this notice was personally delivered or deposited in the mail to file a court action on this claim. See Government Code Section 945.6. You may seek the advice of an attorney of your choice in connection with this matter. If you desire to consult an attorney, you should do so immediately.

Please contact us at the number below should further assistance be needed.

Connect With Us

Web: ftb.ca.gov	Phone: 800.852.5711	7:00 a.m. to 5:00 p.m. weekdays, except state holidays
	916.845.6500	from outside the United States
	TTY/TDD: 800.822.6268	for persons with hearing or speech impairments

TAX YEAR CURRENT VALUES DISPLAY

10/13/20

GRAB

TAX YEAR: 13 APE: 1213

LN	ITEM NAME	EFFECTIVE DATE	CURRENT VALUES	
			DEBIT	CREDIT
1	TOT TAX LIAB	041514		
2	TAX WITHHELD	041514		
3	EST PAYMENT	020414		
4	BILL PAYMENT	020816		
5	BILL PAYMENT	053116		
6	EST PAYMENT	020414		9,000.00
7	BILL PAYMENT	020816		4,479.72
8	EST TR TO 12	041513		
9	EST TR FR 12	041513		
10	EST TR TO 14	041514		
11	EST TR TO 14	041514		
12	EST TR TO 14	041514		
13	EST TR TO 14	041514		
14	DELINQ PEN	041514		
15	DEMAND PEN	081015	4,413.25	
16	TOT INT CHRGD		66.47	
17	FE COST FEE	081015		

TOTALS :
CURRENT BALANCE : 0.00 0.00

LN: _____
Enter-PF1---PF2---PF3---PF4---PF5---PF6---PF7---PF8---PF9---PF10---PF11---PF12---

DELINQUENT PENALTY INFORMATION DISPLAY

10/13/20

GRAB

TAXPAYER ID : [REDACTED]	DELINQUENT PENALTY AMT :	0.00
SPOUSE ID : [REDACTED]	DELINQUENT PENALTY TYPE :	
TAX YEAR : 13	STATUS :	AUTOMATIC
APE : 1213	STATUS REASON :	
INT EFFECT DATE : 04/15/14	STATUS DATE :	11/30/16

PENALTY RATE DATA:

FROM DUE DATE	TO FILED DATE	DELINQ MONTHS	MONTHS (MAX 5)	MONTHLY RATE	RATE (MAX 25%)
		0	x	5%	= 0%

DELINQUENT PENALTY COMPUTATION:

UNPAID TAX	RATE	COMPUTED PENALTY AMT
	x 0%	=

Enter-PF1---PF2---PF3---PF4---PF5---PF6---PF7---PF8---PF9---PF10---PF11---PF12---

CHRISTINE N GRAB

ID Type / Number: SSN [REDACTED]

TPID: [REDACTED]

Taxpayer Status:

Current Totals

Balance: \$0.00

Penalties:

Interest:

Summary

Tax Year: 2009

APE: 12/31/2009

Tax Year Status: Debit or zero balance

TPID: [REDACTED]

Return Due Date: 04/15/2010

Return Filed Date: 12/02/2010

Spouse Name: ERIC W GRAB

Spouse TPID: [REDACTED]

Spouse SSN: [REDACTED]

Assessment Type: Self Assessment

Revenue Code: 100

Pending Items: No

Holds: No

Hold Date:

Hold Reason:

Tax Year Balance: \$0.00

Last Transaction Date:

Return Filing Status: JOINT

Ledger

TOT TAX LIAB: [REDACTED]

TAX WITHHELD:

Effective Date

Type

Debit Amount

Credit Amount

02/03/2011

REFUND AMOUNT

01/31/2011

BILL PAYMENT

\$783.52

\$0.00

04/15/2010

EST TR TO 10

\$0.00

\$783.52

04/15/2010

EST TR TO 10

\$0.00

\$0.00

Pending Items List

Item	APE	Type/Source	Effective Date	Amount
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No Items

1A

ESTIMATE TRANSFER CANCELLATION SCREEN

10/13/20

GRAB

TAXPAYER ID:

SPOUSE ID :

TAX YEAR: 10

APE: 1210

ESTIMATE TRANSFER DATA

TRANSFER EFFECTIVE DATE : 04/15/10
 ESTIMATE TRANSFER AMOUNT :
 ESTIMATE TRANSFER TO APE : 1209
 ESTIMATE TRANSFER TO TP ID :
 ESTIMATE TRANSFER ID : 13-NQZX31G4KD

ENTER 'X' TO CANCEL THIS ESTIMATE TRANSFER: _

Enter-PF1---PF2---PF3---PF4---PF5---PF6---PF7---PF8---PF9---PF10--PF11--PF12---

1B

PAYMENT INFORMATION DISPLAY

10/13/20

PAYMENT DLN : 10-06985318M RECEIVED AMOUNT :
 RECEIVED DATE : 12/01/10 CURRENT TOTAL AMOUNT :
 PYMNT DUE TO :
 PYMT SCAN ID :

LN	TP ID	SP ID	PAYMENT ID	TYPE	APE	AMOUNT	STATUS
1			10-06985318M	ESTIMATE	1210	0.00	CANCELLED
2			10-X5ZFH0G4K9	ESTIMATE	1210		APPLIED

LN: _

Enter-PF1---PF2---PF3---PF4---PF5---PF6---PF7---PF8---PF9---PF10--PF11--PF12---



PAYMENT ALLOCATION DISPLAY

10/13/20

GRAB

PAYMENT DLN : 10-06985318M CHECK DISHONORED REASON :
 RECEIVED DATE : 12/01/10 CHECK DISHONORED TRANS ID :
 STATUS DATE : 12/20/13 CHECK DISHONORED DATE :
 FUND TRANSFER TYPE : DISHONORED CHECK NUMBER :
 INTEREST EFF DATE : 12/01/10
 PYMNT DUE TO :

PAYMENT ID : 10-06985318M

TP ID	SP ID	TY	APE	TYPE	AMOUNT	STATUS
		10	1210	ESTIMATE	0.00	CANCELLED

Enter-PF1---PF2---PF3---PF4---PF5---PF6---PF7---PF8---PF9---PF10--PF11--PF12---

PAYMENT ALLOCATION DISPLAY

10/13/20

GRAB

PAYMENT DLN : 10-06985318M CHECK DISHONORED REASON :
 RECEIVED DATE : 12/01/10 CHECK DISHONORED TRANS ID :
 STATUS DATE : 12/20/13 CHECK DISHONORED DATE :
 FUND TRANSFER TYPE : DISHONORED CHECK NUMBER :
 INTEREST EFF DATE : 12/01/10
 PYMNT DUE TO :

PAYMENT ID : 10-X5ZFH0G4K9

TP ID	SP ID	TY	APE	TYPE	AMOUNT	STATUS
		10	1210	ESTIMATE		APPLIED

Enter-PF1---PF2---PF3---PF4---PF5---PF6---PF7---PF8---PF9---PF10--PF11--PF12---



COPY



STATE OF CALIFORNIA
FILING ENFORCEMENT SECTION MS F180

Notice of Proposed Assessment

FRANCHISE TAX BOARD
PO BOX 942840
SACRAMENTO CA 94240-0040

Notice Date: 05/29/2012

Telephone: 866.204.7902
FAX: 916.855.5646
ftb.ca.gov/inc

Code Number: 3
NPA Number: 12-02541626
Revenue Code: 2003800

Notice Number: 01-2616675-052912

ERIC W GRAB

Filing a tax return may
reduce your tax obligation.

On 02/08/2012 we sent you a notice stating that we had no record of your 2010 California personal income tax return. We asked you to do one of the following by 04/13/2012:

- File a 2010 California personal income tax return.
- Send us a copy of your previously filed California personal income tax return.
- Explain why you do not have a requirement to file a 2010 California personal income tax return.

We have no record of receiving your tax return or information indicating that you do not have a filing requirement. We based this *Proposed Assessment* on available information concerning your income.

This is a proposed assessment. It is not a tax bill.
Filing a tax return may reduce your tax liability and ensure that you receive full credit for tax withheld by employers, and any other credits, exemptions, and deductions that you have a right to claim.

Your Income (as estimated)	\$		< See Income Reference Sheet
Standard/Itemized Deduction	-		* (page 3) for a breakdown.
Taxable Income	\$		
Your Tax			
Less Total Exemption Credits	-	.00 *	
Mental Health Services Tax	+	.00	
Tax Before Payments/Credits	\$		
Less Withholding Credits Reported to FTB	-		
Less Other Available Payments and Credits	-	.00	←
Your Proposed Tax Liability	\$		
Delinquent Filing Penalty	+		
Demand to File Penalty	+		
Interest to: 05/29/2012	+		
Filing Enforcement Fee	+		
Total Tax, Penalties, Interest, and Fee	\$)	

This proposed assessment becomes due and payable on July 30, 2012 unless we receive your tax return or your protest of this proposed assessment.

You must file a tax return if you have a California filing requirement, even if you pay the amount shown above. If you believe this notice is incorrect, follow the enclosed protest procedures. Mail your protest by July 30, 2012. We may provide the information contained in this notice to the Internal Revenue Service.

Exhibit 7 - 1 of 1

13

TPF | GRAB, ERIC W - SSN [REDACTED] Tax Year Detail

ERIC W GRAB

ID Type / Number: SSN [REDACTED] TPID: [REDACTED] Taxpayer Status: [REDACTED]

Current Totals

Balance: \$0.00 Penalties: Interest:

Summary

Tax Year: 2010 APE: 12/31/2010 Tax Year Status: Debt or zero balance

TPID: [REDACTED] Return Due Date: 04/15/2011 Return Filed Date: 11/15/2013

Spouse Name: CHRISTINE N GRAB Spouse TPID: [REDACTED] Spouse SSN: [REDACTED]

Assessment Type: Self Assessment Revenue Code: 2003600 Pending Items: No

Holds: No Hold Date: Hold Reason:

Tax Year Balance: 50.00 Last Transaction Date: Return Filing Status: JOINT

Ledger

TOT TAX LIAB: \$ [REDACTED] TAX WITHHELD: \$ [REDACTED]

Effective Date	Type	Debit Amount	Credit Amount
07/08/2013	FE COST FEE	\$0.00	
04/15/2011	EXCESS SDI CR	\$0.00	
04/15/2011	EXTENSION PMT	\$0.00	
04/15/2011	EST TR TO 11	\$4,393.00	\$0.00
04/15/2011	EST TR TO 11	\$9,000.00	\$0.00
04/15/2011	DELINQ PEN	\$0.00	\$0.00
12/01/2010	EST PAYMENT	\$0.00	\$0.00
10/15/2010	EST PAYMENT	\$0.00	\$0.00
04/15/2010	EST TR FR 09	\$0.00	\$9,000.00

Pending Items List

Item	APE	Type/Source	Effective Date	Amount
No Items				



STATE OF CALIFORNIA
 FILING ENFORCEMENT SECTION MS F180
 FRANCHISE TAX BOARD
 PO BOX 942840
 SACRAMENTO CA 94240-0040

Notice of Proposed Assessment

Notice Date: 03/11/2013

Telephone: 866.204.7902
 Fax: 916.855.5646
 ftb.ca.gov/inc



Code Number: 3
 NPA Number: 13-02578103
 Revenue Code: 2003800

Notice Number: 01-9007061-031113

Filed returns 11-8-13

Filing a tax return may reduce your tax obligation.

ERIC W GRAB



On 01/04/2013, we sent you a notice stating that we had no record of your 2011 California personal income tax return. We asked you to do one of the following by 02/06/2013

- File a 2011 California personal income tax return.
- Send us a copy of your previously filed California personal income tax return.
- Explain why you do not have a requirement to file a 2011 California personal income tax return.

We have no record of receiving your tax return or information indicating that you do not have a filing requirement. We based this proposed assessment on available information concerning your income.

This is a proposed assessment. It is not a tax bill.

Filing a tax return may reduce your tax liability and ensure that you receive full credit for tax withheld by employers, and any other credits, exemptions, and deductions that you have a right to claim.

Your Income (as estimated)	\$	[Redacted]	See Income Reference Sheet (page 3) for a breakdown.
Standard/Itemized Deduction	-	\$	*
Taxable Income	\$	[Redacted]	*
Your Tax		[Redacted]	
Less Total Exemption Credits	-	[Redacted]	*
Mental Health Services Tax	+	[Redacted]	
Tax Before Payments/Credits	\$	[Redacted]	
Less Withholding Credits Reported to FTB	-	[Redacted]	
Less Other Available Payments and Credits	-	[Redacted]	
Your Proposed Tax Liability	\$.00	←
Delinquent Filing Penalty	+	[Redacted]	
Demand to File Penalty	+	[Redacted]	
Interest to: 03/11/2013	+	[Redacted]	
Filing Enforcement Fee	+	[Redacted]	
Total Tax, Penalties, Interest, and Fee	\$	[Redacted]	

This proposed assessment becomes due and payable on May 10, 2013, unless we receive your tax return or your protest of this proposed assessment.

You must file a tax return if you have a California filing requirement even if you pay the amount shown above. If you believe this notice is incorrect, follow the enclosed protest procedures. Mail your protest by May 10, 2013. We may provide the information contained in this notice to the Internal Revenue Service.

15

* We based the Standard Deduction and Exemption credits indicated above on a single individual with no dependents. We will revise any difference in filing status, additional deductions, exemptions, or credits when you file your required tax return.

Exhibit 47

1 of 5



06301411+++++++1213688338000000000000000000000000038520247

Income Tax Due Notice

Mark box and write new address on reverse.

Account Number: _____

Tax Years:
2011

CHRISTINE N GRAB

COPY

Balance: **\$3,852.02**

Due Date: **07/15/14** - Payment made on 7-9-14

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

Income Tax Due Notice

Notice Date: 06/30/14 Account Number: 1213688338

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 06/30/14

Tax Year	Tax	Penalty Amount	Code	Interest	Collection Fees	Payments	Adjustments	Tax Year Amount
2011		\$3,540.75	D	\$141.27 <i>really changed 143.99 should be what actually charged</i>	\$170.00		<i>should also be here</i>	\$3,852.02
Other Liability Codes == >						Other Liability Amount == >		
See penalty and other liability codes on reverse.						Balance	\$3,852.02	

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