Department of the Treasury
Internal Revenue Service
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Holtsville, NY 11742-9019

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June 29, 2026

Notice of Balance Due for your 2025 Form 1040 taxes

Total Amount Due by July 20, 2026:

$34,234.90

If you don't pay your balance in full by the due date, additional penalties and interest will be added to your bill.

How to Resolve Your Balance

Take action to address your outstanding balance before July 20, 2026:

Scan & Pay

Scan the QR code above or visit IRS.gov/Payments to pay your balance.
No account required

Online Account

View your balance or apply for a payment plan to pay your balance over time.
Visit IRS.gov/Account

If You Can't Pay

If you're experiencing financial hardship, find options to resolve your tax debt at IRS.gov/Hardship

Your Balance Summary

Our records show you filed your 2025 Form 1040 with an amount due. The tax you owe is more than you paid throughout the year. The table below shows how we calculated your balance:

Description	Amount
Tax you owed when you filed your return	$44,925.00
Total Penalties	$1,617.27
Total Interest	$399.63
Payments and credits	-$12,707.00
Amount due by July 20, 2026	**$34,234.90**

Note: The table above may not reflect transactions made within the last 21 days. If you already paid the amount due, don't pay again. **If you already have a pending or approved payment plan in place for this tax year or if you're a debtor in a bankruptcy case,** see the "IRS Help" section of this notice.

For more information about this notice and options for resolving your balance, visit IRS.gov/CP14D.

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.

Failure to pay proper estimated tax (Internal Revenue Code 6654)

Total failure to pay proper estimated tax	$1,134.00

When you don't pay enough taxes due for the year with your quarterly estimated tax payments and you don't have enough withholding, 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 IRS.gov or call us for a copy.

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

Failure to pay (Internal Revenue Code 6651)

We assess a penalty for each month or part of a month you don't pay the tax you owe by the due date and afterward, up to 25% of the tax shown on the return.

Date received	Months late	Unpaid amount	Penalty rate	Amount
07/15/2026	03	$32,218.00	0.50%	$483.27
Total failure to pay				**$483.27**

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
04/15/2026 – 06/29/2026	75	6.0%	0.012404054	$32,218.00	$399.63
Total interest					**$399.63**

IRS Help

- For online assistance, visit IRS.gov/Help.
- If you can't find what you need online, call the IRS at 833-678-7020.
- If you choose to send your payment by mail, send your check or money order to the address shown below. Be sure to write your Social Security number, the tax year (2025), and the form number (1040) on your payment and any correspondence.

  INTERNAL REVENUE SERVICE
  P.O. BOX 931200
  LOUISVILLE KY 40293-1200

- **If you have an approved payment plan, or have applied for one, continue making payments per that agreement. Remember that interest continues to be charged until you fully pay your balance.**
- 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 for taxes due before you filed your petition. You will not receive another notice for the balance due while the automatic stay remains in effect. For more information about Bankruptcy visit: IRS.gov/DeclareBankruptcy.

Taxpayer Rights and Sources for Assistance

The Taxpayer Bill of Rights groups rights from the Internal Revenue Code into ten fundamental taxpayer rights. IRS employees are responsible for knowing and following these rights. See IRC Section 7803(a)(3). For additional information about your taxpayer rights, please see Publication 1, Your Rights as a Taxpayer, or visit www.TaxpayerAdvocate.IRS.gov/Taxpayer-Rights.

The Taxpayer Advocate Service is an **independent** organization within the Internal Revenue Service (IRS) that helps taxpayers and protects taxpayer rights. We can offer you free help if your tax problem is causing a financial difficulty, if you've tried and been unable to resolve your issue with the IRS, or if you believe an IRS system, process, or procedure just isn't working as it should.

Learn more at TaxpayerAdvocate.irs.gov or call 877-777-4778. Use the Taxpayer Roadmap at www.TaxpayerAdvocate.IRS.gov/Roadmap to help you navigate the tax system.

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 LITC must be for free or a small fee. To find an LITC near you:

- Visit www.TaxpayerAdvocate.IRS.gov/LITC;
- Download IRS Publication 4134, Low Income Taxpayer Clinic List, at www.IRS.gov/Forms-Pubs; or
- Call the IRS toll-free at 800-TAX-FORM (800-829-3676) and request Publication 4134.

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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.