



Department of the Treasury
Internal Revenue Service
310 LOWELL ST
ANDOVER MA 01810-4544

Time Sensitive Information – Open Immediately

002086.646855.391663.24099 1 AB 0.593 958



BIJITH BALAN & S KRISHNA MOORTHY
116 DANBURY RD UNIT 4224
WILTON CT 06897-4465



002086

IRS Notice: CP2000

February 10, 2025

Did you forget to include something on your return?

This isn't a bill; however, we found some differences between what you reported on your tax return and what we received from third parties, such as employers or financial institutions for 2022 Form 1040.

What you should do immediately

- **Review** the entire notice and follow the instructions to resolve this issue.
- **Complete** the response form indicating your agreement or disagreement.
- **Return the response form by March 12, 2025.** If you don't respond, we'll send you a certified Statutory Notice of Deficiency for the proposed amount due. During this time, interest will continue to accrue, and penalties may apply.

If you need to request additional time to respond to this notice, use one of the following options: scan the QR code below or go to [IRS.gov/DUTReply](https://irs.gov/DUTReply) and use access code: **895ny-k9654** to respond. If you have questions or would like additional reply options, go to [IRS.gov/CP2000series](https://irs.gov/CP2000series), or contact our help line at 800-829-8310. To contact us by mail, use the address at the top of this page.

How to reply

Scan the QR code or visit [IRS.gov/DUTReply](https://irs.gov/DUTReply) and use access code: **895ny-k9654** to respond.



[IRS.gov/DUTReply](https://irs.gov/DUTReply)

For internal use only
AUR control number
50052-1355



What caused the differences

Interest Received from	Address	Account Information	Shown on your return	Reported by third parties	Difference
NATIONAL FINANCIAL SERVICES LLC	499 WASHINGTON BLVD JERSEY CITY NJ 07310	IX85985391 SSN XXX-XX-7810 Form 1099-INT	\$0	\$4	\$4

Securities Received from	Address	Account Information	Shown on return	Reported by third parties	Difference
NATIONAL FINANCIAL SERVICES LLC	499 WASHINGTON BLVD JERSEY CITY NJ 07310	Desc WAYFAIR INC SSN XXX-XX-7810 Form 1099-B Date Sold or Disposed 11/2/22	-	\$452	-
NATIONAL FINANCIAL SERVICES LLC	499 WASHINGTON BLVD JERSEY CITY NJ 07310	Desc WAYFAIR INC SSN XXX-XX-7810 Form 1099-B Date Sold or Disposed 12/2/22	-	\$524	-
NATIONAL FINANCIAL SERVICES LLC	499 WASHINGTON BLVD JERSEY CITY NJ 07310	Desc WAYFAIR INC SSN XXX-XX-7810 Form 1099-B Date Sold or Disposed 10/4/22	-	\$367	-
NATIONAL FINANCIAL SERVICES LLC	499 WASHINGTON BLVD JERSEY CITY NJ 07310	Desc WAYFAIR INC SSN XXX-XX-7810 Form 1099-B Date Sold or Disposed 10/4/22	-	\$257	-
NATIONAL FINANCIAL SERVICES LLC	499 WASHINGTON BLVD JERSEY CITY NJ 07310	Desc WAYFAIR INC SSN XXX-XX-7810 Form 1099-B Date Sold or Disposed 7/5/22	-	\$498	-
NATIONAL FINANCIAL SERVICES LLC	499 WASHINGTON BLVD JERSEY CITY NJ 07310	Desc WAYFAIR INC SSN XXX-XX-7810 Form 1099-B Date Sold or Disposed 10/4/22	-	\$73	-
NATIONAL FINANCIAL SERVICES LLC	499 WASHINGTON BLVD JERSEY CITY NJ 07310	Desc WAYFAIR INC SSN XXX-XX-7810 Form 1099-B Date Sold or Disposed 4/4/22	-	\$347	-
NATIONAL FINANCIAL SERVICES LLC	499 WASHINGTON BLVD JERSEY CITY NJ 07310	Desc WAYFAIR INC SSN XXX-XX-7810 Form 1099-B Date Sold or Disposed 7/5/22	-	\$453	-
NATIONAL FINANCIAL SERVICES LLC	499 WASHINGTON BLVD JERSEY CITY NJ 07310	Desc WAYFAIR INC SSN XXX-XX-7810 Form 1099-B Date Sold or Disposed 1/4/22	-	\$8,672	-



What caused the differences — Continued

Securities

Received from	Address	Account Information	Shown on return	Reported by third parties	Difference
NATIONAL FINANCIAL SERVICES LLC	499 WASHINGTON BLVD JERSEY CITY NJ 07310	Desc WAYFAIR INC SSN XXX-XX-7810 Form 1099-B Date Sold or Disposed 4/4/22	-	\$1,273	-

Securities Total			\$0	\$12,916	\$12,916
-------------------------	--	--	-----	----------	-----------------

Health Savings Account Distribution

Received from	Address	Account Information	Shown on your return	Reported by third parties	Difference
WEX INC.	1 HANCOCK STREET PORTLAND ME 04101	83203853619757 SSN XXX-XX-7810 Form 1099-SA	\$0	\$2,592	\$2,592

Cost basis of stock sold

In reviewing the stock proceeds your broker reported to us, we used the cost basis shown in box 1e, of Form 1099-B, Proceeds From Broker and Barter Exchange Transactions. If there isn't an amount in box 1e, we used a zero-cost basis.

If you have cost basis for the stock transactions in question, send us a completed Schedule D, Capital Gains and Losses, along with a completed Form 8949, Sales and Other Dispositions of Capital Assets, (or similar attachment) showing the following for each listed stock transaction:

- the asset name
- the date you acquired the asset
- the cost or adjusted basis

Health savings account distribution

The health savings account distribution reported on your return doesn't agree with the information provided to us on Forms 1099-SA, Distributions From an HSA, Archer MSA, or Medicare Advantage MSA. Send us a completed Form 8889, Health Savings Accounts (HSAs). Use Part II of Form 8889 to calculate the taxable distribution amount.

20% Tax on Health Savings Account distributions

Your premature distributions from a health savings account are subject to an additional 20% tax. A distribution is premature if it was paid before you reached age 65. The 20% tax is based on the taxable portion of the distribution. Exceptions may apply as shown in Publication 969, Health Savings Accounts and Other Tax-Favored Health Plans. If the distributions shown on this notice are exempt from the additional tax, please send us a signed explanation.

Helpful information

- If the income shown above isn't yours, inform the payer listed to correct their records to prevent future inaccurate reporting to the IRS. Send us the name and taxpayer identification number of the person who received the income, if known.
- **This isn't an audit;** your return may be subject to an examination later.

Summary of proposed changes

Proposed tax you owe	\$4,241
Interest	\$667
Proposed amount due	\$4,908

Your proposed balance due is calculated to March 12, 2025. Penalties and interest may continue to accrue until the balance is paid in full.



Proposed changes to your 2022 tax return

Your income and deductions	Shown on return	Reported to IRS	Difference
Securities	\$4	\$12,920	\$12,916
Health savings account distribution	\$0	\$2,592	\$2,592
Interest	\$0	\$4	\$4
Income net difference			\$15,512
Change to taxable income			\$15,512

Your tax computations	Shown on return	As corrected by IRS	Difference
Taxable income, Form 1040, line 15	\$182,646	\$198,158	\$15,512
Tax, Form 1040, line 16	\$31,497	\$35,220	\$3,723
Child tax credit and other dependent, Form 1040, line 19	\$2,000	\$2,000	\$0
Tax on qualified plans	\$0	\$518	\$518
Total tax, Form 1040, line 24	\$29,497	\$33,738	\$4,241
Tax you owe			\$4,241

Payments	Shown on return	As corrected by IRS	Difference
Income tax withheld, Form 1040, line 25d	\$43,029	\$43,029	\$0
Total payments			\$0

Additional information

Form W-2 or 1099 not received

The income reported on your return doesn't match the documents we received from your employer or payers. The law requires you to accurately report all income you receive. If your employers don't send proper information documents or forms (for example, Form W-2, Wage and Tax Statement, Form 1099), you must estimate your income based on your paycheck stubs, bank statements, or other records and include your estimate on your tax return.

Qualified business income deduction

The proposed changes made to your taxable income may affect the qualified business income deduction claimed. If you believe an adjustment to the qualified business income deduction is necessary and need additional information, see Instructions for Form 8995-A, Qualified Business Income Deduction or Publication 535, Business Expenses.

Refigured tax based on Schedule D computation

We recalculated your tax using the Schedule D gain or loss computation.

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).

Description	Amount	
Total Interest	\$667	
Period		Interest rate
April 1, 2023 through June 30, 2023		7%
July 1, 2023 through September 30, 2023		7%
October 1, 2023 through December 31, 2023		8%
January 1, 2024 through March 31, 2024		8%
April 1, 2024 through June 30, 2024		8%



Period	Interest rate
July 1, 2024 through September 30, 2024	8%
October 1, 2024 through December 31, 2024	8%
Beginning January 1, 2025	7%

IRS help

- For online assistance, visit [IRS.gov/help](https://www.irs.gov/help).
- For more information about this notice, visit [IRS.gov/CP2000series](https://www.irs.gov/CP2000series) or contact our help line at 800-829-8310.
- We're here to help you resolve the tax matters on this notice as quickly and easily as possible. Review Publication 5181, Tax Return Reviews by Mail CP2000, Letter 2030, CP2501, Letter 2531, for more information.
- For information about your rights, see the enclosed Publication 1, Your Rights as a Taxpayer.
- **We send information about these changes to state and local tax agencies.** If the changes we made to your tax return impact your state or local tax return, file an amended state or local tax return as soon as possible.



002086

Taxpayer rights and sources for assistance

Know and understand your rights as a taxpayer. Visit TaxpayerAdvocate.IRS.gov/taxpayer-rights.

Do you have a tax problem you haven't been able to resolve with the IRS? The Taxpayer Advocate Service (TAS) may be able to offer free help. Learn more at TaxpayerAdvocate.IRS.gov/contact-us or call 877-777-4778. Use the Taxpayer Roadmap at TaxpayerAdvocate.IRS.gov/roadmap to help you navigate the tax system.

Are you a low-income individual in need of someone to represent you in solving an IRS problem? Learn more at TaxpayerAdvocate.IRS.gov/LITC.

Complete, sign, and return the response form by March 12, 2025.

If you agree with the proposed changes

- Select the **AGREE** option on the response form below
 - Sign and date on the provided line. We require **both** spouses' signatures if you filed a joint tax return.
- To pay the proposed amount due
 - You can pay online now or after you receive the billing notice showing we've adjusted your account. Visit IRS.gov/payments for information about online payment options.
- Interest and penalties continue to accrue until the amount due is paid in full.

If you disagree with the proposed changes

- Select the **DISAGREE** option on the response form below.
- Include a signed explanation for your disagreement.
- Include any documentation supporting your claim.
- Provide any expenses related to the unreported income that may reduce your tax.
- Include amended schedules or forms to support your claim if requested in this notice.
- If sending an amended return (Form 1040X) ensure to notate 'CP2000' at the top of it.
- Return all the above information with your response form below at IRS.gov/DUTReply and use access code: **895ny-k9654** to respond. For additional reply options go to IRS.gov/CP2000series or contact our help line at 800-829-8310.



Response Form

Complete this form and return to us by **March 12, 2025**. Scan the QR code or visit [IRS.gov/DUTReply](https://irs.gov/DUTReply) and use access code: **895ny-k9654** to respond. For additional reply options, go to [IRS.gov/CP2000series](https://irs.gov/CP2000series).



[IRS.gov/DUTReply](https://irs.gov/DUTReply)

Step 1: Indicate your agreement or disagreement.

- ☐ **I agree with all changes.** I consent to the assessment of my 2022 income tax and understand:
- I owe \$4,908 in additional tax, payment adjustments, and interest.
 - The IRS is required by law to charge interest on taxes not paid in full by April 18, 2023.
 - The IRS will continue to charge interest until I've paid the tax in full. Certain penalties may also apply.
 - I can file a claim for a refund at a later date.
 - By signing this form, I can't challenge these changes in the U.S. Tax Court unless the IRS determines, after the date I sign this form, I owe additional taxes for 2022.

Signature

Date

Spouse's signature (required if you filed a joint tax return)

Date

- ☐ **I disagree with some or all of the changes.**

Return this form and include a signed statement explaining what you don't agree with. If you still have questions after you review the proposed changes, go to [IRS.gov/CP2000series](https://irs.gov/CP2000series), or contact our help line at 800-829-8310.

Step 2: Authorization (optional)

The authorization provided on your originally filed tax return doesn't apply to this notice. It automatically ends no later than the due date of your 2022 tax return: generally, April 15 for most individuals.

If you want to authorize someone, in addition to yourself, to contact the IRS only about this CP2000 notice addressing your 2022 tax filing, please include the person's information, your signature, and the date.

The authority granted is limited as indicated by the statement above the signature line. The authorized contact may not sign returns, enter into agreements, or otherwise represent you before the IRS. If you want to have a designee with expanded authorization, see Publication 947, Practice Before the IRS and Power of Attorney.

Full name of authorized person

Address

City

State

Country

Zip code

I authorize the person listed above to discuss and provide information to the IRS about this CP2000 notice for my 2022 tax year.

Signature

Date

Spouse's signature (required if you filed a joint tax return)

Date

