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

DLN2612[redacted]

Notice Date:
06/05/2026

[redacted]

Notice of Proposed Assessment

[redacted]

ANTHONY [redacted]
4400[redacted] STE [redacted]
OAKLAND CA [redacted]

Notice Number:	**01-2725674**[redacted]
Taxable Year(s):	2022
Code Number:	48
NPA Number:	26[redacted]
Revenue Code:	2003800

Why You Received This Notice

On 03/24/2026 we sent you a notice stating we have no record of your 2022 California income tax return. As of this notice date, we have no record of receiving your tax return or information establishing that you do not have a filing requirement.

This notice is not a bill. We propose to assess tax, penalties, fee, and interest on your account for the 2022 taxable year.

Proposed Amount	**Protest By**
$18,255.20	08/04/2026

Details of the proposed amount are enclosed in the **Income Reported** and **Computation of Proposed Assessment** sections of this notice.

This proposed assessment becomes due and payable after **08/04/2026** unless we receive your 2022 valid tax return or your protest of this proposed assessment.

What You Need to Do

You must file a tax return if you have a California filing requirement, even if you are due a refund or pay the proposed amount shown. Read the following two options and select the one that best describes your situation and follow the instructions. If you have filed a valid tax return for one of the last five taxable years, you may be able to respond online. Go to **ftb.ca.gov** and select Register or log in to your online MyFTB account.

Option 1 I do not want to protest. I am filing or I have already filed my 2022 tax return.

I Need to File
File your 2022 valid tax return, pay the amount shown on the tax return, complete the enclosed **FTB 5822 ENS, *Quick Resolution Worksheet,*** and send it to us by 08/04/2026. Interest accrues on most unpaid liabilities from the original due date of the tax return until the date we receive full payment. We will adjust your tax, penalties, fee, and interest you are required to pay when you file your tax return and bill you for any unpaid balance.

I Already Filed
Complete the enclosed **FTB 5822 ENS, *Quick Resolution Worksheet,*** and send it to us with a copy of your 2022 valid tax return by 08/04/2026. If you made a payment along with the tax return, send us a copy of your receipt for online payments or a copy of both sides of the canceled check or money order.

Option 2 I disagree with the proposed assessment and want to protest.

Submit your protest online or complete the enclosed **FTB 5822 ENS, *Quick Resolution Worksheet,*** by 08/04/2026. Follow the Protest Procedures included in this notice.

How to File Your Tax Return

Go to **ftb.ca.gov** and search for **online filing options** to file electronically, or go to **ftb.ca.gov/Forms** to print tax forms to mail.

Filing a tax return will ensure that you receive credit for withheld amounts, estimate payments, other applicable credits, exemptions, and deductions. A response that contains a frivolous position or reflects a desire to delay or impede the administration of state income tax laws will not constitute a valid response. We may impose a Frivolous Submission Penalty (Revenue and Taxation Code [R&TC] Section 19179) if your response is considered frivolous. Go to **ftb.ca.gov** and search for **frivolous tax positions** for additional information.

You must file even if you cannot pay. If you are financially unable to pay, you may be eligible to pay through an installment agreement once you file your tax return. Go to **ftb.ca.gov/Pay** for a full list of payment options.

How to Get Forms

Web: **ftb.ca.gov/Forms**

Phone: 800.338.0505

Mail: TAX FORMS REQUEST MS D120
FRANCHISE TAX BOARD
PO BOX 307
RANCHO CORDOVA CA 95741-0307

Form W-2

If you cannot locate your Form W-2, contact your employer and ask for a copy. If you cannot get a copy, you may report your income and withholding on Form 3525, *Substitute for Form W-2*. Go to **ftb.ca.gov** and search for **never received form W-2** for additional information.

How to Pay

If you choose to protest, it may take several months to resolve your account. If you wish to limit the accrual of interest on the proposed assessment amount, you may make a payment even if you protest the NPA.

Mandatory e-Pay

If you have a mandatory e-pay requirement, follow the online payment instructions. If you do not have a mandatory e-pay requirement, you may pay your proposed assessment amount online or by mail.

Online

- Go to **ftb.ca.gov** and search for **web pay.**
- If you have not filed a tax return for the taxable year, choose *Notice of Proposed Assessment* as your payment type.
- Follow the online instructions.

Mail

- Make check or money order payable to Franchise Tax Board.
- Write your full name and social security number or individual taxpayer identification number on your payment.
- If you are mailing your tax return, include your payment with your tax return.
- If you have not filed a tax return for the taxable year, mail your payment and the enclosed original **FTB 5822 ENS, *Quick Resolution Worksheet***, to the address on the notice.

Protest Procedures

If you choose to protest this proposed assessment, you must submit your protest by 08/04/2026. Follow the online or written protest instructions (R&TC Section 19041). If you have not filed a valid tax return for one of the last five taxable years, proceed to written protest procedures.

Online Protest

1. Go to **ftb.ca.gov** and **select Register** or log in to your online **MyFTB** account.
2. From the options listed, select **Account** and then **Proposed Assessments**. Select the **NPA number** for the proposed assessment you want to protest and follow the online protest instructions.

DLN2612[redacted]

STATE OF CALIFORNIA
Franchise Tax Board

[redacted]

Notice Number: **01-2725674-**[redacted]
Taxable Year(s): 2022
Code Number: 48
NPA Number: 26-[redacted]
Revenue Code: 2003800

[redacted]

Quick Resolution Worksheet

This is not a bill. This assessment becomes due and payable if we do not receive your response by **08/04/2026**.

Proposed Amount	**Protest By**
$18,255.20	08/04/2026

Part 1 - Response

To respond to the enclosed **FTB 5820 ENS, *Notice of Proposed Assessment***, select the one option that best describes your situation and return this form to us with documentation as indicated.

☐ **Option 1 - I Do Not Want to Protest**

I understand that I am waiving my protest rights due to one of the following reasons (mark all that apply).

A. ☐ **I enclosed the required 2022 valid California income tax return, or I will file the required tax return by 08/04/2026.**

If we do not receive the required tax return by 08/04/2026, the amount shown on the **FTB 5820 *ENS, Notice of Proposed Assessment***, becomes due and payable.

B. ☐ **I request an additional 30 days to file the required 2022 valid tax return.**

C. ☐ **I filed the required 2022 valid tax return:**

Complete information and enclose a copy of your previously filed 2022 tax return with this worksheet. Write "Possible Duplicate" in red across top of the tax return.

- ☐ The social security number (SSN) or individual taxpayer identification number (ITIN) on my tax return is: . . . . ___ ___ ___ - ___ ___ - ___ ___ ___ ___
- ☐ I filed a joint tax return for 2022. My spouse's/RDP's SSN or ITIN is: . . . . ___ ___ ___ - ___ ___ - ___ ___ ___ ___
- ☐ My records indicate I sent my tax return to you on: . . . . . ___ ___ / ___ ___ / ___ ___ ___ ___
- ☐ Taxpayer is deceased. Date of death: . . . . ___ ___ / ___ ___ / ___ ___ ___ ___
  - ☐ A final 540/540NR California income tax return was filed under SSN or ITIN: . . . . ___ ___ ___ - ___ ___ - ___ ___ ___ ___
  - ☐ A 541 California fiduciary income tax return was filed under federal employer identification number (FEIN): ___ ___ - ___ ___ ___ ___ ___ ___ ___

☐ **Option 2 - I Want to Protest**

I disagree with the proposed assessment. Send protest documentation to support your position. (Refer to the enclosed **FTB 5820 ENS, *Notice of Proposed Assessment***, Protest Procedures for more information.)

Part 2 - Signature Authorization

I declare under penalty of perjury the above statements are true and correct to the best of my knowledge and belief.

Print name

Taxpayer SSN or ITIN
- -

Signature

Date

Authorized representative (go to **ftb.ca.gov/POA** for more information about representative relationships)

Taxpayer's address (if different from address on notice)

Daytime phone

Best time to reach you

Franchise Tax Board Privacy Notice on Collection

Our privacy notice can be found in annual tax booklets or online. Go to **ftb.ca.gov/Privacy** to learn about our privacy policy statement, or go to **ftb.ca.gov/Forms** and search for **1131** to locate FTB 1131 EN-SP, *Franchise Tax Board Privacy Notice on Collection*. To request this notice by mail, call 800.338.0505 and enter form code [redacted] when instructed.

Part 3 - Send Documents

Send us the following:

1. This complete **FTB 5822 ENS, *Quick Resolution Worksheet***.
2. Your check or money order if you choose to mail a payment. Write your full name and social security number or individual taxpayer identification number on your payment.
3. One of the following items:
   a. A copy of your valid California income tax return with all income and withholding statements (e.g., federal Form W-2).
   b. Protest documentation.

Fax: 916.855.5646

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

Written Protest

Your written protest must include:

1. **FTB 5822 ENS, *Quick Resolution Worksheet.***
2. On a separate piece of paper, include the following information:
   a. Your name, address, and daytime phone number.
   b. Social security number or individual taxpayer identification number.
   c. The amounts and taxable years you wish to protest.
   d. A statement of facts, arguments, evidence, and documentation that substantiates your position, including legal authorities.
   e. Your signature or your authorized representative's signature.

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Mail: STATE OF CALIFORNIA
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If you do not submit your protest by 08/04/2026, we bill you for the amount due including tax, penalties, fee, and interest. (R&TC Section 19042)

If you wish to authorize someone to represent you regarding your protest, refer to the Power of Attorney section. We will grant you a hearing if you request one in your protest. Your authorized representative may represent you at the hearing. Once we consider your protest and make a decision, we will send you written notification.

Income Reported

The following information is a breakdown of **Your Income (as estimated).** The income reported may include actual dollar amounts that were reported as paid to you, as well as estimates of your income. When we use estimates for your income, we provide additional information about how we estimate your income.

Mortgage Interest Paid

We obtained information reported on federal Form 1098, Mortgage Interest Statement, that you made mortgage interest payments in the taxable year referenced. Using the amount of mortgage interest you paid, we estimated your income by multiplying the amount of mortgage interest you paid by six. This 6:1 ratio of income to mortgage interest paid is based on analysis of tax returns filed by California residents. Since mortgage interest paid can be claimed as a deduction, we applied the total amount of mortgage interest you paid in the taxable year referenced as an itemized deduction. If we received information from more than three reporters, we summed the remaining reported information as Other Mortgage Interest Paid.

CEN[redacted]FSB	$100,356.00
NEWREZ[redacted]MORTGAGE	$99,408.00

Subtotal $199,764.00

Your Income (as estimated): $199,764.00

Computation of Proposed Assessment

Unless noted in the Income Reported section, we based the standard deduction and exemption credits on a single individual with no dependents. The Computation of Proposed Assessment may not include all estimated tax payments and/or withholding credits that you are entitled to claim. We will revise any difference in filing status, additional deductions, exemptions, or credits when you file your required tax return.

Item		**Amount**
Your Income (as estimated)	$	199,764.00
Standard/Itemized Deductions		- 33,294.00
Taxable Income	$	166,470.00
Your Tax from 2022 California Tax Table		12,235.00
Exemption Credits		- 140.00
Behavioral/Mental Health Services Tax		+ 0.00
Your Total Tax	$	12,095.00
California Tax Withheld Reported to FTB		- 0.00
Other Available Payments/Credits		- 0.00
Your Net Tax Liability	$	12,095.00
Delinquent Filing Penalty		+ 3,023.75
Demand to File Penalty		+ 0.00
Interest to: 06/05/2026		+ 3,136.45
Filing Enforcement Fee		+ 0.00
Total Proposed Assessment	**$**	**18,255.20**

We assessed a tax based on available information (R&TC Section 19087). The Behavioral/Mental Health Services Tax imposes a one percent tax on the portion of the individual's taxable income in excess of $1 million (R&TC Section 17043). For more information, go to **ftb.ca.gov** and search for **tax rates**. Bankruptcy law allows tax liabilities to be proposed while a debtor is in bankruptcy. The normal administrative remedies are still available to address the underlying tax issue.

Penalties, Fees, and Interest Imposed on Your Account

Late Filing (Delinquent)

We impose a penalty when you or your entity fails to file a return on or before the due date or extended due date. The penalty is 5 percent of the amount of tax required to be shown on the return for each month or fraction of a month from the original due date of the return to the date on which you or your entity file the return, not to exceed 25 percent of the tax. The minimum penalty is $135 or 100 percent of the tax required to be shown on the return, whichever is less. (R&TC Section(s): 19131)

Interest

Interest accrues on unpaid taxes from the original due date of the return until the date we receive full payment. Interest accrues on penalties from the effective date of the penalty until the date we receive full payment. To find current and prior interest rates, go to **ftb.ca.gov** and search for **interest rates**, or call us. (R&TC Section 19101)

Taxpayer Information Authorization

You can grant permission for a representative to access your confidential tax information after the submission and processing of your Taxpayer Information Authorization (TIA) form. Submission of a TIA does not authorize the representative to act on your behalf. The individual is authorized to obtain your account history, including payments, notices, correspondence, and most federal tax information received by FTB (some of which is accessible online).

A TIA relationship can be established online through MyFTB or by mailing FTB 3534, *Tax Information Authorization,* to us. For more information, go to **ftb.ca.gov/TIA**.

Power of Attorney

If you want to authorize someone to represent you and to act on your behalf on your state income tax matters (including your protest), you may file a Power of Attorney (POA) Declaration with FTB. The POA Declaration allows you to grant a specific person (a POA representative) permission to obtain your confidential tax information including your account history, payments, notices, correspondence, and most federal tax information received by FTB (some of which is accessible online). The POA Declaration is a legal document that allows you to grant a POA representative permission to represent you in FTB matters.

A POA relationship can be established online through MyFTB or by mailing the FTB 3520 PIT, *Individual or Fiduciary Power of Attorney Declaration,* or FTB 3520 BE, *Business Entity or Group Nonresident Power of Attorney Declaration,* to us. For more information, go to **ftb.ca.gov/POA.**

Rights as a Taxpayer

The California Taxpayers' Bill of Rights ensures that we adequately protect the rights, privacy, and property of all California taxpayers during the process of assessing and collecting taxes. Our goal is to make certain we protect your rights. We want you to have the highest confidence in the integrity, efficiency, and fairness of our state tax system. (R&TC Sections 21001-21028)

FTB 4058C, *California Taxpayers' Bill of Rights, an Overview,* includes information about state taxpayers' rights. To get FTB 4058C, go to **ftb.ca.gov/Forms** and search for **4058C**, call: 800.338.0505 (enter form code [redacted] when instructed), or mail: Tax Forms Request MS D120, Franchise Tax Board, PO Box 307, Rancho Cordova CA 95741-0307.

Taxpayers' Rights Advocate Assistance and Review

You may contact the Taxpayers' Rights Advocate if you have an ongoing state income tax problem that you have been unable to resolve through normal channels. However, contacting the Taxpayers' Rights Advocate is not a protest or appeal and does not extend the period of time for filing one.

You have the right to an independent administrative review of specific collection actions that may be taken by FTB. To request an administrative review of the filing or recording of a tax lien, the request must be made within 30 days of the date of the tax lien notice. To request pre-levy administrative review of a levy (including, for example, a wage garnishment), the request must be made within 30 days of the date of the Final Notice Before Levy of your income or assets. You also have a right to an administrative review of a rejection of your request for an installment agreement, or a termination of an existing installment agreement. We generally may not levy your property during the 30-day period after rejection or termination and, if you file a request for administrative review within 30 days of the rejection or termination, during a review of that rejection or termination. (R&TC Sections 19008, 19225, and 21015.5.)

You may contact Executive and Advocate Services for additional information or to submit your request for review.

To request an independent administrative review, call: 800.883.5910, fax: 916.843.6022, or mail: Executive and Advocate Services MS A381, PO Box 157, Rancho Cordova CA 95741-0157.

Connect With Us

Web:	**ftb.ca.gov/INC**
Phone:	866.204.7902 from 8:00 a.m. to 5:00 p.m. weekdays, except state holidays
	916.845.7954 from outside the United States
California Relay Service:	711 or 800.735.2929 for persons with hearing or speaking limitations
Fax:	916.855.5646

Automated Assistance

Call our automated assistance line 24 hours a day at 866.204.7902 to get additional information about the items below. You will need to enter this notice number, **01-2725674-**[redacted] when you call.

1. How to get forms
2. Request additional time to respond to your notice
3. Payment options
4. If you have filed your tax return
5. Answers to frequently asked questions

Enclosures - FTB 5822, *Quick Resolution Worksheet*