



Department of the Treasury
Internal Revenue Service

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Tax Year	
Notice date	February 4,
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To contact us	
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Message about your Form 1040

You didn't file a Form 1040 tax return

You haven't filed your tax return for the tax year ending . We sent you a previous notice informing you of this, but the notice may have been returned as undelivered or could not be mailed by the United States Postal Service (USPS).

What you need to do immediately

File your tax return

- Using your current address, complete and sign your return, include a payment for any tax due, and mail it to us using the enclosed envelope.
Note: If you received an IRS-issued identify protection personal identification number (IP PIN), you must include the IP PIN on your tax return, as directed, when you send it to us. If you're filing a joint return, include each spouse's IP PIN.
- You may be able to file the return electronically (e-file), but this option is limited for late returns. You can e-file within 2 years of the original due date; however, you can't e-file yourself—you will need an authorized e-file provider to submit your return on your behalf.
- If you can't pay the amount due, pay as much as you can now, and make payment arrangements that allow you to pay off the rest over time. Visit www.irs.gov/payments for more information about:
 - Installment and payment agreements—download required forms, or save time and money by applying online if you qualify
 - Automatic payment deductions from your bank account
 - Payroll deductions
 - Credit card paymentsOr call us at to discuss your options.

If you think we've made an error

Complete the enclosed Form 15103, Form 1040 Return Delinquency, to tell us you already filed a return, or why you think you don't have to file one. Mail your completed Form 15103 to us with the stub below using the enclosed envelope or fax it to

If we don't hear from you

- We may determine your tax for you. Penalty and interest charges may continue to accrue on any unpaid balance we determine you owe.
- You risk losing your refund if you don't file your return. If you are due a refund for

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withholding or estimated taxes, you must file your return to claim it by . If you obtained an extension of time to file, you must file your return by , plus the period of the extensions of time to file. The same rule applies to a right to claim tax credits such as the Earned Income Credit.

- If we owe you a refund for another tax year, or any prior year, your unfiled return may delay your refund payment.

[REDACTED]

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About your return

Our records show that you paid more than 50% of your reported income in mortgage interest. Mortgage interest should be reported on Schedule A, Itemized Deduction. Please attach this to your Form 1040. Keep in mind that all income you received must be reported on your tax return.

Income reported by others

We received income information about you from others (including your employers, banks, mortgage holders, etc.). This information indicates that you should file a tax return for the tax year shown above. **If you need Wage and Income information:** You can find more information about requesting transcripts at www.irs.gov/transcript. You can also request a wage and income transcript on Form 4506-T (Request for Transcript of Tax Return), which is available electronically at www.irs.gov/formspubs, at no cost.

You must include all income you receive on your tax return, whether it was reported to us or not. Income includes any cash transactions, self-employment income, or miscellaneous income you received from others. Please file your [REDACTED] tax return and any other tax returns you haven't filed.

Additional information

- Visit www.irs.gov/cp515i
- For tax forms, instructions, and publications, visit www.irs.gov/forms-pubs or call 800-TAX-FORM (800-829-3676).
- If you are outside the country and need assistance, please call [REDACTED] (not toll free) or visit www.irs.gov.
- If you had mortgage debt reduced or discharged due to restructuring or foreclosure, you may qualify for tax relief under the Mortgage Forgiveness Debt Relief Act. For additional information, refer to Publication 4681, Canceled Debts, Foreclosures, Repossessions, and Abandonments.
- Keep this notice for your records.

If you need assistance, please don't hesitate to contact us.

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Additional information – **continued**

Low Income Taxpayer Clinics

Assistance can be obtained from individuals and organizations that are independent from the IRS. The Directory of Federal Tax Return Preparers with credentials recognized by the IRS can be found at <http://irs.treasury.gov/rpo/rpo.jsf>. IRS Publication 4134 provides a listing of Low Income Taxpayer Clinics (LITCs) and is available at www.irs.gov. Also, see the LTC page at www.taxpayeradvocate.irs.gov/litcmap. Assistance may also be available from a referral system operated by a state bar association, a state or local society of accountants or enrolled agents or another nonprofit tax professional organization. The decision to obtain assistance from any of these individuals and organizations will not result in the IRS giving preferential treatment in the handling of the issue, dispute or problem. You don't need to seek assistance to contact us. We will be pleased to deal with you directly and help you resolve your situation.

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Please detach and return this stub with your completed Form 15103

INTERNAL REVENUE SERVICE

[REDACTED]
[REDACTED]

[REDACTED]

[REDACTED] [REDACTED]