



Department of the Treasury
Internal Revenue Service

PO Box 9941 Stop 5500
Ogden UT 84409

In reply refer to: 0477451 [REDACTED]
Dec. 23, 2016 LTR 1962C 3
535-84-[REDACTED] 201512 30 1
00017196
BODC: SB

STEPHEN L JR & CHRISTINE J [REDACTED]
% WILLIAM D MCCONNAUGHY
3550 WATT AVE STE 140
SACRAMENTO CA 95821-2666

Taxpayer identification number: 535-84-[REDACTED]
Form: 1040
Tax periods ending: Dec. 31, 2015

Dear Taxpayer:

This letter responds to our telephone conversation on Dec. 14, 2016, about the unpaid tax for the tax year shown above.

We accepted your offer to pay your monthly installment payments by automatic deductions from your checking account. We'll deduct your payment of \$632.00 on the 28th of each month.

Before we can deduct your monthly payments automatically, we must verify your account information.

We scheduled your first automatic withdrawal payment to be deducted from your checking account on Feb. 28, 2017. If this payment withdrawal doesn't happen as planned, allow one more month before contacting us to report any problems.

What you need to know about your installment agreement

We charge a \$52 user fee to cover the cost of providing a direct debit installment agreement.

You must contact our office at least 15 days before your monthly due date to stop an automatic payment withdrawal from your checking account.

We can reduce the installment agreement user fee for individuals whose income falls at or below levels in the IRS Installment Agreement Low Income Guidelines. You may qualify for this one-time reduction to your fee.

If your income is at or below the established levels (based on the Department of Health and Human Services poverty guidelines), you can apply for the reduced user fee of \$43 for new agreements. This reduction also applies to agreements that have payments deducted directly from a bank account.