



Department of the Treasury  
Internal Revenue Service

PO BOX 9019

HOLTSVILLE NY 11742-9019

In reply refer to: 01507 [REDACTED]  
Mar. 04, 2019 LTR 1962C 3  
409-21-[REDACTED] 201112 30 1  
00003944  
BODC: WI

CYNTHIA D [REDACTED]  
% WILLIAM D MCCONNAUGHY  
3550 WATT AVE STE 140  
SACRAMENTO CA 95821-2666

028556

Taxpayer identification number: 409-21-[REDACTED]  
Form: 1040  
Tax periods ending: Dec. 31, 2011 Dec. 31, 2013  
Dec. 31, 2014 Dec. 31, 2015  
Dec. 31, 2016 Dec. 31, 2017

Dear Taxpayer:

Thank you for making arrangements to resolve your account. This letter responds to your call dated Feb. 21, 2019, requesting a direct debit installment agreement.

We accepted your proposal to have your monthly installment payments automatically deducted from your checking account. We'll deduct your payment of \$695.00 on the 28th of each month.

WHAT YOU NEED TO KNOW ABOUT YOUR INSTALLMENT AGREEMENT

WHAT YOU NEED TO DO

You must meet all conditions of your installment agreement. If you don't, your installment agreement could go into default and we may terminate it and take enforcement action to collect the full amount of the tax liability. Enforcement action could include filing a Notice of Federal Tax Lien (which notifies your creditors of our lien against your property) or placing a levy on your wages or bank accounts. If we terminate your installment agreement or to pursue any enforcement actions, you'll have Collection Appeal rights through the Collection Appeals Program (CAP) (see Publication 1660, Collection Appeal Rights, for complete information). If we terminate your installment agreement and you later apply for and receive reinstatement, you'll have to pay a reinstatement user fee.

If you are a low-income taxpayer, the reinstatement user fee is reduced. As a low-income taxpayer, you would qualify for a waiver of the reinstatement user fee if you agree to make electronic payments through a debit instrument by reinstating your installment agreement as a direct debit installment agreement (DDIA). But if you are a low-income taxpayer and are unable to make electronic payments through a debit instrument by reinstating your installment agreement as a DDIA, then you would qualify for a reimbursement of the reinstatement user fee upon completion of the installment agreement.