IRS Department of the Treasury
Internal Revenue Service

PO Box 219236 Stop P-4 5000
Kansas City MO 64121-9236

In reply refer to: 047618█
Dec. 12, 2019 LTR 1962C   3
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WILLIAM █
% WILLIAM D MCCONNAUGHY
3550 WATT AVE STE 140
SACRAMENTO CA 95821-2666

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Taxpayer identification number: 570-43-█
                        Form: 1040
        Tax periods ending: Dec. 31, 2015   Dec. 31, 2017
                    Dec. 31, 2018

Dear Taxpayer:

Thank you for making arrangements to resolve your account. This
letter responds to your correspondence dated Dec. 03, 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 $75.00 on the 28th of each month.

We charge a $107.00 user fee to cover the cost of an
installment agreement. We'll deduct the fee from your first payment.
Even though your approved installment agreement payments may be less,
your first payment must be at least $107.00 to cover the
fee.

If your adjusted gross income for the most recent year is at or below
250% of the federal poverty guidelines (low-income taxpayer) as shown
in the Low-Income Taxpayer Adjusted Gross Income Guidance table on
Form 13844, Application for Reduced User Fee For Installment
Agreements, then the user fee is reduced to $43.00.

On February 9, 2018, the President signed the Bipartisan Budget Act of
2018 (Act) into law, which amended Internal Revenue Code Section 6159.
The Act limits user fees for installment agreements entered into on or
after April 10, 2018. We'll waive or reimburse the reduced
installment agreement user fee if you're a low-income taxpayer for
installment agreement user fee purposes and meet certain requirements.

We won't increase installment agreement user fees above the amounts
that were effective as of February 9, 2018. However, based on a user
fee cost review we conduct every two years, we may lower the fees
periodically.

If you are a low-income taxpayer, you qualify for a waiver of the
installment agreement user fee because you have agreed to make
electronic payments through a debit instrument by entering into a