



IRS Department of the Treasury
Internal Revenue Service

P. O. Box 480, Stop 660
Holtsville NY 11742-0480

In reply refer to: 0566347
Dec. 26, 2014 LTR 1962C 3
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BODC: SB

JAMES D
% WILLIAM D MCCONNAUGHY
3550 WATT AVE STE 140
SACRAMENTO CA 95821-2666

Taxpayer identification number: 031-60-
Form: 1040
Tax periods ending: Dec. 31, 2007 Dec. 31, 2008
Dec. 31, 2009 Dec. 31, 2012
Dec. 31, 2013

Dear Taxpayer:

Thank you for making arrangements to resolve your account. This letter responds to your Form 433-D dated Oct. 24, 2014, requesting a direct debit installment agreement.

We accepted your offer to pay your monthly installment payments by automatic deductions from your checking account. We'll deduct your payment of \$750.00 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, 2015. 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.