



Department of the Treasury  
Internal Revenue Service

Atlanta Service Center  
Atlanta GA 39901

In reply refer to: 096646  
July 14, 2014 LTR 1962C 3  
434-19- 201112 30 1  
00009  
BODC: WI

FREDERICK & DONNA  
% WILLIAM D MCCONNAUGHY  
3550 WATT AVE STE 140  
SACRAMENTO CA 95821-2666

025756

Taxpayer identification number: 434-19-  
Form: 1040  
Tax periods ending: Dec. 31, 2011 Dec. 31, 2012  
Dec. 31, 2013

Dear Taxpayer:

Thank you for making arrangements to resolve your account. This letter responds to your correspondence dated June 04, 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 \$500.00 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 Aug. 28, 2014. 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.