



Department of the Treasury
Internal Revenue Service

P.O. Box 69 Stop 811
Memphis TN 38101-0069

In reply refer to: 0570070 [redacted]
May 11, 2015 LTR 1962C 3
464-53-[redacted] 201212 30 1
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BODC: SB

DONALD D & JENNIFER L [redacted]
% WILLIAM D MCCONNAUGHY
3550 WATT AVE STE 140
SACRAMENTO CA 95821-2666

Taxpayer identification number: 464-53-[redacted]
Form: 1040
Tax periods ending: Dec. 31, 2012 Dec. 31, 2013
Dec. 31, 2014

Dear Taxpayer:

This letter responds to our telephone conversation on May 04, 2015, 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 \$550.00 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 June 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 haven't finished processing the returns we added to your agreement. In about eight weeks, you'll receive a notice showing the tax, penalty, and interest you owe. The notice will ask for payment of the total amount. The law requires us to send this notice on overdue accounts and to use the word "demand" when requesting payment.

You don't need to respond to this notice.

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

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