



Department of the Treasury  
Internal Revenue Service  
Cincinnati Service Center  
CINCINNATI OH 45999-0029

In reply refer to: 0477387 [REDACTED]  
June 23, 2015 LTR 1962C 3  
212-42-[REDACTED] 201012 30 1  
00018540  
BODC: SB

W JAMES [REDACTED] & CHRISTINE M [REDACTED]  
% WILLIAM D MCCONNAUGHY  
3550 WATT AVE STE 140  
SACRAMENTO CA 95821-2666

Taxpayer identification number: 212-42-[REDACTED]  
Form: 1040  
Tax periods ending: Dec. 31, 2010 Dec. 31, 2011  
Dec. 31, 2013 Dec. 31, 2014

Dear Taxpayer:

This letter responds to our telephone conversation on June 12, 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 \$480.00 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 Sep. 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.