



Department of the Treasury  
Internal Revenue Service  
PO BOX 69 STOP 811  
Memphis TN 38101-0069

In reply refer to: 0275467 [redacted]  
Nov. 23, 2015 LTR 1962C 3  
097-62- [redacted] 200912 30 1  
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BODC: SB

MYLES & THERESA [redacted]  
% WILLIAM D MCCONNAUGHY  
3550 WATT AVE STE 140  
SACRAMENTO CA 95821-2666



034695

Taxpayer identification number: 097-62- [redacted]  
Form: 1040  
Tax periods ending: Dec. 31, 2009 Dec. 31, 2010  
Dec. 31, 2012 Dec. 31, 2013  
Dec. 31, 2014

Dear Taxpayer:

This letter responds to our telephone conversation on Nov. 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 \$785.00 on the 1st 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 Jan. 01, 2016. 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.