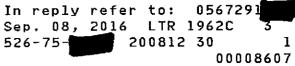


PHILADELPHIA PA 19255-0530



BODC: SB

ROBERT ANN MARIE
% WILLIAM D MCCONNAUGHY
3550 WATT AVE STE 140
SACRAMENTO CA 95821-2666

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Taxpayer identification number: 526-75-

Tax periods ending: Dec. 31, 2008

Dec. 31, 2008

Dear Taxpayer:

Thank you for making arrangements to resolve your account. This letter responds to your FORM 433-D dated Mar. 12, 2016, 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 \$382.00 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 Oct. 28, 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 \$50.00 user fee to cover the cost of revising or reinstating an installment agreement. We'll deduct the fee from your first payment.

You must contact our office at least 15 days before your monthly due date to stop an automatic payment withdrawal from your checking account.

What you need to do

You must meet all conditions of your installment agreement. If you don't, we can cancel it and take enforcement action to collect the full amount of the tax liability. Enforcement action could include filing a Notice of Federal Tax Lien (which notifies your creditors of