



Department of the Treasury
Internal Revenue Service

P.O. Box 9941 Stop 5500
Ogden UT 84409

In reply refer to: 08713 [REDACTED]
Jan. 22, 2026 LTR 2273C 3
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BODC: SB

GEOFFREY [REDACTED]
% WILLIAM D MCCONNAUGHY
3550 WATT AVE STE 140
SACRAMENTO CA 95821-2666

032968

Taxpayer identification

number: ***-**-1424
Forms: 1040
Tax periods: Dec. 31, 2014 Dec. 31, 2015 Dec. 31, 2016
Dec. 31, 2017 Dec. 31, 2018 Dec. 31, 2020
Dec. 31, 2021 Dec. 31, 2022 Dec. 31, 2023
Dec. 31, 2024

Dear Taxpayer:

This letter responds to our conversation on Jan. 12, 2026, when you asked about ways to resolve your account balance.

Based on your proposal, we established your installment agreement for the tax periods listed at the top of this letter. Your monthly payment of \$132.00 is due on the 28th of each month, beginning on Feb. 28, 2026.

WHAT YOU NEED TO KNOW ABOUT YOUR INSTALLMENT AGREEMENT

We charge a \$178.00 user fee to cover the cost of providing an installment agreement. We deduct the fee from your first payment. Your first payment must be at least \$178.00 to cover the user fee, even though your approved installment agreement payments may be less.

If your adjusted gross income for the most recent year is at or below 250% of the federal poverty guidelines (low-income taxpayer) as shown in the Low-Income Taxpayer Adjusted Gross Income Guidance table on Form 13844, Application for Reduced User Fee For Installment Agreements, then the user fee is reduced to \$43.00.

On February 9, 2018, the President signed the Bipartisan Budget Act of 2018 (Act) into law, which amended Internal Revenue Code Section 6159. The Act limits user fees for installment agreements entered into on or after April 10, 2018. We'll waive or reimburse the reduced installment agreement user fee if you're a low-income taxpayer for installment agreement user fee purposes and meet certain requirements.

We won't increase installment agreement user fees above the amounts that were effective as of February 9, 2018. However, based on a user fee cost review we conduct every two years, we may lower the fees