IRS Department of the Treasury Internal Revenue Service

OGDEN UT 84201-0030

84523333

In reply refer to: 046560 Nov. 14, 2012 LTR 1962C 3 537-70-、 200812 30 1 00013 BODC: SB

DAPHNE A % WILLIAM D MCCONNAUGHY 3550 WATT AVE STE 140 SACRAMENTO CA 95821-2666

010508

Taxpayer Identification Number: 537-70-/ Form: 1040 Tax Period(s) Ending: Dec. 31, 2008 Dec. 31, 2010 Dec. 31, 2011

Dear Taxpayer:

Thank you for making arrangements to resolve your account. This is in reply to your Form 433-D dated July 30, 2012, requesting a Direct Debit Installment Agreement.

We've accepted your offer to have your monthly installment payments automatically taken from your checking account. We'll deduct your payment of \$705.00 on the 28th of each month.

We charge a \$52.00 user fee to cover the cost of providing a Direct Debit Installment Agreement.

It's your responsibility to contact our office at least 15 days prior to your monthly due date to stop a payment from being deducted from your checking account.

Before we can accept your monthly payments automatically, financial regulations require us to verify your account information.

We've scheduled your first payment to be automatically taken from your checking account on Dec. 28, 2012. If this payment isn't automatically taken from your account as planned, please allow one more month before contacting us to report any problems.

To reduce the amount of penalty and interest you'll pay on the unpaid balance, you may send in monthly payments until we start automatically taking payments from your checking account.

When you send payments by mail, please make your check payable to the United States Treasury and write your Social Security or Employer Identification Number on it. Include with your payment a daytime telephone number where we can call you, the tax year you are paying for, and the tax form number you filed for that year.

In order to maintain your Electronic Installment Agreement, we must have current information. If you change your account or financial