



IRS Department of the Treasury  
Internal Revenue Service

2970 Market St. Stop 4-N31.142  
Philadelphia PA 19104

In reply refer to: [REDACTED]  
Apr. 04, 2018 LTR 1962C 3  
[REDACTED] 201512 30 1  
00012044  
BODC: SB



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Taxpayer identification number: [REDACTED]  
Form: 1040  
Tax periods ending: Dec. 31, 2015

Dear Taxpayer:

Thank you for making arrangements to resolve your account. This letter responds to your correspondence dated Feb. 23, 2018, requesting a direct debit installment agreement.

As you requested, we modified your direct debit installment agreement. We'll deduct your payment of \$296.00 on the 28th of each month.

#### WHAT YOU NEED TO KNOW ABOUT YOUR INSTALLMENT AGREEMENT

We charge a \$89.00 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 MUST DO

You must meet all conditions of your installment agreement. If you don't, we can terminate 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 our lien against your property) or levying your wages or bank accounts. If we decide to terminate your installment agreement or to pursue any enforcement actions, you'll have Collection Appeal rights through the Collection Appeals Program (CAP) (see Publication 1660, Collection Appeal Rights, for complete information). If we terminate your installment agreement and you later apply for and receive reinstatement, you'll have to pay a reinstatement fee.

The other conditions of this agreement are:

- You will pay on time all federal taxes that become due during the



term of this agreement.

- You will file on time all federal tax returns due during the term of this agreement.
- We'll apply all installment agreement payments to the oldest tax assessments first, then penalties, then interest on that assessment.
- You pay all installment agreement user fees.
- You provide a current financial statement when we request one. If you have a change in your ability to pay, we can modify or terminate your installment agreement.

If you send payments by mail, make your check payable to the United States Treasury and provide on each payment your:

- Name
- Address
- Taxpayer identification number
- Tax year
- Tax form
- Daytime telephone number

Because we'll deduct the monthly payments automatically from your checking account, we won't send any reminders. Be sure you have sufficient funds in your account to cover the payments on their due dates and keep your records up to date. Your installment agreement will default if you miss a payment due to insufficient funds in your account.

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

The direct debit installment agreement system will automatically calculate the amount of the final installment payment. You won't need to contact us for a "final pay-off" amount.

To maintain your electronic installment agreement, we must have current information. If your banking information changes, submit a new Form 433-D, Installment Agreement, with your new routing and account numbers. We can't change your routing and account numbers over the phone. You must contact us 15 days before the due date to stop the payments from your old account. If you don't notify us in time, your installment agreement will default for non-payment, and we may file a



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Notice of Federal Tax Lien or take other enforcement action. If we propose a default, decide to file a Notice of Federal Tax Lien, or take other enforcement action, you'll be entitled to a CAP appeal before we do so.

If your address changes, you should send a completed Form 8822, Change of Address, or for business address changes, Form 8822-B, Change of Address or Responsible Party - Business, to the address on page 2 of the form. Also, you must promptly notify our Installment Agreement office of any change in your address or marital status to ensure we can communicate with you. You can send us information by mail to the address at the top of this letter. We must have your current address to maintain your installment agreement.

We'll apply any refunds you're due to the amount you owe until you pay your balance in full. A refund payment isn't a substitute for a monthly payment. You must still make your regular monthly payment if we apply a refund to your account.

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

#### HOW TO PAY FEDERAL TAX

Federal taxes are pay-as-you-go taxes. You must pay the tax as you earn or receive income during the year or as you pay wages to employees. There are three ways to pay as you go:

1. Withholding - If you're an employee, your employer will withhold income tax from your pay. Payers also withhold from other types of income including pensions, bonuses, commissions, and gambling winnings. In each case, the amount withheld is paid to the United States Treasury in your name.

If you had too little tax withheld from your wages, you should give your employer a new Form W-4, Employee's Withholding Allowance Certificate, to increase the amount of withholding.

2. Estimated tax payments - If you don't pay your tax through withholding, or don't pay enough, you might have to pay estimated tax. People who are in business for themselves generally will have to pay their tax this way. They generally have to pay self-employment tax also.

If you need more information about changing your Form W-4 or making

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estimated tax payments, let us know. Publication 505, Tax Withholding and Estimated Tax, explains both of these methods in detail.

3. Federal tax deposits - If you have employees, you may be required to make federal tax deposits for employment taxes. As an employer, you must withhold federal income taxes, Social Security and Medicare taxes, and Federal Unemployment Tax Act (FUTA) taxes. Employers required to make deposits must deposit electronically through the Electronic Federal Tax Payment System (EFTPS).

If you need more information about making federal tax deposits, let us know. Publication 15, Circular E, Employer's Tax Guide, and Publication 15-A, Employer's Supplemental Tax Guide, explain in detail an employer's responsibility. You can also visit [www.EFTPS.gov](http://www.EFTPS.gov) or call EFTPS Customer Service at 800-316-6541 (individual) or 800-555-4477 (business).

#### HOW TO CONTACT US

If you have questions, you can call 800-829-0922.

If you prefer, you can write to the address at the top of the first page of this letter.

If you're out of the country and need assistance call us at +1-267-941-1000 (not toll-free).

You can get any of the forms or publications mentioned in this letter by visiting our website at [www.irs.gov/forms-pubs](http://www.irs.gov/forms-pubs) or by calling 800-TAX-FORM (800-829-3676).

When you write, include a copy of this letter, and provide your telephone number and the hours we can reach you in the spaces below.

Telephone number ( ) \_\_\_\_\_ Hours \_\_\_\_\_

Keep a copy of this letter for your records.

Thank you for your cooperation.

Apr. 04, 2018 LTR 1962C 3  
[REDACTED] 201512 30 1  
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Sincerely yours,

[REDACTED]  
Operation Manager, CSC0

Enclosures:  
Envelope

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Apr. 04, 2018 LTR 1962C 3  
589-42-1013 201512 30 1  
00012049

WALTER O KERCE II  
% HEARTLAND TAX SOLUTIONS  
4251 KIPLING ST UNIT 230  
WHEAT RIDGE CO 80033-6835



Send payments to:

Internal Revenue Service  
CSC  
Cincinnati OH 45999

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