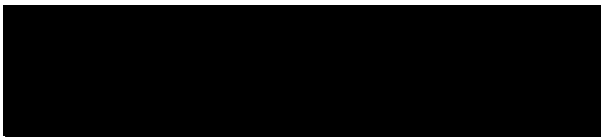




Department of the Treasury  
Internal Revenue Service

PO BOX 9941 STOP 5500  
Ogden UT 84409



BODC: SB



WESTMINSTER CO 80234-3497

28423

Taxpayer identification  
number: [REDACTED]

Forms: 1040

Tax periods: Dec. 31, 2014 Dec. 31, 2016 Dec. 31, 2017  
Dec. 31, 2018 Dec. 31, 2019 Dec. 31, 2020  
Dec. 31, 2021 Dec. 31, 2024

Dear Taxpayer:

Thank you for your correspondence dated Aug. 22, 2025, about the unpaid balance for the tax periods above.

Case Closed - Currently Not Collectible

We temporarily closed your collection case for the tax periods above because we determined that you can't pay the money you owe at this time.

However, you still owe \$81,378.54 to the IRS for the tax periods above. This amount includes applicable penalties and interest calculated to May 29, 2026. You'll receive annual reminder notices, and we'll continue to charge applicable penalties and interest until you pay the amount you owe in full. In addition, we'll apply your future federal refunds to the amount you owe, and your state tax refunds may be subject to levy under the State Income Tax Levy program (SITLP).

You must file all future tax returns and pay any amounts you owe on time. You can also minimize additional penalties and interest by making voluntary payments towards the amount you owe. If your financial situation improves in the future, we may re-open your case and resume collection activities.

Because the amount you owe is not being paid, after 05292026 we may file a Notice of Federal Tax Lien (NFTL) to protect the government's interest. The NFTL is a public notice that notifies your creditors that we have a lien against your property, including property you acquire after we file the notice. The NFTL may affect your ability to obtain credit.

You have a right to file a Collection Appeals Program (CAP) appeal

WESTMINSTER CO 80234-3497

before we file an NFTL. You also may be entitled to a Collection Due Process hearing after we file the NFTL. Refer to the enclosed Publication 1660, Collection Appeal Rights, for more information about how to file an appeal. Also, review the enclosed Publication 1, Your Rights as a Taxpayer, and Publication 594, The IRS Collection Process, for more information about your rights and our collection process.

#### PAYMENT OPTIONS

Pay online, by phone, or with a mobile device. Visit [IRS.gov/payments](https://www.irs.gov/payments) or the IRS2Go mobile app for all IRS payment options.

If you plan to mail a payment, consider the electronic options at [IRS.gov/payments](https://www.irs.gov/payments) first. It's free to pay from a bank account (Direct Pay) or the Electronic Federal Tax Payment System (EFTPS). You can also schedule payments and receive email notifications.

If you pay by check, money order, or cashier's check, make sure it's payable to the U.S. Treasury.

Can't pay it all now?

- Apply for a payment plan (installment agreement) at [IRS.gov/OPA](https://www.irs.gov/OPA)
- Consider an offer in compromise at [IRS.gov/OIC](https://www.irs.gov/OIC)
- Request a temporary collection delay at [IRS.gov/tempcollectiondelay](https://www.irs.gov/tempcollectiondelay)

To view the amount you owe and your payment history visit [IRS.gov/account](https://www.irs.gov/account).

We've provided a general explanation of the penalties and/or interest we may have included in the current balance due on your account. If you want a specific explanation of how we computed the balance on your account, call us at the toll-free number in this letter and we will send you a detailed computation.

#### \*\* FILING AND/OR PAYING LATE -- IRC SECTION 6651 \*\*

We assess a 5% monthly penalty for filing late, and a 1/2% monthly penalty for not paying the tax you owe by the due date. When both penalties apply for the same month, the amount of the penalty for filing late for that month is reduced by the amount of the penalty for paying late for that month.

The Failure-to-File or Failure-to-Pay penalty may not apply where you've shown that the failure is due to reasonable cause and not willful neglect.

WESTMINSTER CO 80234-3497

We base the monthly penalty for filing late on the tax required to be shown on the return that you didn't pay by the original return due date, without regard to extensions.

We base the monthly penalty for paying late on the net unpaid tax at the beginning of each penalty month following the payment due date for that tax.

We charge the penalties for each month or part of a month the return or payment is late; however, neither penalty can be more than 25% in total.

Income tax returns are subject to a minimum late filing penalty when filed more than 60 days after the return due date, including extensions. The minimum penalty is the LESSER of two amounts - 100% of the tax required to be shown on the return that you didn't pay on time, or a specific dollar amount that is adjusted annually for inflation. The specific dollar amounts are found in the Notice 746, Information About Your Notice, Penalty and Interest, and at [IRS.gov/ftf](http://IRS.gov/ftf).

The penalty for paying late applies even if you filed the return on time. The due date for payment of the tax shown on the return generally is the return due date, without regard to extensions. You must pay increases in tax within 21 days of the date of our notice demanding payment (10 business days if the amount in the notice is \$100,000 or more).

If we issue a Notice of Intent to Levy and you don't pay the balance due within 10 days of the date of the notice, the penalty for paying late increases to 1% per month.

For individuals who filed on time, the penalty decreases to 1/4% per month while an approved installment agreement with the IRS is in effect for payment of that tax.

**\*\* INTEREST -- IRC SECTION 6601 \*\***

We are required by law to charge interest when you do not pay your liability on time. Generally, we calculate interest from the due date of your return (regardless of extensions) until you pay the amount you owe in full, including accrued interest and any applicable penalty charges. Interest on some penalties accrues from the date we notify you of the penalty until it is paid in full. Interest on other penalties, such as failure to file a tax return, starts from the due date or extended due date of the return. Interest rates are variable

WESTMINSTER CO 80234-3497

and may change quarterly.

**\*\* SHARED RESPONSIBILITY PAYMENTS \*\***

You owe a shared responsibility payment (SRP) because one or more members of your tax household didn't have minimum essential health coverage or qualify for an exemption from coverage, per Internal Revenue Code Section 5000A. The SRP amount that you owe is not subject to a Notice of Federal Tax Lien filing, a levy on your property, or the Failure to Pay penalty. However, we charge interest on unpaid SRP balances. We may also apply your federal tax refunds to the SRP balance until it is paid in full. If you need health coverage, visit [healthcare.gov](http://healthcare.gov) to learn about health insurance options that are available for you and your family, how to purchase health insurance, and how you might qualify to get financial assistance with the cost of insurance.

**\*\*INTEREST ON SHARED RESPONSIBILITY PAYMENTS -- IRC SECTION 6601\*\***

We calculate interest on your shared responsibility payment from the date we notify you of the amount due until you pay the amount you owe in full, including accrued interest. Interest rates are variable and may change quarterly.

For more information on penalties and interest, you can review Notice 746, Information About Your Notice, Penalty, and Interest. You can get Notice 746 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).

**HOW TO PAY FEDERAL TAX**

Federal income tax is a pay-as-you-go tax. You must pay the tax as you earn or receive income during the year in one of three ways:

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

WESTMINSTER CO 80234-3497

tax. People who are in business for themselves generally 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 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 tax, Social Security and Medicare taxes, and Federal Unemployment Tax Act (FUTA) taxes. Employers required to make deposits must deposit through electronic funds transfers such as 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).

If you have questions, call us at 800-829-0922. For general information, you can also visit our website at [www.irs.gov](http://www.irs.gov).

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

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

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.