



Department of the Treasury  
Internal Revenue Service  
P.O. Box 69 Stop 811  
Memphis TN 38101-0069

In reply refer to:  
Aug. 27, 2020 LTR

BODC: SB

WESTMINSTER CO 80234-3497

Taxpayer identification number: [REDACTED]  
Form: 1040  
Tax periods ending: Dec. 31, 2017 Dec. 31, 2018  
Dec. 31, 2019

Dear Taxpayer:

Thank you for making arrangements to resolve your account. This letter responds to your correspondence dated Nov. 05, 2019, requesting a direct debit installment agreement.

We added the additional tax periods above to your monthly installment agreement. We'll continue to deduct your payment of \$205.00 on the 28th of each month from your checking account.

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

We charge a \$107.00 user fee to cover the cost of entering into a direct debit installment agreement not established through an IRS automated self-service application. However, we reviewed your account and found you qualified for a waiver of the user fee because you agreed to make electronic payments through a debit instrument by entering into a direct debit installment agreement and you are a low-income taxpayer for installment agreement user fee purposes.

#### WHAT YOU NEED TO DO

You must meet all conditions of your installment agreement. If you don't, your installment agreement could go into default and we may 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 placing a levy on your wages or bank accounts. If we terminate your installment agreement or 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 user fee.

If you are a low-income taxpayer, the reinstatement user fee is reduced. As a low-income taxpayer, you would qualify for a waiver of