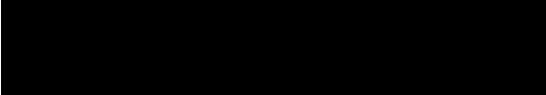
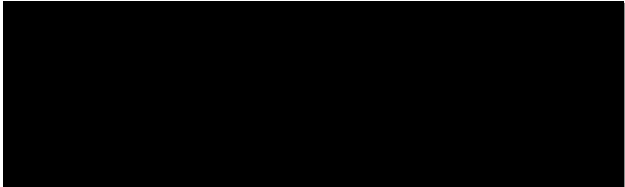




IRS Department of the Treasury
Internal Revenue Service

PO BOX 69 STOP 811
Memphis TN 38101-0069



WESTMINSTER CO 80234-3497



26502

Taxpayer identification number: [REDACTED]
Form: 1040
Tax periods ending: Dec. 31, 2008 Dec. 31, 2014
Dec. 31, 2015 Dec. 31, 2017

Dear Taxpayer:

Thank you for making arrangements to resolve your account. This letter responds to your correspondence dated Jan. 31, 2019, requesting a direct debit installment agreement.

We accepted your proposal to have your monthly installment payments automatically deducted from your checking account. We'll deduct your payment of \$570.00 on the 28th of each month.

The first payment we will deduct is the user fee of \$107.00. Make sure you have enough funds in your checking account to cover the fee. The remaining payments will be \$570.00 per your agreement.

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 periodically.

If you are a low-income taxpayer, you qualify for a waiver of the installment agreement user fee because you have agreed to make electronic payments through a debit instrument by entering into a direct debit installment agreement.