



Department of the Treasury
Internal Revenue Service
P. O. Box 9941, Stop 5500
Ogden UT 84409

In reply refer to: [REDACTED]
Oct. 21, 2019 LTR 1962C 3
[REDACTED]

[REDACTED]
WESTMINSTER CO 80234-3497

Taxpayer identification number: [REDACTED]

Form: 1040

Tax periods ending: Dec. 31, 2014 Dec. 31, 2015
Dec. 31, 2016 Dec. 31, 2018

Dear Taxpayer:

This letter responds to our telephone conversation on Oct. 09, 2019, about the unpaid tax for the tax periods above.

We accepted your proposal to have your monthly installment payments automatically deducted from your checking account. We'll deduct your payment of \$385.00 on the 15th of each month.

We charge a \$107.00 user fee to cover the cost of an installment agreement. We'll deduct the fee from your first payment. Even though your approved installment agreement payments may be less, your first payment must be at least \$107.00 to cover the fee.

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.