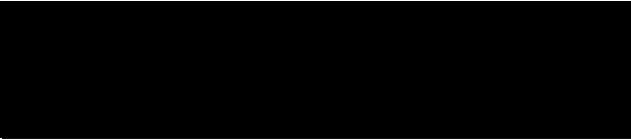




Department of the Treasury  
Internal Revenue Service

P.O. Box 47421 Stop 74  
Doraville GA 30362



BODC: WI



WESTMINSTER CO 80234-3497

Taxpayer identification number: \*\*\*-\*\*-4060  
Form number: 1040  
Tax period: Dec. 31, 2021

Dear Taxpayer:

Thank you for your response dated Feb. 03, 2026, about the unpaid balance for the tax periods above.

We set up an installment agreement for you for the tax periods above based on your financial situation. Your payment is \$558.00, due on the 28th of each month, beginning on May 28, 2026. Your payment will continue for this amount every month until you pay the balance in full or your financial situation changes.

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

We based this installment agreement on your current financial circumstances. We may review this agreement every two years and request new financial information from you.

We charge a \$178.00 user fee to cover the cost of providing an installment agreement. We'll deduct the fee from your first payment. Your first payment must be at least \$178.00 to cover the user fee, even though your approved installment agreement payments may be less.

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

[REDACTED]

[REDACTED]

WESTMINSTER CO 80234-3497

Address or Responsible Party - Business, and send it to us. We must have your current address to maintain your installment agreement.

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

You must timely file all required federal tax returns.

Your current balance for the tax periods shown above is \$78,271.99 which includes interest and any applicable penalties figured to Apr. 30, 2026. We'll continue to charge interest and any applicable penalties until you pay the balance in full.

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 your return 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.

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

[REDACTED]

[REDACTED]

WESTMINSTER CO 80234-3497

043106

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.

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 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 from 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're required by law to charge interest when you don't 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 the penalty for Failure to File a tax return, starts from the due date or extended due date of the return. Interest rates are variable and may change quarterly.

For more information on penalties and interest, review Notice 746, Information About Your Notice, Penalty, and Interest.

**HOW TO PAY FEDERAL TAX**

The 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 are an employee, your employer will withhold income tax from your pay. Tax is also withheld from other types of income including pensions, bonuses, commissions, and gambling

WESTMINSTER CO 80234-3497

winnings. In each case, the amount withheld is paid to the United States Treasury in your name.

If your employer is withholding too little tax from your wages, you should give your employer a new Form W-4, Employee's Withholding Certificate, to change the amount of withholding. You can calculate the proper withholding status and rate by using the Tax Withholding Estimator at [www.irs.gov/w4app](http://www.irs.gov/w4app).

When you do not have enough tax withheld from your wages, the IRS can issue a Withholding Compliance "lock-in" letter to your employer directing them to withhold federal income tax at the highest rate.

If you received a lock-in letter, you must continue to file returns and pay your tax due by the due date of the return, generally April 15th for most taxpayers. If you timely meet all your filing and payment obligations for three consecutive years, you can request the IRS release you from the Withholding Compliance Program.

An installment agreement does NOT meet the requirements for a release from the Withholding Compliance Program.

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. Self-employed individuals generally pay their tax this way. Refer to Form 1040-ES, Estimated Tax for Individuals.

If you need more information about changing your Form W-4 or making estimated tax payments, please let us know. For more information view Publication 334, Tax Guide for Small Business, or Publication 505, Tax Withholding and Estimated Tax at [www.irs.gov/forms-pubs](http://www.irs.gov/forms-pubs). Publication 505 explains both 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 tax, and Medicare tax from wages you pay your employees. You must also pay the employer portion of Social Security and Medicare taxes, and pay Federal Unemployment Tax Act (FUTA) tax. Employers required to make deposits must deposit electronically using 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

WESTMINSTER CO 80234-3497

Publication 15-A, Employer's Supplemental Tax Guide, explain in detail an employer's responsibilities. 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 PAY TAX YOU OWE

In addition to mailing a payment, you have several other payment options.

##### Pay in person

You can pay at a local IRS office by personal check, cashier's check, certified check, or money order. When you pay in person, bring this letter with you. Some offices also accept cash (but they can't provide change). Check [www.irs.gov/appointments](http://www.irs.gov/appointments) to find the services available at each site and the hours of operation.

##### Pay electronically

Visit [www.irs.gov/e-pay](http://www.irs.gov/e-pay) for information on paying your taxes electronically. If you don't have access to the internet, call EFTPS Customer Service at 800-316-6541 (individual) or 800-555-4477 (business).

For credit or debit card payments, fees may vary between the service providers.

##### Pay by automatic bank withdrawal

If you want to authorize us to take your monthly payments from your bank account, you must:

- Complete and sign a Form 433-D, Installment Agreement.
- Include a blank check with "VOID" printed on the front of the check or provide your name, your bank name, the routing number, and your account number exactly as they appear on the front of your check.
- Mail the completed Form 433-D and your voided check or banking information to the payment address at the end of this letter.

##### Pay by payroll deduction

To authorize your employer to deduct payments from your salary or commission and send them directly to us, you must:

- Complete and sign a Form 2159, Payroll Deduction Agreement.

WESTMINSTER CO 80234-3497

- Have your employer sign the form.
- Mail the completed Form 2159 to us at the payment address at the end of this letter.
- Send the monthly payments to us until your employer begins deducting payments from your salary or commission.

#### WHAT FURTHER ACTIONS MAY OCCUR ON YOUR ACCOUNT

We will file a Notice of Federal Tax Lien to protect the government's interest.

#### HOW TO CONTACT US

You can send us your information using the Document Upload Tool. To use the tool, visit [IRS.gov/dutreply](https://www.irs.gov/dutreply) and enter access code 393a6-934q7.

You can also fax your information to 8552315375 using either a fax machine or an online fax service. Protect yourself when sending digital data by understanding the fax service's privacy and security policies.

If you have questions, you can call us at 800-829-7650.

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

You can get the forms or publications mentioned in this letter by visiting our website at [www.irs.gov/forms-pubs](https://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.