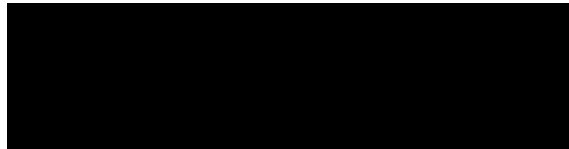


In reply refer to: 0272160113
Oct. 05, 2018 LTR 2273C 3
[REDACTED] 200912 30 2
00010460
BODC: SB



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Taxpayer identification
number: [REDACTED]
Forms: 1040
Tax periods: Dec. 31, 2009 Dec. 31, 2012 Dec. 31, 2013
Dec. 31, 2014 Dec. 31, 2015

Dear Taxpayer:

Thank you for your correspondence dated Sep. 06, 2018,
requesting an installment agreement to resolve your account balance.

Based on your proposal, we established your
installment agreement for the tax periods listed at the top of this
letter. Your monthly payment of \$500.00 is due on the 28th
of each month, beginning on Oct. 28, 2018.

WHAT YOU NEED TO KNOW ABOUT YOUR INSTALLMENT AGREEMENT

Your balance due for the tax periods listed above, which includes
penalty and interest calculated to Oct. 26, 2018, is \$97,766.31.
We'll continue to charge penalties and interest until you pay the
amount you owe in full.

We charge a \$225.00 user fee to cover the cost of entering
an installment agreement. We'll deduct the fee from your first
payment.

If your approved installment agreement payment is less than the user
fee amount, then your first payment must be at least
\$225.00 to cover the user fee.

We can reduce the installment agreement user fee for individuals whose
income falls at or below the established levels in the Reduced User
Fee Income Guidelines. You may qualify for this one-time reduction to
your fee.

If your income is at or below the established levels listed in the
Reduced User Fee Income Guidelines, you can apply for the reduced user
fee of \$43 for new agreements.



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Make your check or money order payable to the United States Treasury and provide on each payment:

- Name
- Address
- Taxpayer identification number
- Daytime telephone number
- Tax year
- Tax form

Please use the return envelope provided with your statement.

If you move, complete Form 8822, Change of Address, or for business address changes, complete Form 8822-B, Change of Address - Business, and send it to the address on page 2 of the form.

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

We've provided a general explanation of the possible penalties and/or interest included in the current balance due on your account. If you want a specific explanation of how the amounts were computed on your account, please contact us at the toll-free number shown 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.



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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 tax 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 tax. People who are in business for themselves generally pay their tax this way. They generally must 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 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 electronically through the Electronic Federal Tax Payment System (EFTPS).

If you need more information about making federal tax deposits, let us know. Publication 15, Circular E, Employers 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 or call EFTPS Customer Service at 800-316-6541 (individual) or 800-555-4477 (business).

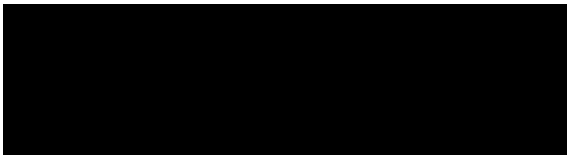
HOW TO MAKE YOUR PAYMENTS

In addition to sending your payments by mail each month, you have several other payment options.

Pay in person

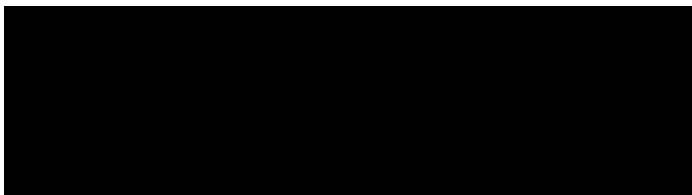
You can pay at a local IRS office by personal check, cashier's check, certified check, or money order. When you pay in person, be sure to bring this letter with you. Some offices also accept cash (but they

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Sincerely yours,



Enclosures:
Envelope

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