



**Department of the Treasury**  
**Internal Revenue Service**  
**Small Business / Self-Employed Division**  
1719 ROUTE 10 EAST  
GROUP 22  
PARSIPPANY, NJ 07054-4507

**Date:**  
03/26/2019  
**Person to contact:**  
Name: GWEN GOODWIN  
Employee ID number: 10-00209789  
Telephone: (973) 829-7475  
**Taxpayer ID number:**  
XXX-XX-4066

GERALD A [REDACTED]  
[REDACTED]

We approved your request to pay your taxes in installments. Your first payment of \$600.00 is due on 07/20/2019. You agreed to make future payments of \$600.00 on the 20th of each following month until you pay the full amount.

The amount you owe as of 03/26/2019 is \$39,371.68 . This amount does not include all accrued penalties and interest. We will charge applicable penalties and interest until you pay the full amount you owe, because you didn't pay your total tax when it was due.

You agreed to pay us by direct debit. This means your financial institution will subtract (debit) the amount of your monthly payment from your checking or savings account on the same day each month and send that amount to us. Paying by direct debit also authorizes a financial institution to receive confidential information necessary to answer inquiries and resolve issues related to your payment. Remember to subtract the payments from your account balance each month.

If you don't have enough money in your checking or savings account for the monthly payment, we must charge a penalty of \$25 or two percent of your monthly payment, whichever is larger. If your monthly payment is less than \$25, the penalty amount will be the payment amount.

Note: If we're charging backup withholding on any of your accounts, it will continue. Having an installment agreement doesn't stop backup withholding.

Although we've established an installment plan for you, we must protect the government's interest. Therefore, we may still file a Notice of Federal Tax Lien.

**HAS ALREADY BEEN FILED**

**Conditions of this agreement:**

- We must receive each payment by the date shown above. If you cannot make your monthly payment, contact us immediately.
- This agreement is based on your current financial condition. We may change or cancel it if we show your ability to pay has significantly changed.
- We may cancel this agreement if you don't give us updated financial information when we ask for it.
- While this agreement is in effect, you must pay any federal taxes you owe on time.
- We'll apply your federal tax refunds (if any) to the amount you owe until it is fully paid.
- If you don't meet the conditions of this agreement, we'll cancel it, and may collect the entire amount you owe by levy on your income, bank accounts or other assets, or by seizing your property.