



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

In reply refer to: 08760 [REDACTED]
Sep. 06, 2018 LTR 1962C 3
165-44-[REDACTED] 201412 30 1
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BODC: SB

GAETANO J & DIANE F [REDACTED]
% WILLIAM D MCCONNAUGHY
3550 WATT AVE STE 140
SACRAMENTO CA 95821-2666



037066

Taxpayer identification number: 165-44-[REDACTED]
Form: 1040
Tax periods ending: Dec. 31, 2014 Dec. 31, 2015

Dear Taxpayer:

This letter responds to our telephone conversation on Aug. 27, 2018, about the unpaid tax for the tax periods above.

As you requested, we modified your direct debit installment agreement. We'll deduct your payment of \$100.00 on the 28th of each month.

Under the terms of your installment agreement, your payment will increase to \$350.00 on Oct. 28, 2019, and continue at this amount until you pay your balance in full or your financial situation changes.

WHAT YOU NEED TO KNOW ABOUT YOUR INSTALLMENT AGREEMENT

We charge a \$107 user fee to cover the cost of entering into a direct debit installment agreement not established through an IRS automated self-service application.

You must contact our office at least 15 days before your monthly due date to stop an automatic payment withdrawal from your checking account.

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

If your income is at or below the established levels (based on the Department of Health and Human Services poverty guidelines), you can apply for the reduced user fee of \$43 for new agreements. This reduction also applies to agreements that have payments deducted directly from a bank account.

You can find the income levels and instructions on how to apply for the reduced user fee on Form 13844, Application For Reduced User Fee For Installment Agreements.