



Department of the Treasury  
Internal Revenue Service

P.O. Box 480 Stop 660  
Holtsville NY 11742-0480

In reply refer to: [REDACTED]  
June 07, 2016 LTR 1962C 3  
[REDACTED] 201309 55 1  
00027346  
BODC: SB

[REDACTED]  
M&M FINANCIAL CONSULTING  
3947 N ASHLAND AVE  
CHICAGO IL 60613-2507  
Patchogue, NY 11772

Total Liability \$39,425

35469

Taxpayer identification number: [REDACTED]  
Form: CIVPEN  
Tax periods ending: Sep. 30, 2013 Dec. 31, 2013  
Mar. 31, 2014 June 30, 2014  
Sep. 30, 2014 Dec. 31, 2014

Dear Taxpayer:

This letter responds to our telephone conversation on May 26, 2016, about the unpaid tax for the tax year shown above.

We accepted your offer to pay your monthly installment payments by automatic deductions from your checking account. We'll deduct your payment of \$540.00 on the 1st of each month.

Before we can deduct your monthly payments automatically, we must verify your account information.

We scheduled your first automatic withdrawal payment to be deducted from your checking account on July 01, 2016. If this payment withdrawal doesn't happen as planned, allow one more month before contacting us to report any problems.

What you need to know about your installment agreement

We charge a \$52 user fee to cover the cost of providing a direct debit installment agreement.

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 IRS Installment Agreement Low Income Guidelines. You may qualify for this 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.