



Department of the Treasury  
Internal Revenue Service

Kansas City Service Center  
KANSAS CITY MO 64999-0029

In reply refer to: [REDACTED]  
Mar. 16, 2012 LTR 4624C i3  
[REDACTED] 200512 30 2  
Input Op: 0275053836 00021955  
BODC: SB

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

Glenarden, MD

Social Security Number: [REDACTED]  
Form(s): 1040  
Tax Period(s): Dec. 31, 2005 Dec. 31, 2006 Dec. 31, 2007  
Dec. 31, 2009

Dear Taxpayer:

This letter is regarding our conversation on Mar. 06, 2012, concerning the unpaid balance for the tax period(s) shown above.

We've temporarily closed your collection case for the tax and period(s) listed above. We've determined that you are unable to pay the money you owe at this time.

However, you still owe \$43,245.84 to the IRS for the tax period(s) shown above. This amount includes penalty and interest computed to Mar. 07, 2012. You will receive annual reminder notices, and we will continue to charge penalties and interest until you pay the amount you owe in full. Additionally, we'll apply your future federal or state refunds to the amount you owe.

Although you're unable to pay the amount you owe at this time, you should continue to attempt to borrow funds to pay it. We must file a Notice of Federal Tax Lien to protect the government's interest if you don't pay the entire amount by Mar. 24, 2012.

The Notice of Federal Tax Lien is a public notice that the Internal Revenue Service has a lien against your property. This includes property you acquire after we file the lien. The filing of a notice of lien is a matter of public record and may affect your credit rating. We'll release the lien when you pay the entire amount you owe.

Since you still owe money, we may re-open your case and resume collection activities in the future if your financial situation improves.

When you don't pay your taxes by the due date, we charge a penalty of 0.5% of the unpaid amount due per month, up to 25% of the amount due. The penalty increases to 1.0% for each month the tax remains unpaid,