



Department of the Treasury
Internal Revenue Service

P. O. Box 219236, Stop P-4 5000
Kansas City MO 64121-9236

In reply refer to: 10705 [REDACTED]
Oct. 30, 2019 LTR 2271C 3
382-86-[REDACTED] 201512 30 1
00019133
BODC: WI

LAWRENCE T [REDACTED]
% WILLIAM D MCCONNAUGHY
3550 WATT AVE STE 140
SACRAMENTO CA 95821-2666

Taxpayer identification number: 382-86-[REDACTED]
Form number: 1040
Tax periods: Dec. 31, 2015 Dec. 31, 2016
Dec. 31, 2017

Dear Taxpayer:

Thank you for your response dated Oct. 21, 2019, about the unpaid balance for the tax periods above.

We set up an installment agreement for you for the tax periods above based on your financial situation. Your payment is \$93.00, due on the 28th of each month, beginning on Nov. 28, 2019. Your payment will continue for this amount every month until you pay the balance in full or your financial situation changes.

WHAT YOU NEED TO KNOW ABOUT YOUR INSTALLMENT AGREEMENT

We based this installment agreement on your current financial circumstances. We may review this agreement every two years and request new financial information from you.

WHAT YOU NEED TO DO

You must meet all conditions of your installment agreement. If you don't, your installment agreement could go into default and we may terminate it and take enforcement action to collect the full amount of your tax liability. Enforcement action could include filing a Notice of Federal Tax Lien (which notifies your creditors of our lien against your property) or placing a levy on your wages or bank accounts. If we terminate your installment agreement or pursue any enforcement actions, you'll have Collection Appeal rights through the Collection Appeals Program (CAP) (see Publication 1660, Collection Appeal Rights, for complete information). If we terminate your installment agreement and you later apply for and receive reinstatement, you'll have to pay a reinstatement user fee.

If you are a low-income taxpayer, the reinstatement user fee is reduced. As a low-income taxpayer, you qualify for a waiver of the reinstatement user fee if you agree to make electronic payments through a debit instrument by reinstating your installment agreement as a direct debit installment agreement (DDIA). But, if you are a