Michael & Maryl Golden

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After 15 years as a Revenue Officer with the IRS, I no longer felt I was making a positive impact on the taxpayers assigned to me. So, I took early retirement and started this new venture to help from the other side, so to speak.

I know you had a federal tax lien filed and want you to know a couple things about that.

1. First, it is often confused with a levy. A levy is where they take money from your accounts, seize assets, etc. A lien on the other hand is just a protective measure. It goes on file at the courthouse to let the public know you owe the government money and before you sell any real property you must pay them. So, the biggest problem you’ll have is that you’ll likely will not be able to get a loan or refinance unless you file requests for subordination.
2. Also, it does not really affect your credit as people commonly think. The IRS does not report to the credit bureaus and, as of a few years ago, the big three credit reporting agencies no longer pull the information from courthouses.
3. Finally, you will be inundated with letters (like mine) & phone calls (I won’t call unless you ask me to). Many of them will try to scare you and tell you all about how rosy they will make your life. They’re simply trying to get your money. Don’t get me wrong. There are a lot of good people that will help and not take advantage of you. Just think through it and never commit on that initial phone call.

If you simply need to talk to someone or ask a question, feel free to call or email me. If you decide you want some help, I try to keep rates low and fair. My goal is to help others where God leads me, and I’ll never refuse to help someone based solely on their ability to pay.

Thank you,

David Collins

Enrolled Agent

*Lic. 00150946-EA*