(Licensed Tax Professional Name)

Tax Defense Network Affiliated Partner

**DAY & DATE**

**CLIENT NAME**

**CLIENT STREET**

**CLIENT CITY STATE ZIP**

**CLIENT NAME,**

I am excited to inform you that the IRS has agreed to the terms of your resolution and placed your account into a pending agreement. I have outlined the terms of your agreement below; however, we have one more important item to take care of prior to completing your agreement.

As a condition of this agreement, the IRS requires that you set up automatic direct debit payments. I have filled out and attached a copy of the IRS direct debit Form 433-D. Please complete the form by filling out the banking account number and routing number for the account from which you want your payments to be debited. Sign and date the form and send it back to me ***within 7 days*** so that I can submit it to the IRS for you.

The terms of your agreement are as follows:

* Non-Disclosure Installment Agreement.
* Your monthly payments of **PAYMENTAMOUNT** per month will begin on **PAYMENTSTARTDATE**.
* ***Please complete Form 433-D and return it to me within 7 days***. If the IRS does not receive this form timely, they will file liens on all tax periods without one and may default your installment agreement.
* After submitting your completed IRS Form 433-D, the IRS may take up to 90 days to begin the direct debit payments. You will receive notification from the IRS once the payments are completely set up.
* Until the direct debit payments are set up, it is your responsibility to ensure the minimum monthly payment is received by IRS no later than the due date. You should mail your monthly payments until you receive notification from the IRS that the direct debit payments have been established. Or you can make payment by visiting the IRS Direct Pay website at <http://www.irs.gov/Payments/Direct-Pay>.
* **Manual payments should be sent to the following address:**

**Internal Revenue Service**

**Kansas City, MO 64999-0010**

* You should mail your payments no later than 10 days prior to the due date to allow for proper processing.
* Your checks should be made out to United States Department of Treasury. Include your name, address, daytime telephone number, your social security number, and the phrase “1040 **– YEARS**” on the memo line of the check.
* The payment plan is structured on a 72 payment cycle; however, the length of payment can be altered based on many factors. The IRS will keep all future tax return refunds, which will be applied directly to your principal, thereby reducing your liability. Penalties and interest will continue to accrue (at a reduced rate). Your payments will continue until the liability is paid in full.
* You can make additional payments at any time without penalty. Payments above and beyond the required monthly payment will be applied directly to the principal, but will not reduce the amount of the following monthly installment agreement payment.
* **If you have a federal tax lien: Once your tax debt is reduced below $25,000 and after 3 direct debit payments, you can call 1-800-913-6050 to have your federal tax lien removed.**
* **IMPORTANT**: Please make sure you take the necessary precautions to ensure you do not continue to owe taxes. If you are a W2 employee, change your withholdings. If you are self-employed, make regular estimated tax payments. It is crucial you do not have any additional liabilities since owing additional taxes will default your installment agreement.
* Your agreement will default if you miss payments or file another tax return with a balance due. If your agreement defaults, the IRS can resume aggressive collection tactics, including levy of bank accounts, garnishment of wages, and seizure of property.

Tax Defense Network will keep your Power of Attorney on file for about 45 days to ensure your agreement is a success. Thereafter, your Power of Attorney will be revoked per ethical and professional regulations. You will receive notice from the IRS upon revocation of your Power of Attorney.

Again, let me thank you for the opportunity to assist you in this matter, and if you or anyone you know has a problem in the future, please contact us and we would gladly be of assistance.

Sincerely,

Samuel Montalvo,