IRS Department of the Treasury Internal Revenue Service 2970 Market Street Philadelphia PA 19104-5016

In reply refer to: 0565328 Mar. 11, 2013 LTR 1962C 3 262-86- 200612 30 2 00008 BODC: SB

JOHN R % WILLIAM D MCCONNAUGHY 3550 WATT AVE STE 140 SACRAMENTO CA 95821-2666

035543

Taxpayer Identification Number: 262-86-Form: 1040 Tax Period(s) Ending: Dec. 31, 2006 Dec. 31, 2008 Dec. 31, 2009 Dec. 31, 2010

Dear Taxpayer:

Thank you for making arrangements to resolve your account. This is in reply to your Form 433-D dated Feb. 11, 2013, requesting a Direct Debit Installment Agreement.

We've received the information necessary to revise your installment agreement to a direct debit agreement and we'll begin automatic withdrawals of your monthly payment from your checking account. We'll deduct your payment of \$327.00 on the 28th of each month.

We charge a \$52.00 user fee to cover the cost of providing a Direct Debit Installment Agreement. However, a review of your account found you have qualified for a reduced fee of \$43.00, due to your income level.

It's your responsibility to contact our office at least 15 days prior to your monthly due date to stop a payment from being deducted from your checking account.

Before we can accept your monthly payments automatically, financial regulations require us to verify your account information.

We've scheduled your first payment to be automatically taken from your checking account on Mar. 28, 2013. If this payment isn't automatically taken from your account as planned, please allow one more month before contacting us to report any problems.

To reduce the amount of penalty and interest you'll pay on the unpaid balance, you may send in monthly payments until we start automatically taking payments from your checking account.

When you send payments by mail, please make your check payable to the United States Treasury and write your Social Security or Employer Identification Number on it. Include with your payment a daytime telephone number where we can call you, the tax year you are paying for, and the tax form number you filed for that year.