IRS Department of the Treasury
Internal Revenue Service
PO Box 24017 Stop 76101 ACS
Fresno CA 93779

Aug. 25, 2023

REYNALDO A
% RAJNEET KAUR SINGH
LIFEBACK TAX
21622 PLUMMER ST STE 208
CHATSWORTH CA 91311-5014

Taxpayer identification number: [redacted]
Form number: 1040
Tax periods: Dec. 31, 2016 Dec. 31, 2017
Dec. 31, 2018

Dear Taxpayer:

We are responding to your telephone call on Aug. 16, 2023, about the unpaid balance for the tax years above.

We set up an installment agreement for you for the tax periods above based on your financial situation. Your payment is $25.00, due on the 28th of each month, beginning on Sep. 28, 2023. 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.

We charge a $225.00 user fee to cover the cost of providing an installment agreement. We'll deduct the fee from your first payment. Your first payment must be at least $225.00 to cover the user fee, even though your approved installment agreement payments may be less.

If your adjusted gross income for the most recent year is at or below 250% of the federal poverty guidelines (low-income taxpayer) as shown in the Low-Income Taxpayer Adjusted Gross Income Guidance table on Form 13844, Application for Reduced User Fee For Installment Agreements, then the user fee is reduced to $43.00.

On February 9, 2018, the President signed the Bipartisan Budget Act of 2018 (Act) into law, which amended Internal Revenue Code Section 6159. The Act limits user fees for installment agreements entered into on or after April 10, 2018. We'll waive or reimburse the reduced installment agreement user fee if you're a low-income taxpayer for installment agreement user fee purposes and meet certain requirements.

We won't increase installment agreement user fees above the amounts

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that were effective as of February 9, 2018. However, based on a user fee cost review we conduct every two years, we may lower the fees periodically.

Even if you meet the requirements for low-income taxpayer status, you don't qualify for a waiver of the installment agreement user fee because you haven't agreed to make electronic payments through a debit instrument by entering into a direct debit installment agreement (DDIA). But, if you meet the requirements for low-income taxpayer status and are unable to make electronic payments through a debit instrument by entering into a DDIA, then you would qualify for a reimbursement of the user fee upon completion of the installment agreement.

If you believe you meet the requirements for low-income taxpayer status, complete and mail Form 13844 within 30 days to:

We'll notify you by mail of our decision.

If you already paid the full user fee and we approve your request, we'll apply the difference to the tax you owe.

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

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low-income taxpayer and are unable to make electronic payments through a debit instrument by reinstating your installment agreement as a DDIA, then you would qualify for a reimbursement of the reinstatement user fee upon completion of the installment agreement.

The other conditions of this agreement are:

- You must pay on time all federal taxes due during the term of this agreement.

- We'll apply all installment agreement payments to the oldest tax assessments first, then penalties, then interest on those assessments.

- You must pay all installment agreement user fees.

- You must provide a current financial statement when we request one. If you have a change in your ability to pay, we may revise or terminate your installment agreement.

We'll send you a monthly statement with a payment voucher and return envelope shortly before each payment is due. The statement will show your remaining balance, as well as your monthly payment amount. We must receive your payment by the due date. If you don't receive your statement at least 10 days before your payment due date, you should mail us your payment with a copy of the last page of this letter.

Make your check or money order payable to the United States Treasury and provide the following information on each payment:

- Name
- Address
- Taxpayer identification number
- Daytime telephone number
- Tax year
- Tax form

Please use the return envelope provided with your statement.

We'll apply all payments to the oldest tax assessment, then the penalties, and then to the interest on those assessments.

Any time you can afford to pay more than the required payment amount, you should do so. Extra payments will help you avoid additional penalty and interest charges on the amount you still owe.

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If your address changes, send a completed Form 8822, Change of Address, or for business address changes, Form 8822-B, Change of Address or Responsible Party - Business, and send it to us. We must have your current address to maintain your installment agreement.

We'll apply any tax refunds you're due to the amount you owe until you pay your balance due in full. A refund offset isn't a substitute for a monthly payment. You must still make your scheduled monthly payment if we apply a refund to your account.

You must timely file all required federal tax returns.

Your current balance for the tax periods shown above is $66,370.00 which includes interest and any applicable penalties figured to Sep. 28, 2023. We'll continue to charge interest and any applicable penalties until you pay the balance in full.

We've provided a general explanation of the penalties and/or interest we may have included in the current balance due on your account. If you want a specific explanation of how we computed the balance on your account, call us at the toll-free number in this letter and we will send you a detailed computation.

** FILING AND/OR PAYING LATE -- IRC SECTION 6651 **

We assess a 5% monthly penalty for filing your return late and a 1/2% monthly penalty for not paying the tax you owe by the due date. When both penalties apply for the same month, the amount of the penalty for filing late for that month is reduced by the amount of the penalty for paying late for that month.

The Failure to File or Failure to Pay penalty may not apply where you've shown that the failure is due to reasonable cause and not willful neglect.

We base the monthly penalty for filing late on the tax required to be shown on the return that you didn't pay by the original return due date, without regard to extensions.

We base the monthly penalty for paying late on the net unpaid tax at the beginning of each penalty month following the payment due date for that tax.

We charge the penalties for each month or part of a month the return or payment is late; however, neither penalty can be more than 25% in total.

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Income tax returns are subject to a minimum late filing penalty when filed more than 60 days after the return due date, including extensions. The minimum penalty is the LESSER of two amounts - 100% of the tax required to be shown on the return that you didn't pay on time, or a specific dollar amount that is adjusted annually for inflation. The specific dollar amounts are:

- $450 for returns due on or after 1/1/2023
- $435 for returns due between 1/1/2020 and 12/31/2022
- $210 for returns due between 1/1/2018 and 12/31/2019
- $205 for returns due between 1/1/2016 and 12/31/2017
- $135 for returns due between 1/1/2009 and 12/31/2015
- $100 for returns due before 1/1/2009

The penalty for paying late applies even if you filed the return on time. The due date for payment of the tax shown on the return generally is the return due date, without regard to extensions. You must pay increases in tax within 21 days of our notice demanding payment (10 business days if the amount in the notice is $100,000 or more).

If we issue a Notice of Intent to Levy and you don't pay the balance due within 10 days from the date of the notice, the penalty for paying late increases to 1% per month.

For individuals who filed on time, the penalty decreases to 1/4% per month while an approved installment agreement with the IRS is in effect for payment of that tax.

** INTEREST -- IRC SECTION 6601 **

We're required by law to charge interest when you don't pay your liability on time. Generally, we calculate interest from the due date of your return (regardless of extensions) until you pay the amount you owe in full, including accrued interest and any applicable penalty charges. Interest on some penalties accrues from the date we notify you of the penalty until it is paid in full. Interest on other penalties, such as the penalty for Failure to File a tax return, starts from the due date or extended due date of the return. Interest rates are variable and may change quarterly.

For more information on penalties and interest, review Notice 746, Information About Your Notice, Penalty, and Interest.

HOW TO PAY FEDERAL TAX

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The Federal income tax is a pay-as-you-go tax. You must pay the tax as you earn or receive income during the year in one of three ways:

1. WITHHOLDING - If you are an employee, your employer will withhold income tax from your pay. Tax is also withheld from other types of income including pensions, bonuses, commissions, and gambling winnings. In each case, the amount withheld is paid to the United States Treasury in your name.

   If your employer is withholding too little tax from your wages, you should give your employer a new Form W-4, Employee's Withholding Certificate, to change the amount of withholding. You can calculate the proper withholding status and rate by using the Tax Withholding Estimator at www.irs.gov/w4app.

   When you do not have enough tax withheld from your wages, the IRS can issue a Withholding Compliance "lock-in" letter to your employer directing them to withhold federal income tax at the highest rate.

   If you received a lock-in letter, you must continue to file returns and pay your tax due by the due date of the return, generally April 15th for most taxpayers. If you timely meet all your filing and payment obligations for three consecutive years, you can request the IRS release you from the Withholding Compliance Program.

   An installment agreement does NOT meet the requirements for a release from the Withholding Compliance Program.

2. ESTIMATED TAX PAYMENTS - If you don't pay your tax through withholding, or don't pay enough, you might have to pay estimated tax. Self-employed individuals generally pay their tax this way. Refer to Form 1040-ES, Estimated Tax for Individuals.

   If you need more information about changing your Form W-4 or making estimated tax payments, please let us know. For more information view Publication 334, Tax Guide for Small Business, or Publication 505, Tax Withholding and Estimated Tax at www.irs.gov/forms-pubs. Publication 505 explains both methods in detail.

3. FEDERAL TAX DEPOSITS - If you have employees, you may be required to make federal tax deposits for employment taxes. As an employer, you must withhold federal income tax, Social Security tax, and Medicare tax from wages you pay your employees. You must also pay the employer portion of Social Security and Medicare taxes, and pay

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Federal Unemployment Tax Act (FUTA) tax. Employers required to make deposits must deposit electronically using the Electronic Federal Tax Payment System (EFTPS).

If you need more information about making federal tax deposits, let us know. Publication 15, Circular E, Employer's Tax Guide, and Publication 15-A, Employer's Supplemental Tax Guide, explain in detail an employer's responsibilities. You can also visit www.EFTPS.gov or call EFTPS Customer Service at
(individual)

HOW TO PAY TAX YOU OWE

In addition to mailing a payment, you have several other payment options.

Pay in person

You can pay at a local IRS office by personal check, cashier's check, certified check, or money order. When you pay in person, bring this letter with you. Some offices also accept cash (but they can't provide change). Check www.irs.gov/appointments to find the services available at each site and the hours of operation.

Pay electronically

Visit www.irs.gov/e-pay for information on paying your taxes electronically. If you don't have access to the internet, call EFTPS Customer Service
(business).

For credit or debit card payments, fees may vary between the service providers.

Pay by automatic bank withdrawal

If you want to authorize us to take your monthly payments from your bank account, you must:

- Complete and sign a Form 433-D, Installment Agreement.
- Include a blank check with "VOID" printed on the front of the check or provide your name, your bank name, the routing number, and your account number exactly as they appear on the front of your check.
- Mail the completed Form 433-D and your voided check or banking information to the payment address at the end of this letter.

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Pay by payroll deduction

To authorize your employer to deduct payments from your salary or commission and send them directly to us, you must:

- Complete and sign a Form 2159, Payroll Deduction Agreement.
- Have your employer sign the form.
- Mail the completed Form 2159 to us at the payment address at the end of this letter.
- Send the monthly payments to us until your employer begins deducting payments from your salary or commission.

WHAT FURTHER ACTIONS MAY OCCUR ON YOUR ACCOUNT

We will file a Notice of Federal Tax Lien to protect the government's interest.

HOW TO CONTACT US

If you have questions, you can call us at

If you prefer, you can write to the address at the top of the first page of this letter.

You can get the forms or publications mentioned in this letter by

When you write, include a copy of this letter, and provide your telephone number and the hours we can reach you in the spaces below.

Telephone number ( )_____ Hours_____

Keep a copy of this letter for your records.

Thank you for your cooperation.