



Department of Treasury  
Internal Revenue Service

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Notice	CP521
Notice date	November 26, 2008
Social Security number	999-99-9999
To contact us	Phone [REDACTED]
Your Caller ID	1234
Page 1 of 3	

ADR Bar Code

Your installment agreement

## Monthly payment due: \$100.00

Your monthly payment of \$100.00 is due on December 5, 2008.

If you can't pay your monthly bill by this date, call us at [REDACTED] to discuss your situation.

### Billing Summary

Tax you owed	\$4,396.50
Failure-to-pay penalty	814.75
Interest charges	636.56
<b>Remaining balance</b>	<b>\$5,847.81</b>
<b>Monthly payment due by December 5, 2008</b>	<b>\$100.00</b>

### If we don't hear from you

If you don't pay \$100.00 by December 5, 2008, you may default on your agreement, interest will increase, and additional penalties may apply.

Continued on back...



## Payment

INTERNAL REVENUE SERVICE  
PO BOX 105404  
ATLANTA, GA 30348-5404  
s018999546711s



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- Make your check or money order payable to the United States Treasury.
- Write your Social Security number (XXX-XX-XXXX), the tax year (2005), and the form number (1040) on your payment and any correspondence.

**Monthly payment due by  
December 5, 2008**

**\$100.00**

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## Your billing details

Tax year	Tax you owe	Failure-to-pay penalty	Interest charges	Total
2005	\$2,538.00	\$597.88	\$466.71	\$3,602.59
2007	1,958.50	216.87	169.85	\$2,345.22
<b>Remaining balance</b>				<b>\$5,847.81</b>

## Penalties

We are required by law to charge any applicable penalties.

### Failure-to-pay

Description	Amount
<b>Total failure-to-pay</b>	<b>\$864.32</b>

When you pay your taxes after the due date, we charge a penalty of 0.5% (reduced to 0.25% on installment agreements) of the unpaid amount due per month, up to 25% of the amount due. We count part of a month as a full month. (Internal Revenue Code section 6651)

For a detailed calculation of your penalty charges, call [REDACTED]

### Removal or reduction of penalties

We understand that circumstances—such as economic hardship, a family member's death, or loss of financial records due to natural disaster—may make it difficult for you to meet your taxpayer responsibility in a timely manner.

If you would like us to consider removing or reducing any of your penalty charges, please do the following:

- Identify which penalty charges you would like us to reconsider (e.g., 2005 late filing penalty).
- For each penalty charge, explain why you believe it should be reconsidered.
- Sign your statement, and mail it to us.

We will review your statement and let you know whether we accept your explanation as reasonable cause to reduce or remove the penalty charge(s).

## Contact information



If your address has changed, please call [REDACTED] or visit [www.irs.gov](http://www.irs.gov).

☐ Please check here if you've included any correspondence. Write your Social Security number (XXX-XXX-XXXX), the tax year (2001), and the form number (1040) on any correspondence.

☐ a.m.  
☐ p.m.

☐ a.m.  
☐ p.m.

Primary phone	Best time to call	Secondary phone	Best time to call
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## Removal of penalties due to erroneous written advice from the IRS

If you were penalized based on written advice from the IRS, we will remove the penalty if you meet the following criteria:

- If you asked the IRS for written advice on a specific issue
- You gave us complete and accurate information
- You received written advice from us
- You relied on our written advice and were penalized based on that advice

To request removal of penalties based on erroneous written advice from us, submit a completed Claim for Refund and Request for Abatement (Form 843) to the IRS service center where you filed your tax return. For a copy of the form or to find your IRS service center, go to [www.irs.gov](http://www.irs.gov) or call [REDACTED]

## Interest charges

We are required by law to charge interest on unpaid tax from the date the tax return was due to the date the tax is paid in full. The interest is charged as long as there is an unpaid amount due, including penalties, if applicable. (Internal Revenue Code section 6601)

Description	Amount
<b>Total interest</b>	<b>\$1,324.15</b>

The table below shows the rates used to calculate the interest on your unpaid amount due. For a detailed calculation of your interest, call [REDACTED].

Period	Interest rate
October 1, 2005–June 30, 2006	7%
July 1, 2006–December 31, 2007	8%
January 1, 2008–March 31, 2008	7%
April 1, 2008–June 30, 2008	6%
July 1, 2008–September 30, 2008	5%
October 1, 2008–December 31, 2008	6%
Beginning January 1, 2009	5%

## Money-saving tips

- Pay on time. If you default, we'll cancel your agreement. If we reinstate it, you'll have to pay an additional fee.
- Pick your due date. If you'd like to choose another due date for your regular monthly bill payment, call [REDACTED].
- Use an automated payment plan. You can set up a Direct Debit Installment Plan by visiting [www.irs.gov](http://www.irs.gov)—it's easy and you'll never miss a payment. You'll save time, trees, and postage.
- Paying a little more each month will help you finish paying sooner and will save you money in the long run.

If you'd like to pay the full amount due, please call [REDACTED] for details and instructions.

## Additional information

- Visit [www.irs.gov/cp521](http://www.irs.gov/cp521).
- For tax forms, instructions, and publications, visit [www.irs.gov](http://www.irs.gov) or call 1-800-TAX-FORM (1-800-829-3676).
- Keep this notice for your records.

If you need assistance, please don't hesitate to contact us.