



Department of the Treasury  
Internal Revenue Service  
Philadelphia, PA 19255-0030



SB

IRS Notice CP523

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MICHAEL M MAPFUMO  
2905 WILD TAMARIND BLVD  
ORLANDO FL 32828-9352



129688

November 10, 2025

Notice of intent to levy

## Intent to terminate your installment agreement Payment Due Immediately \$240.00

The monthly payment for your installment agreement is past due. We didn't receive one or more payments from you, as your installment agreement requires. If you don't pay the past due amount or request a Collection Appeals Program hearing within **30 days** from the date of this notice, we will terminate your installment agreement.

### Billing Summary

|   |                   |
|---|-------------------|
| Amount you owed   | \$1,765.29        |
| Failure-to-pay penalty  | 21.23             |
| Interest charges  | 56.91             |
| <b>Total amount due if we terminate your<br/>installment agreement and you exhaust<br/>your appeal rights</b> | <b>\$1,843.43</b> |
| <b>Past Due Amount Due Immediately<br/>(to prevent default of your Installment<br/>Agreement)</b>             | <b>\$240.00</b>   |



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|                    |                   |
|--------------------|-------------------|
| Notice             | CP523             |
| Notice date        | November 10, 2025 |
| Taxpayer ID number | XXX-XX-3396       |

- Make your check or money order payable to the "United States Treasury".
- Write your taxpayer identification number (XXX-XX-3396), the tax year (2024), and the form number (1040) on your payment and any correspondence.

## Payment

INTERNAL REVENUE SERVICE  
P.O. BOX 1301  
CHARLOTTE, NC 28201-1301



Amount due immediately

\$240.00

XXXXXX3396 KR MAPF 30 0 202412 670 00000184343



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## What you need to do immediately—continued



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### If you agree but can't pay the past due amount

Call 833-678-7020 to discuss the reason for default and provide us with your updated financial statement (Form 433-F). If we agree, you may have to pay an additional user fee of up to \$89. If you are a low income taxpayer then the restructuring fee is \$43, which may be waived or reimbursed if certain conditions apply. For more information, visit [IRS.gov/LowIncomeStatus](https://www.irs.gov/LowIncomeStatus).

### If you disagree with the past due amount

Call us at 833-678-7020 to review your account with a representative. Be sure to have your account information available when you call.

### Right to request an appeal

You have the right to request an appeal to the IRS Independent Office of Appeals any proposed termination or termination of your installment agreement under the Collection Appeals Program. You can call 833-678-7020 or send a Collection Appeal Request (Form 9423). For more information about your appeal rights, including the time frame to request an appeal, see Publication 1660 (Collection Appeal Rights).

Send us your documents using the Documentation Upload Tool **within 30 days from the date of this notice**. To use the tool, scan the QR Code below or visit [IRS.gov/DUTReply](https://www.irs.gov/DUTReply) and enter access code 189ru-74981.



Scan here to reply and upload documentation

If we don't hear from you, we'll assume you agree with the information in this notice.

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## What you need to know

### Notice of Intent to Levy

This notice is your Notice of Intent to Levy (Internal Revenue Code Section 6331 (d)). After we terminate your installment agreement and you've exhausted your appeal rights, we can levy (seize) property or rights to property if we have previously sent you a Collection Due Process (CDP) notice offering you a hearing with the IRS Independent Office of Appeals. If we haven't sent you a CDP notice, we're permitted to levy (seize) your state income tax refund and serve a Disqualified Employment Tax Levy or a Federal Contractor Levy, as explained in the enclosed Publication 594, IRS Collection Process. Property or rights to property include but not limited to:

- Wages, real estate commissions, and other income
- Bank accounts
- Business assets
- Personal assets (including your car and home)
- Social security benefits



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## Additional information



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- Visit [irs.gov/cp523](http://irs.gov/cp523)
- You may find the following publications helpful:
  - Publication 1, Your Rights as a Taxpayer
  - Publication 594, The IRS Collection Process
  - Publication 1660, Collection Appeal Rights
- For tax forms, instructions, and publications, visit [irs.gov/forms-pubs](http://irs.gov/forms-pubs) or call 800-TAX-FORM (800-829-3676).
- Paying online is convenient, secure, and ensures timely receipt of your payment. To pay your taxes online or for more information, go to [irs.gov/payments](http://irs.gov/payments).
- You can contact us by mail at the address at the top of this notice. Be sure to include your taxpayer identification number, the tax year, and the form number you are writing about.
- Review the enclosed IRS Collection Process (Publication 594).
- Generally, the IRS will deal directly with you or your duly authorized representative. However, we sometimes contact other persons for information you haven't been able to provide, to verify information we've received, or to take collection action against your property held by third parties (through a levy or seizure). We intend to contact other persons such as a neighbor, a bank, an employer, or employees. When we contact other persons, we generally need to tell them limited information, such as your name.

The law prohibits us from disclosing more information than is necessary to obtain or verify the information we're seeking. We intend to contact other persons during the period beginning 12/26/2025, and ending one year later, on 12/27/2026. You have a right to request a list of those contacted by calling or writing us or asking us during a personal interview.

- Keep this notice for your records.

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

### Taxpayer Advocate Service

The Taxpayer Advocate Service (TAS) is an independent organization within the IRS that helps taxpayers and protects taxpayers' rights. TAS can offer you help if your tax problem is causing a financial difficulty, you've tried but been unable to resolve your issue with the IRS, or you believe an IRS system, process, or procedure isn't working as it should. If you qualify for TAS assistance, which is always free, TAS will do everything possible to help you. To learn more, visit [TaxpayersAdvocate.IRS.gov](http://TaxpayersAdvocate.IRS.gov) or call 877-777-4778.



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## Penalties

We are required by law to charge applicable penalties. However, in select situations, we may be able to remove or reduce penalties. Visit [IRS.gov/Penalties](#) to learn more.

### Failure to pay (Internal Revenue Code Section 6651)

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We assess a penalty for each month or part of a month you don't pay the tax you owe by the due date and afterward, up to 25% of the tax shown on the return.

**Note:** The penalty amount in Billing Summary reflects accruals from your previous balance due notice, the amounts shown below are total Failure to Pay penalty charges.

| Date to which<br>penalty accrued | Number of months<br>(full or partial) to which<br>penalty applies | Unpaid tax amount | Penalty rate | Penalty amount |
|----------------------------------|---|-------------------|--------------|----------------|
| 08/01/2025                       | 3   | \$1,819.00        | 0.25%        | \$13.64        |
| 09/01/2025                       | 1   | \$1,756.00        | 0.25%        | \$4.39         |
| 10/01/2025                       | 1   | \$1,686.00        | 0.25%        | \$4.21         |
| 12/01/2025                       | 2   | \$1,616.00        | 0.25%        | \$8.08         |
| Total failure to pay             |   |                   |              | \$30.32        |