



	WI
Notice	CP523
Tax Year	2019
Notice date	December 14, 2020
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Notice of intent to levy: Intent to terminate your installment agreement—continued

We may levy (seize) your state income tax refund or other property or rights to property and apply the proceeds to the total amount of your unpaid liability.

What you need to do immediately

If you agree with the past due amount and you're not working with an IRS representative

- Pay the past due amount or we will terminate your installment agreement under Internal Revenue Code Section 6159(b), and after you exhaust your appeal rights, the full amount you owe will be due.
- Pay online or mail a check or money order with the attached payment stub. **You can pay online now at www.irs.gov/payments.**
- Call 800-829-0922 if you need assistance determining the past due amount. You will receive this notice for each tax period that you owe however, the amount due to reinstate your installment agreement must be paid only one time to prevent default.

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

- Call 800-829-0922 to discuss the reason for default and provide us with your updated financial statement (Form 433-F). We may be able to restructure your installment agreement. 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 www.irs.gov/lowincomestatus.

If you disagree with the past due amount

- Call us at 800-829-0922 to review your account with a representative. Be sure to have your account information available when you call.





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What you need to do immediately—
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Right to request an appeal

You have the right to request an appeal to the IRS Office of Appeals any proposed termination or termination of your installment agreement under the Collection Appeals Program. You can call 800-829-0922 or send a Collection Appeal Request (Form 9423) to the address at the top of the notice. For more information about your appeal rights, including the time frame to request an appeal, see Publication 1660, Collection Appeal Rights.

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

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 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 includes:

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

Denial or revocation of United States passport

On December 4, 2015, as part of the Fixing America's Surface Transportation (FAST) Act, Congress enacted Section 7345 of the Internal Revenue Code, which requires the Internal Revenue Service to notify the State Department of taxpayers certified as owing seriously delinquent tax debt. The FAST Act generally prohibits the State Department from issuing or renewing a passport to a taxpayer with seriously delinquent tax debt.

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What you need to know—continued

Denial or revocation of United States passport—continued

Seriously delinquent tax debt means an unpaid, legally enforceable federal tax debt of an individual totaling more than \$53,000 that has been assessed and for which a Notice of Federal Tax Lien has been filed and all administrative remedies under IRC Section 6320 have lapsed or been exhausted or a levy has been issued. If you are individually liable for tax debt (including penalties and interest) totaling more than \$53,000 and you do not pay the amount you owe or make alternate arrangements to pay, we may notify the State Department that your tax debt is seriously delinquent. The State Department generally will not issue or renew a passport to you after we make this notification. If you currently have a valid passport, the State Department may revoke your passport or limit your ability to travel outside the United States. Additional information on passport certification is available at www.irs.gov/passports.

Payment options

Pay online, by phone, or with a mobile device. Visit IRS.gov/payments or the IRS2Go mobile app for all IRS payment options.

If you plan to mail a payment, consider the electronic options at IRS.gov/payments first. It's free to pay from a bank account (Direct Pay) or the Electronic Federal Tax Payment System (EFTPS). You can also schedule payments and receive email notifications. If you pay by check, money order, or cashier's check, make sure it's payable to the U.S. Treasury.

Can't pay it all now?

- Apply for a payment plan (installment agreement) at IRS.gov/OPA
- Consider an offer in compromise at IRS.gov/OIC
- Request a temporary collection delay at IRS.gov/tempcollectiondelay

To view the amount you owe and your payment history visit IRS.gov/account.

If we don't hear from you

Because you didn't meet the terms of the agreement, we'll terminate your installment agreement 30 days from the date of this notice if you don't take appropriate action immediately. Based on the tax lien that has arisen as a claim against all of your property, we may also file a Notice of Federal Tax Lien (NFTL) on your property at any time, if we haven't already done so. You have a right to appeal any proposed filing of the NFTL under the Collection Appeals Program (CAP).

If we file the NFTL, it may be difficult to sell or borrow against your property. The NFTL may also appear on your credit report.

In addition, as explained above, we have the right to levy (seize) your property if you don't pay your tax debt.



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Penalties

We are required by law to charge any applicable penalties.

Failure-to-pay

Description	Amount
Total failure-to-pay	\$5.00

We assess a 1/2% monthly penalty for not paying the tax you owe by the due date. 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. This penalty applies even if you filed the return on time.

We charge the penalty for each month or part of a month the payment is late; however, the penalty can't be more than 25% in total.

- The due date for payment of the tax shown on a return generally is the return due date, without regard to extensions.
- The due date for paying increases in tax is within 21 days of the date 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 of 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.

For a detailed calculation of your penalty charges, call 800-829-0922. (Internal Revenue Code Section 6651)

Removal or reduction of penalties

We understand that circumstances—such as serious illness or injury, 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.

We can generally process your request for penalty removal or reduction quicker if you contact us at the number listed above with the following information:

- Identify which penalty charges you would like us to reconsider (e.g., 2016 late filing penalty).
- For each penalty charge, explain why you believe it should be reconsidered.

If you write to us, include a signed statement and supporting documentation for the penalty abatement request.

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

You may qualify to have certain penalties removed based on a clean history. For more information visit the IRS on the web at www.irs.gov, and search for key words "first time abate."



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Penalties—continued

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:

- You wrote us asking for written advice on a specific issue
- You gave us complete and accurate information
- You received written advice from us
- You reasonably 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 address shown above. For a copy of the form, go to www.irs.gov or call 800-TAX-FORM (800-829-3676).

Interest charges

We are required by law to charge interest when you do not 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 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 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. (Internal Revenue Code Section 6601)

Description	Amount
Total interest	\$2.96

The table below shows the rates used to calculate the interest on your unpaid amount due. For a detailed calculation of your interest, call 800-829-0922.

Tax interest rates

Period	Interest Rate
July 1, 2019 through June 30, 2020	5%
Beginning July 1, 2020	3%



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Additional information

- Visit www.irs.gov/cp523
- You may find the following publications helpful:
 - Publication 1, Your Rights as a Taxpayer
 - Publication 594, The Collection Process
 - Publication 1660, Collection Appeal Rights
- For tax forms, instructions, and publications, visit www.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 www.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, we deal directly with taxpayers or their authorized representatives. However, occasionally we need to speak with other people, such as employees, employers, banks, or neighbors to gather or verify account information. If we contact a third party, the law prohibits us from sharing any more information than is necessary to obtain or verify what we need to know. You have the right to request a list of individuals we contact about your account.
- Keep this notice for your records.

We're required to send a copy of this notice to both you and your spouse. Each copy contains the same information about your joint account. Please note: Only pay the amount due once.

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 can help protect your taxpayer rights. TAS can offer you help if your tax problem is causing a hardship or you've tried but haven't been able to resolve your problem with the IRS. If you qualify for TAS assistance, which is always free, TAS will do everything possible to help you. Visit www.taxpayersadvocate.irs.gov or call 877-777-4778.

Low Income Taxpayer Clinics

Assistance can be obtained from individuals and organizations that are independent from the IRS. The Directory of Federal Tax Return Preparers with credentials recognized by the IRS can be found at <http://irs.treasury.gov/poimpo.jsf>. IRS Publication 4134 provides a listing of Low Income Taxpayer Clinics (LITCs) and is available at www.irs.gov. Also, see the LITC page at www.taxpayeradvocate.irs.gov/litcmap. Assistance may also be available from a referral system operated by a state bar association, a state or local society of accountants or enrolled agent or another nonprofit tax professional organization. The decision to obtain assistance from any of these individuals and organizations will not result in the IRS giving preferential treatment in the handling of the issue, dispute, or problem. You don't need to seek assistance to correct us. We will be pleased to deal with you directly and help you resolve your situation.