



Department of the Treasury  
Internal Revenue Service  
Memphis, TN 38101-0069

CAF

	SB
Notice	CP521
Tax Year	2014
Notice date	December 2, 2015
Social Security number	XXX-XX-XXXX
To contact us	Phone 1-800-829-8374

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XXXXXX



## Your installment agreement Monthly payment due: \$300.00

Thank you for your last payment of \$300.00, received on November 5, 2015.

Your monthly payment of \$300.00 is due on December 15, 2015. If you can't pay your monthly bill by this date, call us at 1-800-829-8374 to discuss your situation.

### Billing Summary

Amount you owed	\$3,790.11
Last payment received November 5, 2015	300.00
Additional failure-to-pay penalty	79.32
Additional Interest charges	53.84
<b>Remaining Balance</b>	<b>\$3,923.27</b>
<b>Monthly payment due by December 15, 2015</b>	<b>\$300.00</b>

### If we don't hear from you

If you don't pay \$300.00 by December 15, 2015, you may default on your agreement, interest will increase, and additional penalties may apply. **You can pay online now at [www.irs.gov/epay](http://www.irs.gov/epay).**

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## Payment

- Make your check or money order payable to the United States Treasury.
- Write your Social Security number XXX-XX-XXXX the tax year (2014), and the form number (1040) on your payment and any correspondence.

**Monthly payment due by  
December 15, 2015**

**\$300.00**

INTERNAL REVENUE SERVICE  
P.O. BOX 931200  
LOUISVILLE, KY 40293-1200





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Your billing details

Tax Year	Form	Amount you owed	Additional failure-to-pay penalty	Additional Interest Charges	Total
2014	1040	3,790.11	79.32	53.84	3,923.27
<b>Remaining balance</b>					<b>\$3,923.27</b>

Penalties

We are required by law to charge any applicable penalties.

Failure-to-pay

Description	Amount
<b>Total failure-to-pay</b>	<b>\$79.32</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 1-800-829-8374.



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Contact information

If your address has changed, please call 1-800-829-8374 or visit www.irs.gov.

Please check here if you've included any correspondence. Write your Social Security number ( ), the tax year (2014), and the form number (1040) on any correspondence.

<input type="checkbox"/> a.m.	<input type="checkbox"/> a.m.
<input type="checkbox"/> p.m.	<input type="checkbox"/> p.m.
Primary phone	Best time to call
Secondary phone	Best time to call



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**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.

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 remove or reduce (e.g., late filing penalty).
- For each penalty charge, explain why you believe removal or reduction is appropriate.
- Sign your statement, and mail it to us with any supporting documents.

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).

**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 sent a written request to the IRS 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 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 1-800-829-8374.

**Interest charges**

We are 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 penalty charges. 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 and may change quarterly. (Internal Revenue Code section 6601)

Description	Amount
<b>Total interest</b>	<b>\$53.84</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 1-800-829-8374.

Period	Interest rate
October 1, 2014 through December 31, 2014	3%
January 1, 2015 through March 31, 2015	3%



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**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 1-800-829-8374.
- Use an automated payment plan. You can set up a Direct Debit InInstallment 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.

For more information regarding payment arrangements, visit [www.irs.gov/payments](http://www.irs.gov/payments). If you'd like to pay the full amount due, please call 1-800-829-8374 for details and instructions.

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**Additional information**

- Visit [www.irs.gov/cp521](http://www.irs.gov/cp521).
- 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/e-pay](http://www.irs.gov/e-pay).
- 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.