



Department of the Treasury  
Internal Revenue Service  
Austin, TX 73301-0030

|                               |                  |
|-------------------------------|------------------|
| <b>Notice</b>                 | CP523            |
| <b>Tax period</b>             | 2016             |
| <b>Notice date</b>            | January 30, 2018 |
| <b>Social Security number</b> | NNN-NN-NNNN      |
| <b>To contact us</b>          | 800-xxx-xxxx     |
| <b>Your caller ID</b>         | NNNN             |
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JOHN AND JANE DOE  
123 MY STREET  
HANSON, CT 00000-7253

## Notice of intent to levy Intent to terminate your installment agreement

The monthly payment for your installment agreement is overdue. We didn't receive one or more payments from you, as your installment agreement requires. If you don't make the required payments (the past due amount), we will terminate your installment agreement 30 days from the date of this notice.

In addition, this notice is your notice of intent to levy. If we terminate your installment agreement and you exhaust your right to appeal the termination, then we may seek to collect the total amount of your unpaid liability, which includes any taxes, penalties, and interest, not just the unpaid installment payments.

### Billing Summary

|   |                    |
|---|--------------------|
| Amount you owed   | \$9,444.07         |
| Failure-to-pay penalty  | 34.98              |
| Interest charges  | 1,324.15           |
| <b>Total amount due if we terminate your installment agreement and you exhaust your appeal rights</b> | <b>\$10,803.20</b> |

JOHN DOE  
22 Boulder Street  
Hanson, CT 00000-7253

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## Payment

- Make your check or money order payable to the United States Treasury.
- Write your Social Security number (NNN-NN-NNNN), the tax year (2016), and form number (1040) on your payment.

INTERNAL REVENUE SERVICE  
AUSTIN, TX 73301-0030

- **Amount due remitted**

|    |
|----|
| \$ |
|----|

Continued on back...



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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](http://www.irs.gov/payments).**
- Call 800-xxx-xxxx if you need assistance determining the past due amount.

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

- Call 800-xxx-xxxx 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'll have to pay an additional fee of \$89.

### If you disagree with the past due amount

Call us at 800-xxx-xxxx 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 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-xxx-xxxx or send us a Collection Appeals 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

John Doe  
123 My Street  
Hanson, CT 00000-7253

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INTERNAL REVENUE SERVICE  
AUSTIN, TX 73301-0030

- **Amount due remitted**

|  |    |
|--|----|
|  | \$ |
|--|----|

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hear from you.

Back of payment stub

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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 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

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## Payment options

### Pay now electronically

We offer free payment options to securely pay your tax bill directly from your checking or savings account. When you pay online or from your mobile device, you can:

- Receive instant confirmation of your payment
- Schedule payments in advance
- Modify or cancel a payment before the due date

You can also pay by debit or credit card for a small fee. To see all of our payment options, visit [www.irs.gov/payments](http://www.irs.gov/payments).

### Offer in Compromise

An offer in compromise allows you to settle your tax debt for less than the full amount you owe. If we accept your offer, you can pay with either a lump sum cash payment plan or periodic payment plan. To see if you qualify, use the Offer in Compromise Pre-Qualifier tool on our website. For more information, visit [www.irs.gov/offers](http://www.irs.gov/offers).

### Account balance and payment history

For information on how to obtain your current account balance or payment history, go to [www.irs.gov/balancedue](http://www.irs.gov/balancedue).

If you already paid your balance in full within the past 21 days or made payment arrangements, please disregard this notice.

If you think we made a mistake, call 800-xxx-xxxx to review your account.

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## 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. We may also file a Notice of Federal Tax Lien on your property at any time, if we haven't already done so.

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If we don't hear from you – **continued**

If a lien is in place, it may be difficult to sell or borrow against your property. A tax lien will also appear on your credit report – which may harm your credit rating – and your creditors will be publicly notified that the IRS has priority to seize your property.

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 | \$34.98 |

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-xxx-xxxx.

(Internal Revenue Code Section 6651)

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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.

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 remove or reduce (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 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).

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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:

- You wrote us asking for written advice on a specific issue
- You gave us adequate 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 800-TAX-FORM (800-829-3676).

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## 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)

| <b>Description</b>    | <b>Amount</b>     |
|-----------------------|-------------------|
| <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 800-xxx-xxxx.

| <b>Period</b>                       | <b>Interest rate</b> |
|-------------------------------------|----------------------|
| October 1, 2013 – December 31, 2013 | 3%                   |
| January 1, 2014 – March 31, 2014    | 3%                   |
| April 1, 2014 – June 30, 2014       | 3%                   |
| July 1, 2014 – September 30, 2014   | 3%                   |
| October 1, 2014 – December 31, 2014 | 3%                   |
| Beginning January 1, 2015           | 5%                   |



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## Additional information

- Visit [www.irs.gov/cp523](http://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 Appeals Rights
- For tax forms, instructions, and publications, visit [www.irs.gov/forms-pubs](http://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](http://www.irs.gov/payments).
- You can contact us by mail at the address at the top of this notice. Be sure to include your social security 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. We 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 our assistance, which is always free, we will do everything possible to help you. Visit [www.taxpayeradvocate.irs.gov](http://www.taxpayeradvocate.irs.gov) or call 877-xxx-xxxx.

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Additional information – **continued**

**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/rpo/rpo.jsf>. IRS Publication 4134 provides a listing of Low Income Taxpayer Clinics (LITCs) and is available at [www.irs.gov](http://www.irs.gov). Also, see the LITC page at [www.taxpayeradvocate.irs.gov/litcmap](http://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 agents 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 contact us. We will be pleased to deal with you directly and help you resolve your situation.