



**TAXCLOSURE**  
YOUR IRS RESOLUTION SOLUTION

# 10 SHOCKING IRS MISCONCEPTIONS About Your Back Taxes

***Warning:** Information  
Contained in this  
Report May Help You  
Get Your Life Back.*



If you owe back taxes to the IRS, you're probably stressed, uncertain where to turn for help, and worried about your future. You might even feel like you've been backed into a corner.

In recent years, the economy has shifted radically in ways many of us never saw coming. Sadly, it's become all too easy for good people to fall into trouble or feel that they are out of luck. Please don't feel like you've done something wrong or that you're alone out there.



**It's NOT your fault.**

Millions of Americans owe back taxes—it's an epidemic. Fortunately, there's a cure. First, let's put your mind at ease and give you some perspective on what you're dealing with. Our job is to reveal the little-known truths about owing the IRS.

We explain how you can put your IRS problems and worries behind you and get back to living a normal life. A life where you're no longer 'looking over your shoulder' or feeling like you're being 'hunted by the taxman.'

To putting your mind at ease,

Dr. Charles T. Almond III  
TaxClosure, Inc.

**#1 IRS Misconception**

## The IRS Will Never Stop Trying To Collect My Tax Debt

**Not true.**

This may be hard to wrap your mind around, but the IRS has a special status it gives to taxpayers who simply can't afford to pay anything on their back taxes—it is called "Currently Not Collectible" or "CNC."

Once you are granted CNC status, the IRS will make no further effort to collect your debt, and you will be under no obligation to pay as long as you file and pay all future taxes on time. Your past debt will, in effect, be 'shelved,' and you will be left in peace.

However, to stay in CNC status, you must file and pay all future taxes on time. Failure to file or pay will cause the IRS to revert your status back to enforced collection status ("ECS").

### Who is eligible for Currently Not Collectible status?

#### To obtain CNC, you must:

1. Meet all the IRS requirements which prove you don't have the money to pay your debt
2. Fill out the single necessary form (IRS Form 433)
3. Communicate the contents of the single form (433) to an IRS Representative (your assigned IRS Revenue Officer or an IRS telephone representative at their 1-800 number).

Very few people will know how to complete all three requirements on their own. Don't feel bad. Most attorneys and accountants don't know this process because it is not taught in any high school, college, or graduate program, including law school.



This is why TaxClosure is unique. TaxClosure's founding firm only employs retired former IRS Revenue Officers and other IRS Collection Division staffers who are intimately familiar with everything associated with IRS tax debt resolution. During 40 years of daily practice before the IRS Collection Division, TaxClosure's founding firm discovered that 90% of Americans can achieve CNC status for any amount—large or small.

Knowing what TaxClosure's former IRS Revenue Officers and IRS Collection Division staffers know is the key to a swift and efficient resolution of your IRS tax debt situation.

Once you're in CNC, you can stop worrying about your IRS debt. It's a huge relief, a real weight lifted off your shoulders. Best of all, after ten years, the debt—including any and all interest and penalties that have accrued—is entirely forgiven due to an IRS Statute-of-Limitations.

## #2 IRS Misconception

### I Only Get One Payment Arrangement With The IRS. I Have to Accept My Current Situation.



#### **Not true.**

In fact, you have a large volume of taxpayer rights associated with the IRS. One of these rights is your ability to request changes to any existing agreement.

If you currently have an installment agreement with the IRS, you can apply to change that arrangement. At any time, any taxpayer who experiences a change of financial circumstances can call the IRS to request a downward modification of an existing installment. Changing your agreement or having your case put into CNC status is the quickest and easiest way to resolve tax debts that you can no longer afford to pay.

In fact, if your financial circumstances change the very next day after entering an IRS Payment Agreement, you can call the IRS and request a modification.

For example, say you arranged a payment plan with the IRS yesterday. Today, you come into work only to be handed a pink slip and told, "Thanks, good luck, you are let go." You can call the IRS right then and there to seek a zero-pay plan or a more affordable payment plan.



And here's another shocker: the IRS will agree in virtually every instance. You just need to know exactly what to present and how to present it. That's where TaxClosure comes in. It tells you exactly what to do and how to do it.

By teaching you your taxpayer rights, TaxClosure allows you to take control of your IRS situation and get the outcome that is right for you. It's a simple process that you can take care of in a single day.

### #3 IRS Misconception

## The IRS Doesn't Waive Back Taxes. Ever.

### Not true.

The IRS waives the collection of past-due taxes for people who can't afford to pay.

At TaxClosure, our retired IRS Collection Revenue Officers will show you how to convey your situation to the IRS in the way the IRS requires. If you don't deliver the information in the prescribed way, you can err into a pay plan that you cannot afford. You don't want to make this mistake, and the IRS doesn't want you to make this mistake. It does them no good to create an installment pay plan that will default in the first month or two. TaxClosure is the Rosetta Stone for properly communicating your financial circumstances to the IRS to come away with an affordable pay plan or, if you qualify, a zero-pay plan.

The purpose of using TaxClosure is to present the IRS with a factually accurate representation of your ability or inability to pay and request that they put you in a truly affordable pay plan or the IRS's CNC zero-pay plan.

In the vast majority of cases, the IRS takes little or no time to agree to close your case based on one of the above two statuses. At the conclusion of the call to the IRS, your collection case is now closed from that moment on. Wouldn't that be a tremendous relief? You will not be asked to pay any of that IRS debt unless and until you put yourself back into Active Collections by mailing in another late or unpaid balance due tax return in a future year.

And, you WILL be put back into Active Collections if you don't keep up to date on your current and forward tax obligations. So, of course, once you achieve CNC, there's no way you're going to want to go back into Active Collection status.

With CNC status, you can pay your current year's taxes in good faith, knowing they won't be applied to your back taxes, leaving you in the hole for the current year. This is accomplished by making all your subsequent payments—"designated payments." All that means is writing your SSN/1040/ and the year you want it applied to on your check's Memo line (e.g., **999-45-1234/1040/2024**).

## #4 IRS Misconception

# The IRS Will Stop at Nothing to Get My Money and/or My Assets

## Not true.

If you can prove to the IRS, on their terms, using their form, using their language and their standards, that you truly cannot afford to pay, then they have the ability to relieve you of your obligation to pay. And they actually want to do so if you show them that you qualify.

**Read that sentence again.**

**The IRS actually wants to relieve you of your burden to pay, if you are unable to pay.**

The IRS prefers to spend their time and resources chasing down people who can make payments. It's a waste of their time and resources to keep running after people who don't have the ability to pay. Of course, the IRS will do everything and anything in their power to get you to pay. But as the old saying goes, "You can't get blood from a stone," and the IRS doesn't want to waste their efforts attempting to do so. If you truly can't pay, then they want to turn their attention elsewhere, and you are off the hook.

Hear this: the IRS is NOT out to destroy you financially. That's why there are very clear and specific procedures for evaluating who can pay and who can not pay.



For those who can pay, they will work out a reasonable and affordable pay plan.



For those who can't pay, the IRS will put them in "Currently Not Collectible" status, or CNC.

Once you are put in CNC status, the IRS will make no further effort to collect the back taxes, and you're under no obligation to pay them.

## Note:

If you currently have a payment agreement in place that you can't afford to pay, TaxClosure can help you negotiate a lower payment or perhaps secure a determination of no payment at all.

Most people aren't familiar with CNC status. How could you be when it is not taught in any school or course? That is why TaxClosure plays an essential role in the good health and well-being of the American taxpaying public.

TaxClosure was formulated by our retired IRS Collection Revenue Officers. These ladies and gentlemen are, by definition, the most familiar individuals with this process. It's very simple for them to walk you through the process. They have the experience and the know-how, and not only do they know exactly what the IRS needs to hear, but they also know how to present it in a way that the IRS can take immediate positive action on your behalf.

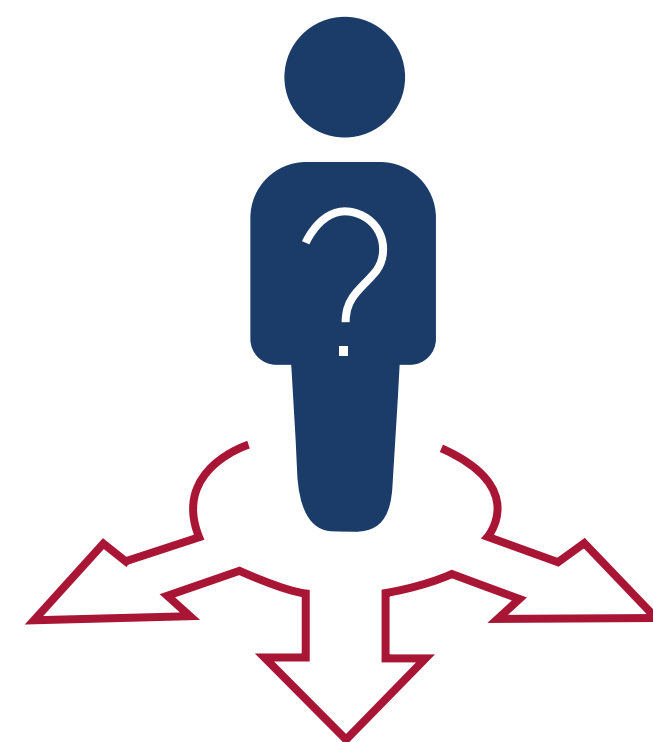


**#5 IRS Misconception**

## I'm in This Alone and No One Can Help Me

### Not true.

You might be shocked to learn that more than 50 million Americans owe some amount of back taxes to the IRS. And, as we've all learned by now, where there's money, scam artists aren't far behind.



In recent years, a number of companies have appeared on TV that claim to help taxpayers resolve back tax debt, but don't. It's disturbing that the majority have been proven to be scammers and fraudulent service companies. They know you're worried and stressed, and that vulnerability makes it easy for them to prey on you.

Some charge as much as \$5,000 to "look into" your situation. Often, they take months to come back with disappointing news that they can't (or didn't) really help you.

In contrast, TaxClosure offers a money-back guarantee. We're the good guys, and that's one of the ways we can prove it to you. We have removed the risk that the shady operators have made you wary of. You're right to be skeptical. We understand and encourage your due diligence.

The retired IRS Revenue Officers who helped formulate TaxClosure are experts. Only now, they're working for the other team—the taxpayer! Really, there's no one better or more trustworthy to have on your side. We know there are a lot of sharks out there and realize you may have already lost money to them.

**#6 IRS Misconception**

## **My Accountant Is The Best Person To Help Me Get Tax Relief**

### **Not true.**

There really isn't any opportunity to obtain any level of education on the methods used by the IRS. There's no concise guide to taxpayers' rights (at least none that 'regular' people can understand), and very few people—in any profession—know how to achieve real IRS tax debt relief. It's rare to find an accountant who knows how to communicate with the IRS Collection Division.

Accountants are not required to learn, nor is there a course in any academic institution that teaches how to navigate the IRS Collections process. So, while your accountant may know a lot about preparing taxes, he or she probably knows very little about how to get closure on your past IRS tax debts.

It may seem odd, but the IRS Collection Division is a highly specialized agency. The only people who truly know its inner workings are the people who have worked inside the IRS Collection Division. They are the ones who have gained the necessary specialized knowledge to help you resolve your tax debt issues.

### **Specialized Knowledge Inside a Specialized Agency**

It is clear why TaxClosure's founding firm hired retired IRS Revenue Officers. They know and can do what virtually no one else can do, and they use that knowledge and know-how to your advantage. It is that very reason that TaxClosure's customers get the best outcome each and every time.

Period. Proven. Over and over again for over 40 years.

**#7 IRS Misconception**

## I Should Borrow Against My Retirement and Get My Tax Nightmare Over With

### Don't do it!

Only in the most extreme circumstances will the IRS even consider a person's retirement accounts as a means of tax debt repayment.

If you simply can't afford to pay your back taxes other than by using money in your retirement accounts, then just show the IRS that you cannot afford to pay. The IRS can relieve you of payment and isn't that a better solution than draining your retirement coffers?

The IRS wants to get the money that people can afford to pay, but they are not out to destroy anyone financially. That's why there are specific procedures for evaluating who can pay and who can't pay. Fortunately, there is a process for proving what you're capable of paying (or not), and it is far easier than you can possibly imagine.

**Very simply put: If you are unable to pay, the IRS would rather know that and move on to someone who can.**

For those who can pay, the IRS will work out a payment plan. And remember, even if you already have a pay plan, you can always request a modification due to a change of financial circumstances at any time. When TaxClosure customers use their newly acquired knowledge and taxpayer rights associated with presenting their financial condition and ability to pay, then such modifications typically result in the IRS granting a much lower payment or a Currently Not Collectible zero-pay plan agreement.

**It's your right.**



**#8 IRS Misconception**

## If I Avoid the IRS, They'll Go Away

### Don't do it!

If you avoid the IRS, your situation will only get worse.

Until they collect what you owe, they will continue to escalate their collection efforts. They will use everything in their arsenal to collect, including bank levies, wage or income levies, and/or seizures until you reach out to them to request a resolution.

There are only three forms of IRS Debt resolution. Full pay, Part Pay, and No Pay.

If you take advantage of TaxClosure and prove to the IRS that you can't afford to pay, they can relieve you of payment and put you back into good standing.

No more chasing. No more phone calls, letters, and threats. No more surprise visits to your home or work. They will leave you alone.

Avoiding the IRS is about the worst thing you can do. They won't go away, and your debt will mount quickly as they add their interest on top of your existing tax and penalties.



They will continue to dun you with their Notices. You will feel worse and worse each time you read their Notices warning you that they have the right to take your bank accounts, wages, or other identifiable sources of income. Take a proactive stance and reach out to TaxClosure as soon as possible to make it stop. And stop it will, as soon as you complete the TaxClosure program. Imagine, for as little as \$1,000, you could be on the way to ending this nightmare once and for all.

**#9 IRS Misconception**

## I Should Hire One of The Tax Relief Companies that Advertise on TV

### Don't do it!

I hate to have to say it, but there is just no way around it: The tax resolution industry is full of crooks and bad actors. They prey on your fear and vulnerability. They sound official and are trying to put your mind at ease—they know you're longing for someone to just take this problem away and off your shoulders.

### Beware...

What they're doing is committing fraud. There's no way (and really no reason) to sugarcoat it. There are some more scrupulous companies, but most charge hefty fees and never seem to arrive at a result. Many of them talk a good game, but a game it is. They often make matters much worse by playing hide and seek with you and the IRS. They situate themselves in the middle of the action (between the IRS and you, the taxpayer), which is a major point of aggravation for the IRS and one you want to avoid becoming a part of.



The IRS respects—and responds to—direct and proper communication on their forms. They are also well aware of these bad actors and are not happy about their behavior.

How will you be able to recognize which companies are bad actors? Check the number and the nature of their complaints and ratings on the internet in general, as well as with consumer reporting agencies such as the BBB (Better Business Bureau). It is important to note that there are occasions where a company might have a good BBB score, but behind it, there could be hundreds of complaints in which the company made a gesture to correct their conduct, and the BBB closed the matter, allowing the company's score to remain high. To me, those things matter when you are evaluating who is the better choice for help.

## #10

## IRS Myth

## My Situation is Different

### Not true.

Almost everyone we talk to thinks their situation is unique.

*“That’s great for that other person, but my situation is different. I’m pretty sure TaxClosure can’t help me. I owe taxes because...”*

There is no place on the IRS form asking for any information about WHY you owe. Did you read that carefully? It doesn’t matter WHY you owe taxes. If you can’t pay, you can get relief. There is zero subjectivity in the process. IRS Representatives are not allowed to make any judgments about your personal financial decisions. It just does not factor in. So, no matter how you got there, the only question to be asked and answered is whether or not you can afford to pay what you owe. Period. End of story.

The entire process is based on pure fact. At this exact moment in time, you either have the means to pay, or you don’t.

TaxClosure is designed to follow the IRS program for people who can’t afford to fully pay the amount of current and/or back tax due.

Whatever the reason you got into this situation and no matter why you can’t pay—these DO NOT FACTOR IN. Hopefully, that’s a relief to hear.

TaxClosure is for most people who owe back taxes, and we are pleased to be the vehicle of your relief.



In closing...

I realize we've hit some of the most important takeaway points multiple times in this short report. I've learned that when people are in a stressful situation, they sometimes need to hear a message several times and in several ways to digest and retain it, especially when dealing with the IRS.

Many people find the IRS agency mysterious, hard to understand, and in some instances, terrifying. We've heard stories about people who owe taxes and reacted badly.

## **Divorce. Depression. Hopelessness.**

Yet, the bottom line remains true: If you owe the IRS money that you can't afford to pay, regardless of how you came to owe the debt, or how much you owe, TaxClosure can help you.

Everyone's situation isn't really different because they all have that one thing in common—they can't afford to pay.

So, if you owe back taxes, TaxClosure can help you get THE BEST resolution in the shortest amount of time, no matter your personal circumstances. The best part is you will have a resolution (affordable pay plan or approved IRS authorized No Pay plan) shortly after your purchase and use of TaxClosure. It's quick, easy and simple. Fill in one form, and you are 90% done.

I encourage you to put your tax nightmare behind you here and now. You can get started by purchasing TaxClosure on our website and following the easy video instructions.

Don't spend another minute worrying about the IRS. You don't want to be sharing Jamie Routh's remorse:

***"I wish I had known about TaxClosure sooner. The ONLY people who actually knew what to do were the former IRS Revenue Officers (not the attorneys and accountants that I had paid much more money to). Don't go through years of anxiety and stress like I did. Get TaxClosure and get on with your life."***

I hope this report has helped to put your mind at ease. I encourage you to take the next step and allow TaxClosure to help you resolve your IRS back tax debt problem. Put this action plan in place, act now, and get back to living a normal life and planning for your future. After that, please tell a friend. You would be shocked to know exactly how many people you know owe the IRS. Helping others can be contagious.

To your peace of mind,



Dr. Charles T. Almond III  
TaxClosure, Inc.