



DO YOU OWE
THE IRS?

10 THINGS
YOU NEED
TO KNOW

(Before)



OptimaTax[®]
RELIEF



15 CASE
STUDIES
RESOLUTIONS

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10 THINGS YOU NEED TO KNOW WHEN YOU OWE THE IRS

Dealing with the IRS can be a nerve racking and pain staking process for taxpayers but it doesn't have to be. The Internal Revenue Code is so complicated and convoluted that most people feel completely in the dark when approaching the IRS to resolve their tax debt problems. The less knowledge a taxpayer has about the inner workings of the IRS, the more intimidated they feel when it comes time to resolving their issues. This complexity and intimidation is a significant advantage for the IRS when it comes to negotiating with most consumers. There are certain facts that the IRS would never readily share with consumers that shed light on their internal strategies and processes. In an effort to better educate and assist consumers, Optima Tax Relief has compiled the following report of 10 Facts you have to know when dealing with the IRS:

1. The approval percentage of an Offer in Compromise is significantly higher

when submitted by a tax professional.

Submitting an Offer in Compromise (OIC) is a very intricate process, and there are many underwriting guidelines that need to be met to be

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successful. An Enrolled Agent, CPA or Tax Attorney with sufficient experience in the OIC process knows the eligibility requirement and what the IRS is looking for. It is paramount that a consumer has professional help to tailor these offers properly.

2. The conviction rates of IRS criminal cases are above 92%.

When it comes to criminal cases the IRS has a very high success rate. If you are facing civil or criminal tax charges from the IRS, getting professional legal

representation is absolutely indispensable.

3. The IRS would rather settle your case before it goes to trial.

The IRS is an incredibly overworked and underfunded agency. If they have an opportunity to settle your case before it goes to the courtroom, they would prefer that option. Tax Resolution professionals are trained to take advantage of these settlement opportunities on your behalf.

4. The IRS will typically only move to seize assets when it cannot resolve otherwise.

It is in your best interest to begin the settlement process with the IRS as soon as possible so that you demonstrate that you are willing to resolve your back tax issues. Showing you are willing to engage the IRS will help you retain your assets while you are in the process of negotiation.

5. There is no percentage limitation on what the

IRS can garnish from your paycheck!

The IRS is the most aggressive collector on the planet. This should be reason enough to seek help from a reputable Tax Resolution company to resolve your unpaid tax issues with the IRS.

6. In many instances, entry level auditors and collection agents do not have tax or financial backgrounds.

Be very selective who you choose to help you in IRS tax resolution assistance. Typical tax preparation companies and accounting firms are generally not trained in handling the various IRS resolution strategies. To resolve past due taxes and become compliant with the IRS, you want to work with a professional that has in depth knowledge and has successfully represented numerous clients in IRS negotiations.

7. The IRS has a 10 year period to collect taxes from the due date, but can extend this out in many cases.

Just because the IRS did not come calling after a couple of years of missed taxes does not mean you are in the free and

clear. They most likely have not gotten around to processing your file yet. You should be proactive about becoming compliant now, to avoid worse problems down the road. Eventually your file will rise to the top of their stack.

8. Taxes are very difficult to remove through a bankruptcy.

Even through bankruptcy, unpaid taxes may stay with you and bankruptcy may not be the best solution to your unresolved

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tax issues. Even if you have filed bankruptcy, or are considering it, make sure to get legal advice on how that might affect any back taxes you owe to the IRS or state agencies.

9. Anything you write or say to an agent can be used against you.

This is one of the most important reasons how

an experienced Tax Relief organization can benefit you with professional representation and protection. Good firms will know how to present your case and what information to share (and not share) to achieve an optimal solution. The slightest misinformation or misfiling could set you back to square one.

10. IRS interest and penalties can reach over 40% of the tax debt!

That is a tremendous amount of penalties that can be added to your unpaid taxes. Don't let this happen to you! If it does, you do not necessarily have to pay that in full. Oftentimes in reaching a settlement with the IRS, you can achieve a substantial or full reduction of the past due interest and penalties.

Optima Tax Relief Case Study:

A LOOK AT THE TAX RESOLUTION PROCESS

The U.S. tax code is very complicated, which has led to millions of American taxpayers experiencing a wide array of tax problems. Many of these taxpayers end up in a situation where they owe more to the IRS than they can afford to pay, including interest and penalties. The IRS will use a variety of tactics such as wage garnishments, bank levies or tax liens to motivate taxpayers into repayment. Most often, taxpayers have no experience in dealing with the IRS, and do not have a strong enough understanding of U.S. tax law to successfully negotiate a settlement with the IRS.

There are numerous tax relief organizations that offer such services and represent the taxpayer during the negotiation process with the IRS, one of the largest such organizations is Optima Tax Relief. The following are case studies compiled from Optima Tax Relief's database that represent both typical and atypical results achieved by

Optima's staff of tax attorneys, enrolled agents, and case managers.

What types of cases were selected for the case study?

A wide range of client cases were selected encompassing offer in compromises (IOC), installment agreements, wage levies, bank levies, substitute for return (SFR) filed by the IRS, and unfilled tax returns.

Are all client cases similar?

Since each client has individual differences within their personal financial situation, tax problem, and the length of time the issue has existed with the IRS, the steps taken to resolve the matter will vary for each particular client.

However, the case studies were selected to demonstrate, to a large degree, the types of tax issues that Optima Tax Relief deals with on a daily basis, as well as the actions taken by Optima's staff in each particular case.

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Case 1: Graphic Designer Settles \$10,500 Tax Liability for \$100*

Taxpayer: *Kenny C. – Graphic Designer*

Tax Problem:

Kenny came to Optima Tax Relief as a self employed, freelance graphic designer. He had been on an Installment Agreement for a tax debt balance, but fell into financial hardship and defaulted. That resulted in the IRS rescinding the agreement and demanding the entire balance due. If he did not pay the entire balance they threatened to file Federal Tax Liens against him. He owed just over \$10,500.

Optima Tax Relief's Solution Process:

Step 1: Optima's team was successful in immediately getting the IRS to approve a Hold on their collection activity.

Step 2: Optima was able to prove his financial hardship and place Kenny in a Currently Non-Collectible status.

Step 3: Optima was able to negotiate with the IRS to accept an Offer in Compromise on Kenny's behalf which settled the liability for a total of \$100.

End Result:

Optima was able to settle Kenny's \$10,500 tax liability for \$100.



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Case 2: IRS Accepts \$500 Payment for \$60,000 Tax Liability*

Taxpayer: *Keith W. – Truck Driver*

Tax Problem:

Keith, a truck driver in California, faced issues surrounding the past 10 years of his tax filings. The IRS threatened Keith with Intent-to-Levy notices and aggressive collections for \$60,000.

Optima Tax Relief's Solution Process:

Step 1: Optima's team immediately stopped the IRS from acting on their Intent-to-Levy.

Step 2: Optima built an extensive Offer in Compromise case.

Step 3: Optima was able to negotiate with the IRS to accept \$500 as a payment in full for his original \$60,000 tax liability, and close their case against Keith.

End Result:

Optima was able to settle Keith's \$60,000 tax liability for \$500.



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Case 3: Realtor's Monthly \$5,000 Installment Reduced to \$300*

Taxpayer: *Tyler G. – Realtor*

Tax Problem:

During the recent recession, Tyler fell behind on his taxes by several years. He received a letter from a Revenue Officer at the IRS indicating he would be required to make payments towards his \$166,000 tax liability. In good faith, Tyler contacted the Revenue Officer and completed financial forms to determine what amount he could afford. He was notified that he would be expected to pay \$5,000 per month and that he faced a possible bank levy if he failed to comply.

Optima Tax Relief's Solution Process:

Step 1: After a detailed analysis of Tyler's case, the

team at Optima contacted the Revenue Officer in charge of his case.

Step 2: Optima structured an Installment Agreement which brought down his monthly obligation from \$5,000 to \$300 for the first three years of the payment plan.

Step 3: Moreover, Tyler's total tax liability was reduced by \$30,000.

End Result:

Optima was able to reduce Tyler's monthly installment obligation from \$5,000 to \$300, as well as reducing his total tax liability by \$30,000.



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Case 4: Permanently Disabled Taxpayer Settles \$17,326 Tax Liability for \$50*

Taxpayer: *Doris B. – Permanent Disability*

Tax Problem:

Doris came to Optima after years of trying to work through troubles with the IRS. On permanent disability and a fixed income of just over \$1,100, per month she currently lives with her daughter. Doris had made several arrangements in good faith with the IRS, but the amount the IRS required was unaffordable. As a result, scheduled payments were missed incurring more penalties and interest. As of April of 2013, Doris faced a liability of \$17,326 and had not yet filed for 2012. In addition, she had accumulated a great deal of penalties for non-compliance in past tax filings.

Optima Tax Relief's Solution Process:

Step 1: Optima was able to establish a Currently Non-Collectible status, thereby stopping all collection attempts.

Step 2: Subsequently, Optima presented Doris' case to the IRS and was able to prove that paying her tax debt would create an undue hardship.

Step 3: After completion of negotiations with Optima, the IRS agreed to accept a settlement offer of \$50 as payment in full.

End Result:

Optima was able to settle Doris' \$17,326 tax liability for \$50.



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Case 5: \$22,420 Tax Liability Settled for \$100, Inheritance Saved*

Taxpayer: *Jonathan V. - Unemployed*

Tax Problem:

Jonathan's father passed away a couple of years ago and left him an inheritance. Jonathan had to pay taxes on the money because his dad didn't take the appropriate steps that would have shielded the inheritance from IRS taxes. The tax liability was \$22,420, plus an unfilled tax return. Jonathan was initially able to set himself up on a monthly Installment Agreement with the IRS, but since he's currently unemployed, it became unaffordable for him and his wife.

Optima Tax Relief's Solution Process:

Step 1: Optima Tax Relief gathered all of their pertinent

financial information and completed a thorough investigation of their situation.

Step 2: During the investigation, Optima discovered that he was eligible for a Currently Non-Collectible status.

Step 3: Further negotiations allowed Optima to complete an Offer in Compromise for \$100, saving a total of \$22,340.

End Result:

Optima was able to settle Jonathan's \$22,420 tax liability for \$100 with an Offer in Compromise.



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Case 6: Disabled Factory Workers Settle with IRS for \$100, Save \$44,888*

Taxpayer: *Randy & Jo R. – Disabled Factory Workers*

Tax Problem:

Randy & Jo were struggling. They are raising their two grandkids and live on a fixed income. They almost lost their home to the bank and spent their retirement savings to save it. Jo suffered a back injury which required surgery which placed her on disability. When they called Optima Tax Relief, they owed over \$42,000 to the IRS, and had not yet filed their latest year returns. Randy was close to having his wages garnished by the IRS.

Optima Tax Relief's Solution Process:

Step 1: Optima Tax Relief was able to put an immediate Hold on the IRS collection activity.

Step 2: With the IRS collection stalled, Optima conducted a full review of their financial situation. Optima discovered that Randy and Jo were eligible to be placed in Currently Non-Collectible status.

Step 3: Due to their financial hardship, Optima was able to further negotiate for them, and lower their balance to \$100 and save Randy & Jo \$44,888!

End Result:

Optima was able to settle Randy and Jo's \$42,000 tax liability for \$100.



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Case 7: Pastor Settles \$150,000 IRS Tax Liability for \$500*

Taxpayer: *Walter C. – Pastor*

Tax Problem:

Walter C. is the pastor of his church in California. He and his wife have a modest life with a combined income of just over \$60k/year, living paycheck to paycheck. They owed the IRS \$125,771.07 for the tax years 2000 – 2011. Due to penalties and interest their balances grew to over \$150,000. The IRS was actively pursuing them, was unwilling to negotiate, froze their bank accounts, and started garnishing their wages.

Optima Tax Relief's Solution Process:

Step 1: Optima Tax Relief was able to stop the IRS collection activity almost immediately.

Step 2: By working together

with the clients, Optima was able to place them in a Currently Non-Collectible status.

Step 3: Next, Optima negotiated with the IRS to agree to a settlement of the balance, ultimately, reducing their debt down to a total of \$500.

Step 4: To prevent a reoccurrence of their tax issues, Optima assisted Walter and his wife on making estimated tax payments throughout the year to avoid owing again in the future.

End Result:

Optima was able to settle Walter and his wife's \$150,000 tax liability for \$500.



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Case 8: Disabled Print Shop Manager Settles \$10,767 Tax Liability for \$100*

Taxpayer: *Roger R. – Disabled Print Shop Manager*

Tax Problem:

Roger was a Print Shop Manager out of Texas before a medical heart condition caused him to become permanently disabled, reducing his income by 2/3 of his previous salary. He was not able to afford his taxes and wound up owing \$10,767 to the IRS. He created a payment arrangement with the IRS, but it was unaffordable based on his newly reduced disability income, and it was going to take multiple years to pay off. Both his wife and son started contributing as much as possible financially, but unfortunately it still wasn't enough and they eventually lost their home to foreclosure.

Optima Tax Relief's Solution Process:

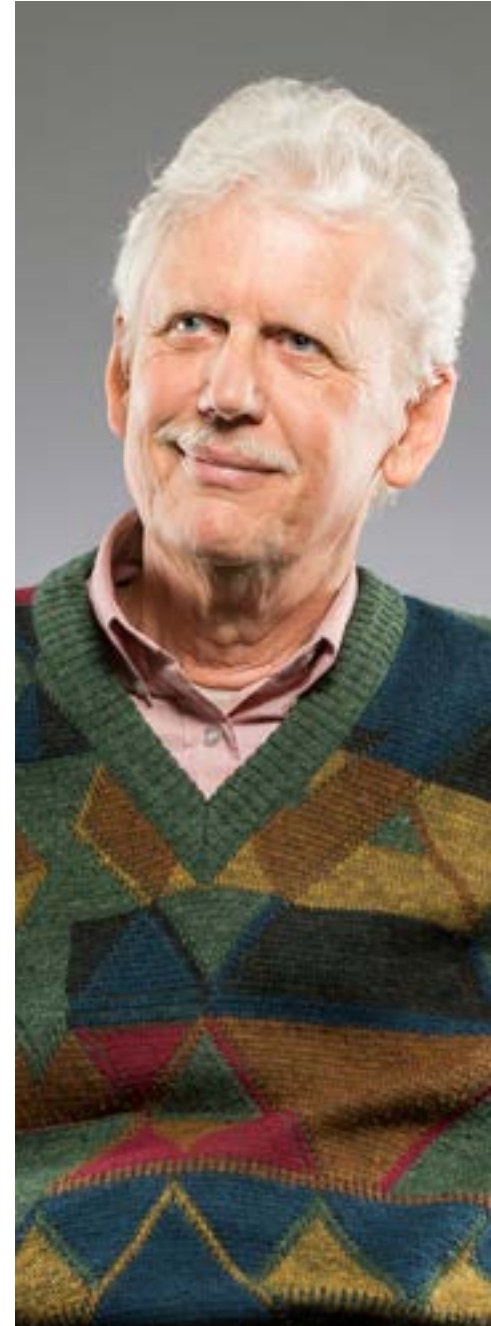
Step 1: Optima was able to stop the monthly payment by placing them into a Currently Non-Collectible status with the IRS.

Step 2: Next Optima filed their current year tax return which resulted in a maximum refund.

Step 3: Optima applied the maximum refund to reduce their existing balance. **Step 4:** Finally Optima negotiated an Offer in Compromise with the IRS, reducing the balance to \$100, saving them \$10,667 or 99.07% of their balance!

End Result:

Optima was able to settle the \$10,767 outstanding tax liability for \$100, a savings of 99.07%.



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Case 9: Sub-Contractor Settles \$42,838 Tax Liability for \$100*

Taxpayer: *George C. – Sub-Contractor*

Tax Problem:

George is a sub-contractor out of Florida. His business was hit hard with the struggling economy. In order to stay afloat, he had to stop withholding his earnings for taxes, resulting in \$42,838 taxes owed over six different tax years. Eventually, the IRS placed him into collections, and had a lien placed against his home.

Optima Tax Relief's Solution Process:

Step 1: Optima Tax Relief reassessed his filed returns and financial statements.

Step 2: Optima filed adjusted tax returns for the client and were able to get an Offer in Compromise for \$100 approved, saving the client \$42,738.

Step 3: The lien against his home was lifted.

End Result:

Optima was able to settle the \$42,838 tax liability through an Offer in Compromise for \$100, a savings of 99.76%.



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Case 10: John Settled His \$35,779 Tax Liability for \$100, Saving 99.72%*

Taxpayer: *John A. – Unemployed*

Tax Problem:

John had some medical issues that required his hospitalization. As a result, he lost his job. He depleted his retirement savings and had to file bankruptcy resulting in a voluntary surrender his home to the bank as a short sale. During this financial hardship, John took an early distribution of his retirement funds triggering a \$35,779 tax liability to the IRS. To collect, the IRS then placed Wage Levy against John.

Optima Tax Relief's Solution Process:

Step 1: Optima immediately negotiated to get the Wage Levy released.

Step 2: Optima prepared and

filed John's tax return for 2011 which the client had not filed.

Step 3: Optima was able to prove John's hardship to the IRS Revenue Officer who approved a Currently Non-Collectible status, allowing Optima time to gather further financials and documents.

Step 4: Ultimately, Optima negotiated an Offer in Compromise that reduced the tax liability to \$100, saving John \$35,679 of what he originally owed.

End Result:

Optima was able to settle the \$35,779 tax liability through an Offer in Compromise for \$100, a savings of 99.72%.



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Case 11: \$25,000 Wage Levy Released and Removed Entirely*

Taxpayer: *Keith B. – Insurance Agent*

Tax Problem:

Keith had not filed his tax return for numerous years. He owed over \$80,000 in back taxes, penalties and interest. The IRS Revenue Officer assigned to Keith's case filed a Substitute For Return (SFR) which led to a \$24,488 wage garnishment against Keith's quarterly insurance sales commissions payout, and an additional \$2,000 Bank Levy.

Optima Tax Relief's Solution Process:

Step 1: One of Optima's Tax Preparation Professionals helped Keith itemize his expenses and maximize his deduction.

Step 2: The assigned Optima Case Manager and one of Optima's Tax Attorneys worked closely to convince the Revenue Officer to cancel the levy that was placed on Keith's wages.

Step 3: Optima negotiated with the Revenue Officer to release the total amount levied from Keith's wages (\$24,488) and accepted a reasonable payment plan for Keith.

End Result:

Optima negotiated a release of the total amount levied (\$24,488), removed the wage levy entirely, and the IRS accepted a monthly payment plan that Keith could reasonably afford .



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Case 12: \$90,000 Tax Liability Ruled Non Collectible*

Taxpayer: *Keith C. – Retired Farmer / Truck Driver*

Tax Problem:

Keith had not filed his tax returns for over 10 years, owing over \$90,000 in back taxes, penalties & interest. The Revenue Officer assigned to this case had levied his bank account and social security income. Additionally Keith's farm could be seized by the IRS.

Optima Tax Relief's Solution Process:

Step 1: Optima convinced the Revenue Officer to remove the levy.

Step 2: Optima convinced the Revenue Officer to realize Keith's hardship and approve a Currently Non-Collectible status.

Step 3: Optima demonstrated that the client's situation did not improve while within the 10-year statute of limitations. Because of this, the debt owed to the IRS will become non-collectible and no other form of tax resolution will be necessary.

End Result:

Optima successfully negotiated that the \$90,000 tax liability owed was non-collectible, rendering additional tax resolution unnecessary.



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Case 13: Self-Employed Plumber Pays \$744 for \$20,000 Tax Debt*

Taxpayer: *Tim W. – Self-Employed Plumber*

Tax Problem:

Tim developed an outstanding IRS debt of \$20,200 due to incorrect accounting advice.

He made about \$2,000 a month with disposable income of \$744. The IRS had given him a deadline of March of 2012 to file back tax returns for 2009 and 2010.

Optima Tax Relief's Solution Process:

Step 1: Optima persuaded the auditor to accept a financial hardship reasoning, thereby placing the taxpayer in Currently Non-Collectible status.

Step 2: A few months later this client satisfied the statute of limitations on 2003 back

taxes which mandated a year of Currently Non-Collectible status.

Step 3: Optima demonstrated that collection of the taxes owed would be unfair and inequitable. Subsequently, an Offer in Compromise was submitted to the IRS which led to a pending settlement of just \$744.

End Result:

Optima successfully negotiated the \$20,000 tax debt down to a \$744 Offer in Compromise settlement.



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Case 14: Bank and CD Levy Release*

Taxpayer: *John G. – Working from Home*

Tax Problem:

John's total IRS debt was \$123,000.00. To collect, the IRS placed a levy on John's savings and checking accounts (joint account with \$12,000 in the bank). The IRS also placed a levy on his wife's CD account which belonged solely to her for \$63,000. This totaled a \$75,000 levy for the three accounts.

Optima Tax Relief's Solution

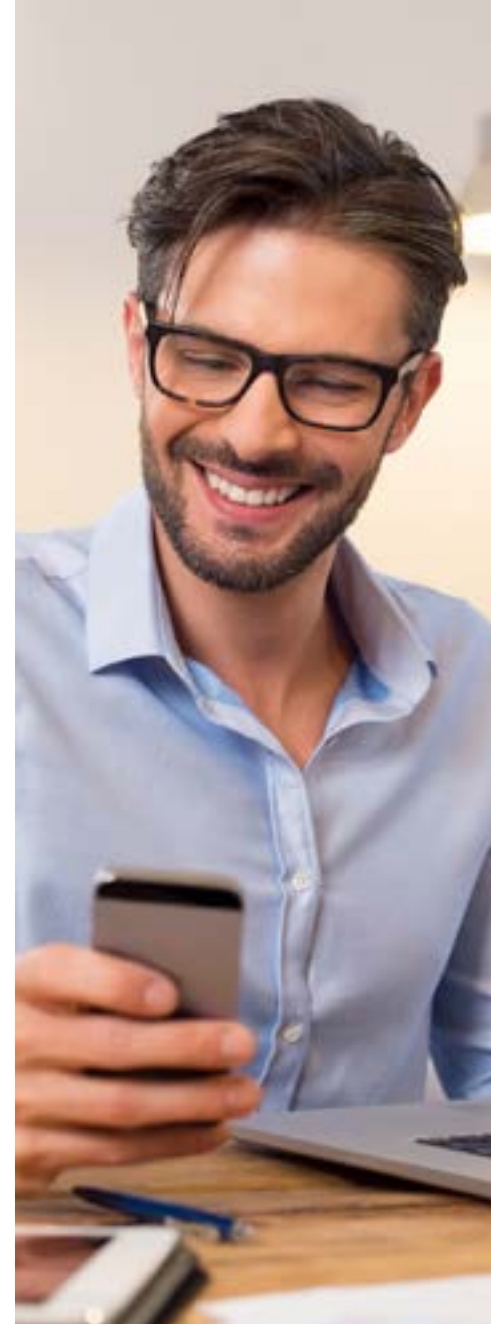
Process:

Step 1: Optima negotiated a 60-day hold.

Step 2: After originally refusing to release the bank and CD levy, Optima's tax attorneys were able to negotiate with the IRS to levy only \$6,000.00 total.

End Result:

Optima negotiated to release \$69,000 from the bank and CD levy, reducing the total levy amount to only \$6000



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Case 15: Wage Levy Release and Installment Agreement*

Taxpayer: *Darlene S. – Property Manager*

Tax Problem:

Darlene had missing tax returns for the years 2008 – 2013, along with a tax balance of \$11,000. She also had a Substitute For Return (SFR) filed for the tax year 2005. Finally, while Optima was dealing with Darlene's missing tax returns and unpaid tax balance, the IRS issued a Wage Levy notice to her employer which was to become effective the following week.

Optima Tax Relief's Solution Process:

Step 1: Tackling the initial problem of Darlene's missing tax returns, Optima's team of tax preparers completed her unfilled returns.

Step 2: Once the Wage Levy issue arose, working as quickly

as possible, Optima's team of tax professionals and tax attorneys gathered all the necessary financial documents to have the wage levy released.

Step 3: All the financial documents and unfilled returns were faxed to Darlene's Revenue Officer with a Wage Levy Release request and a proposed Installment Agreement as well.

End Result:

The Revenue Officer processed the missing returns which effectively lowered Darlene's tax liability by \$2000. The Revenue Officer also agreed to release the Wage Levy and agreed to the Installment Agreement for monthly payments of only \$150.



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