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<Confidential>

How to End IRS Problems Forever

IRS problems have a way of ruining all aspects of your life. They take a toll on you financially, physically, and emotionally. You can never really forget about them, as they always come back each morning when you wake up.

Well, today, you've taken the first step in changing that forever.

My name is Stephan H. Brewer, CPA. I've been in this tax business for quite some time. But most of all, I provide solutions to taxpayers like you who find themselves at odds with the IRS.

Before I get into what we can do to help you, let's first talk about these IRS problems...

For many, IRS Problems just continue to get worse and more costly the longer that you let them alone -- with new penalties and interest being added each day.

**How Does the IRS Expect You to Pay Off Your Taxes If
They Keep Adding Penalties?**

I don't know what the IRS thinks, but I do know that they ruin people's lives every day with these ridiculous penalties. IRS penalties were supposed to be a slap on the hand to make you learn from your mistakes. But instead, they are used as a hammer to pound you into the ground so far that there are only a few options for how to get out.

What do they expect you to do with Federal Tax Liens on your credit report? How can you possibly get a loan to pay them off, when your banker won't even talk to you? Federal Tax Liens *prevent you* from being able to borrow any money for a car or home.

Taxpayers with IRS problems often have to shop at *Buy Here, Pay Here* car lots because these car dealers don't care if you have a Federal Tax Lien, because they charge so much for the cars and usually have very high interest rates.

Cars are expensive enough without having to pay 18% to 21% interest on a used car loan, but with an outstanding Federal Tax Lien you don't have much choice.

The banks have gotten so tough on opening new bank accounts that anyone with a Federal Tax Lien is usually prevented from even having a simple checking or savings account.

This makes it hard on some taxpayers to cash their paychecks or to pay their monthly bills. Often they have to pay more money and use money orders or certified checks just to pay their rent or utility bills.

Taxpayers With IRS Problems Are Always Looking Over Their Shoulder For The IRS

Once you owe the IRS money, they become very aggressive in their collection attempts. And of course, there the LEVY.

They will use either a Bank Levy or a Wage Levy. If you're lucky enough to still have a bank account, the Bank Levy allows the IRS to present your bank with a piece of paper that requires the bank to immediately withdraw all the money you owe the IRS.

Many times these Bank Levies are wrong, but the IRS doesn't care and *it's up to you* to correct the problem. Meanwhile, the checks you've written are bouncing all over town.

The worst thing about the IRS Bank Levy is that it may capture your children's, parent's, girlfriend's or spouse's bank account if your name happens to be on the account. Even if it's just on there for convenience.

The IRS doesn't care, they just want to get paid and they don't care who pays your taxes.

After the bank has cleaned out all checking and savings accounts with your name on them, they send the money to the IRS. You should take this as notice that the IRS will issue another Bank Levy against you in the future to satisfy any remaining amounts owed to them.

It's kind of like hitting the lottery for the IRS. Once they find out how to get your money, they will *continue* taking your money by issuing more bank levies.

As Bad as The Bank Levy Is, The Wage Levy (Garnishment) Is Worse

The bank levy is a one-shot deal. Meaning, the IRS must continue to issue a new Bank Levy every time they want to *clean out your bank account*. The Wage Levy (Garnishment) is much, much worse. It's designed to bring you to your knees.

The Wage Levy is issued to your employer and it instructs the employer to immediately start withholding ridiculously high amounts of money to pay old tax liabilities in addition to the normal taxes being withheld.

Wage Levies often result in you only receiving a few hundred dollars per pay period. This usually makes it impossible to pay your bills and eat. The IRS knows that Wage Levies cause all types of harm to you and your family, but they mail out thousands every day.

Having IRS Problems Gets Old

There can be no real rest until your IRS problem is completely solved. It's hard to keep a good job or get your credit report cleaned up when the IRS continues to issue Federal Tax Liens and Wage Levies.

Without a bank account it's difficult to cash your checks or even pay your monthly utility bills. Even if you're lucky enough to have a bank account, you have to always worry about the IRS wiping out all of the money in the account without notice.

Some taxpayers with IRS Problems have just a few assets they want to hang on to .

Then The IRS Pulls Out All Of The Stops. They Simply Seize Their Assets and Sell Them At An Auction

Getting the IRS mad enough at you to seize your assets is not that difficult. Many taxpayers with IRS Problems end up losing everything to the IRS. They often lose...

- **Autos**
- **Boats**
- **Motorcycles**
- **Real Estate**
- **Retirement Funds**
- **Insurance Policies**
- **Antiques**
- **Collectibles**
- **Jewelry**

All of these items may be very personal or sentimental in value to the taxpayer. *The IRS couldn't care less.* If the taxpayer won't agree to whatever the IRS wants, then they risk having all of their assets seized.

Do not underestimate any IRS employee's ability to follow through on the threat of seizure. Every IRS office in the country has a public list of recently seized assets and details about the upcoming IRS auction to sell those seized assets.

For Business Owners: Payroll Taxes Are the Worst

Many small businesses get in cash flow problems for all kinds of reasons. How they handle these problems, especially when payroll taxes are involved, usually determines if they stay in business or not.

The IRS takes an extremely strong position on payroll tax violations. They would rather close the business and sell off all the assets instead of trying to work out a deal with the business.

The worst thing about business payroll taxes is that the IRS has the ability to collect business payroll taxes from anyone they think was responsible for not paying the taxes. For example, the business owner or *any check signer* on the business bank account may be singled out for collection activity.

They will try everything to get these payroll taxes. Usually they'll give you a visit to your home or work to start the collection procedures. Then all of the

weapons in their arsenal can be used (Liens, Levies, or Seizure) until the taxpayer has agreed to some type of repayment.

Once the IRS has determined that the business cannot pay the payroll taxes and they have turned their sights on the individuals they think are responsible . . . look out!

What About Buying A Car or Home?

Driving a new car or an almost new car these days requires you to borrow or lease the car. That's because they cost so much.

Well, without the ability to walk into your local auto dealer and cut a deal on a new or almost new car, you're stuck with that old unreliable clunker, just because you have a tax problem. It doesn't seem fair, but it's hard to get an auto loan or lease when you have an IRS problem.

Home loans are even harder to get. Heck, they are hard to get even when your credit's good if you don't put a pile of money down on the home. Not having a home to write off causes you to pay even more taxes than your friends or neighbors because you have fewer tax deductions.

People that do have homes and then get into IRS problems, risk the chance of losing their home to the IRS. *Yes, I mean selling the home and giving the money to the IRS for payment of back taxes or letting the IRS seize it and selling it at auction.*

Having a home before you get into IRS problems may be even worse than not having a home at all.

For example, if you own a home and then find yourself owing the IRS \$25,000 for some income or payroll taxes, you could be making house payments on your home that effectively is owned by the IRS. Once they file a Federal Tax Lien on your home, you can't sell it without paying off the IRS.

This means that you continue making the monthly payments, continue to take care of the home, and the IRS just sits there and waits. You pay all the bills on your home and they get all the equity. What a deal!

Imagine Having the IRS Attack Your Pension, Retirement or Social Security Check.

The IRS leaves no stone unturned in its never ending quest to collect all taxes, penalties and interest. Sure, people think the IRS can't or won't levy

retirement funds. They hope that when they get old, the IRS will forget about them and how much they owe the IRS.

Don't believe it, the *IRS never forgets* They just keep adding penalties to what you owe each day until they find you, or your money, or your income source. Then it's Pay Day for the IRS!

Taxpayers With IRS Problems Can Never Build Up Retirement Funds or Assets

You'll always be looking over your shoulder for the IRS. This usually means you have to work until you die. You'll have no opportunity to save up for the days when you can't or don't want to work anymore.

You just get up every day with this incredible large problem on your shoulders. You wonder if today is the day when the IRS shows up at work, at home, or if they decide to levy your bank account or paycheck.

Most people around you don't know what you're going through. You just keep going, but you know in your heart that doing nothing about your IRS Problems is not going to make them go away.

Is There A Way Out?

Yes, there are ways to end your IRS Problems, but *you* must decide to end them, no one else can decide for you. When you decide that *enough is enough* and you want to have the things that everyone else has and you're finally ready to do something about your IRS Problems, there are options available to you.

The IRS has been making deals. Deals so good you may not even believe the amounts. What would you say if I told you that the IRS has been accepting (on average) 13.5 cents on the dollar as a complete settlement ?

I mean *complete*. They are making deals where the total of your Taxes, Penalties and Interest owed to the IRS are completely wiped out. And you can even reduce your overall obligation.

Working With a LOCAL Tax Professional (Instead of a National Sales Center) Makes All The Difference

If you call the IRS on your own, most IRS employees won't tell you about these deals because they look at this program as a give away deal and they personally don't support it.

And, of course, the national firms DO know about these deals. It is their bread and butter – I won't shy away from that truth.

But when you actually speak to those who are authorized to *cut* these deals, they will tell you ... **they hate dealing with these national outfits.** And they also don't like to make deals with them. They know that these companies are only in it for the fees, and don't actually care about the *local* lives of the families and individuals involved.

And you know the old saying: *you attract more bees with honey than vinegar.* I have a GREAT relationship with my contacts at the IRS. That's because they know that I treat my clients fairly ... and so they are willing to cut me and my team deals that the national firms won't make.

The national firms have a template and a sales system. We, on the other hand, know that every client is different, with different priorities, fears and desires. So we get the RIGHT deal for each one of our clients ... not shove you into a pre-selected template.

Now, these deals with the IRS are not for everyone. But if you qualify they are truly a once in a lifetime opportunity to get you back on your feet financially.

Let's talk about this IRS deal program and what it's called. The IRS program is called OFFER IN COMPROMISE.

These deals with the IRS can take quite a while to negotiate, as it not uncommon for them to take 6-9 months. But when you consider how long it took you to get into trouble with the IRS and how long it will take you to get out ... 6-9 months is not a very long time.

The IRS has stringent rules for potential taxpayers wishing to present a deal to them. The most important one is that any taxpayer wishing to request a deal must have filed all of their tax returns.

Now, I know that you may not have filed all your tax returns, but we can help you overcome this important rule. Some taxpayers can't find all their records to file old tax returns. Don't worry we even have ways to help you in that situation.

The bottom line is that having old tax returns filed is the easy part.

Taxpayers that are in compliance with all the IRS filing rules then have to look at their financial situation to see if they are within the IRS standards for having a deal accepted.

Our firm can thoroughly (and quickly) review your financial situation and explain the IRS guidelines for having a deal accepted.

Many taxpayers use our firm to keep the IRS away from them and their families. Because most of our clients never have to meet or speak with the IRS.

We make the IRS call US, so our clients can go to work and carry on a normal life.

Your IRS problem will not go away by itself. You only have three choices to end your IRS Nightmare. You can do one of the following:

1. Pay the IRS 100% of what *they* think you owe today.
2. Set up a monthly payment that almost *never goes away* because of the additional penalties and interest that continue to add up.
3. **Reduce the total amount you owe to an affordable number (with our help) and get on with the rest of your life.**

YOU DECIDE

I can help you explore all the choices and options, but you must take the first step.

You can come in for a Free Consultation to discuss your options in confidence. You have nothing to lose -- except the peace of mind most people already enjoy. Why not get some for yourself and your family?

Call my office today at (800) 829-7483 to set up an appointment for a Free Consultation.

Sincerely,

Stephan H. Brewer, CPA

P.S. The fact that you read this entire report shows me that you're not like the normal person with IRS Problems. You're taking real and positive action., and it indicates that you are the kind of person we'd really like to help.

On the next page, if you want to really grab the bull by the horns, you will see my Case Review Worksheet. Filling this out will make our initial meeting much more efficient and effective. But it is not required.

(OPTIONAL)

Case Review Worksheet

Please **thoroughly** complete this worksheet and return it via email legacy@hesthetaxman.com or fax (480) 248-1588. Please allow up to 72 hours for a response. In order to conduct an accurate assessment of your situation and consider your case for representation, please answer all questions completely and thoroughly. If an item does not apply simply mark "NO" or "N/A".

Name: _____

Address: _____

City, State, ZIP: _____

Email address: _____

Best Phone Number: _____

Best days/times to call: _____

Amount owed to IRS: _____

Tax types owed:

(personal income tax)

(trust fund recovery penalty)

(business income taxes)

(employment/unemployment taxes)

other: _____

Do you currently have a Revenue Officer (IRS field agent) assigned to you? If so, what are the most recent actions they have taken against you or requests they have made?

Do you have any current deadlines for information or payments that you need to meet?

Have there been any IRS threats of levies, wage garnishments, or seizures?

What was the date and title of your last letter received from the IRS?

Have you paid your current Federal Tax Deposits or Estimated Tax Payments on time and in full?

Do you have any past due, unfiled tax returns? If yes, what years (or quarters) and tax forms have not been filed?

Do you have any existing written or verbal agreements with the IRS, including delays or extensions of collection action or agreements to make "Good Faith Payments" on a regular basis?

Have there been any recent bank account levies, seizures, wage garnishments, or other aggressive collections action? If so, when and what action was taken?

Please describe, in your own words, the circumstances that gave rise to your back tax liability:

Please describe any actions you or a representative have taken recently to address your tax matters:

Do you have any currently-filed IRS Appeals in progress? If so, what is their status?:

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