

# **Confidential Insider Report**

## **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!**

My name is Stephan H. Brewer and I've been a CPA in Arizona for over 15 years. I provide solutions to taxpayers like you who find themselves at odds with the IRS. As Member of the American Society of Tax Problem Solvers, I have heard it all when it comes to the IRS and how tough they can be in collecting back taxes.

Your IRS Problems are unlike many other problems in life, which may in fact go away by themselves. Unfortunately IRS Problems just continue to get worse and more costly 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 on 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 a Federal Tax Lien you have no choice.

The banks have gotten so tough on opening new 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 even pay 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. One of the more common collection methods the IRS uses is the LEVY!

They will use a Bank Levy, Wage Levy, or both. If you're lucky enough to still have a bank account, the Bank Levy allows the IRS to present your bank with a demand 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 Much Worse!**

The bank levy is a one shot deal. Meaning that the IRS must 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 as little as \$180 per week. 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 and relaxation 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.

<b>Union Plumber Owes \$178,585... Settles For \$1,000</b>
Charles M. did not file tax returns for several years. The unpaid tax plus penalties and interest had grown to \$178,585, more than he now makes in 4 years! Charles says— "When Larry called and said my Offer in Compromise for \$1,000 was accepted, I was in shock! Raising 3 young sons alone is tough enough, but paying that bill would have been impossible. I can now pay attention to improving life for my sons and myself." Charles M., Buffalo, NY

## **Then The IRS Pulls Out All Of The Stops. They Simply Seize Your Assets and Sell Them At An Auction!**

Getting the IRS mad enough to seize your assets is not that difficult. Many taxpayers with IRS Problems end up losing everything to the IRS. For example:

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

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

## **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 a rigid 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.

The IRS will try everything to get these payroll taxes. Usually a visit to your home or work is in order 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!

<b>Business Executive Avoids Over \$175,000 Payroll Tax Liability</b>
Stan W. was an owner of a manufacturing company that got into the worst of all tax problems. They didn't pay the payroll taxes they owed. The IRS wanted Fred to pay out of his personal assets. My firm, Legacy Financial & Tax Services, was successful in proving that Stan was not a responsible party, saving all of his assets from the IRS. Stan said— "I have never been so scared and then so relieved."

## **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 darn 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 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 no 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 sell it at auction. You see...*

## **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 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 it's 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 Never Can 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.

### There Is No End In Sight!

You just get up every day with this incredibly large problem on your shoulders. You wonder if today's the day when the IRS shows up at work, at home, or if they decide to levy your bank account or paycheck. It's a huge load to bear every day.

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.

## **Are There Ways Out of IRS Problems?**

Yes, there are ways to end 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 really ready to do something about your IRS Problems, there are options available!

Our firm specializes in ending the misery of IRS Problems! There are many possible ways to end these problems, but they all require you to take the first step.

No one can help you until you decide to help yourself. We are very successful in ending IRS Problems, but the taxpayer must be ready to follow our advice. We can walk you through the IRS maze.

We do all the talking to the IRS. We also handle all meetings and correspondence with the IRS.

### **IRS Settles \$495,000 for \$500!**

Dear Stephan, My wife and I would like to drop you a note to thank you for being instrumental in negotiating our offer-in-compromise with the IRS. What seemed like insurmountable odds going into this process turned out to be a great victory for us. With your help, we were able to reduce a liability debt load of over \$495,000.00 and negotiate a settlement for \$500.00. You were able to overcome a disinterested party in the IRS who were not even interested in negotiating any settlement with us. Through your tact and technique, the IRS eventually settled upon our offer. Thanks again

## **Our Clients Never Meet With the IRS!**

The solutions to solve IRS Problems often include filing old tax returns to get you in *current* compliance with the IRS. The IRS will *not negotiate* with anyone unless they are current with required filings. This means all income tax returns and payroll tax returns.

The IRS assumes that if you won't at least get your required tax returns filed, then why waste the time trying to negotiate with you.

It's a rather simple request and we have easy ways to complete old tax returns. We realize that many taxpayers have lost records or just can't find them! We can help you reconstruct information and file old tax returns, but you have to take the first step.

Be careful when filing old returns, without proper advice you could make matters worse. Many when times new clients come to us after following the advice of another professional we find they filed the returns at the wrong time and lost many potential benefits.

Once we have filed all your old tax returns, then the IRS will at least listen. What we tell them is how you want to end your IRS Nightmare by . . . . .

## **Cutting a Deal to Pay Less Than What You Owe!**

How much Less? Well, if you qualify, a lot LESS! The IRS looks at these old tax liabilities and knows it can't collect most of them. So they set up this great program called Offer In Compromise. This program allows taxpayers to pay a small part of what they owe to settle up on old income tax and payroll tax liabilities.

When I say Settle Up, I mean *completely, 100%*! Once the IRS has accepted the amount you offer and you pay the reduced amount, then the IRS releases all Federal Tax Liens. Your IRS nightmare is over and you get your life back. No more penalties, no more interest being added.

Time is running out though! The IRS recently is working to reduce or do away with the Offer in Compromise program and not offer anyone deals. The economy is suffering and they're doing anything they can to collect every dime they're owed.

## **Many Taxpayers Have Been Able To Get The IRS To Reduce The Penalties.**

For Taxpayers who don't file an Offer In Compromise - We may request the IRS to Abate penalties for "Reasonable Cause." This can be as simple as explaining to the IRS that your basement flooded – of course there's certain things that should be included in the request to up your chances of approval. For more information on IRS Problem Resolution Tools, visit [www.hesthetaxman.com](http://www.hesthetaxman.com).

It's a great way to drastically reduce the total amount you owe the IRS, and all it takes is a few letters and some negotiation skills.

**Many taxpayers use our firm to keep the IRS away from them and their family. Most of our clients Never 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 Which May *Never Go Away* Due to the Additional Penalties and Interest That Continue to Add Up.
3. *Reduce* the Total amount You Owe to an Affordable Number 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 but the constant worry of the IRS catching up to you.

**Call my office today at 480-907-6644 or visit us on the web at [www.hesthetaxman.com](http://www.hesthetaxman.com) to schedule a Free Consultation.**

Sincerely,

*Stephan H. Brewer*

Stephan H. Brewer, CPA, CTRS

P.S. Unless you take the first step to solve your IRS problem, it will never go away. Call now 480-907-6644 to take this first step. What have you got to lose except a few minutes of your time? Your Free Consultation may give you back the chance to get on with the rest of your life. Call Now!

P.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 trying to end your IRS Problems. Why not meet with me for Free. Call Today! 480-907-6644. Don't procrastinate. Call Now! You can also visit us on our web site at [www.hesthetaxman.com](http://www.hesthetaxman.com).