

IT'S TIME: GET YOUR LIFE & FINANCIAL FUTURE BACK ON TRACK

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. They creep out of that mental compartment to keep you awake late at night. They distract your days with IRS notices, letters, and threats. In general, IRS problems make life miserable.

LET THE EXPERTS AT **LAWLER & WITKOWSKI** SHOW YOU THE WAY.



We are the Rescue Squad for Troubled Taxpayers!

My name is Lawrence Lawler and I've been a CPA and an Enrolled Agent in New York for over forty years. My firm and I provide solutions to taxpayers who find themselves at odds with the IRS.

Your IRS Problems are unlike many other problems in life, which may go away by themselves. Unfortunately, IRS Problems just continue to get worse and more costly with more penalties and interest being added daily.

Please take a few minutes of your time to read this report and if after you decide that you would like to take action we will be here to help.



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 are supposed to deter people from messing up their tax obligations. Instead, they bury you so far that it seems impossible to dig your way 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. You can't even borrow money to pay the IRS!

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. This is 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 don't have a choice.

The banks have become tough on opening new bank accounts. Anyone with a Federal Tax Lien is usually prevented from even having a checking or savings account.

This makes it hard to cash paychecks and hard to pay their monthly bills. Lacking a bank account often means troubled taxpayers have to pay more and use money orders or certified checks just to pay their rent or utility bills.

Even after you have paid the IRS, your credit record is still damaged to the point that everything except cash purchases costs you more.

Believe it, or not Federal Tax Liens show on your credit record even after they are released. This means they still hurt your credit score. It's true that they will issue a release that you can have posted to the credit record that shows the tax has been paid, but because you have had a lien in the past your credit score is much lower than it should be. More on solving that on later.

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 most common collection methods the IRS uses is 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.

The IRS will make your bank turn over the money in checking and savings accounts that have your name on them. Further, if you deposit more money after they have cleaned the account out, IRS may issue another Bank Levy to satisfy any remaining amounts they claim you owe.

It's like hitting the lottery for the IRS. Once they find your money, they can continue grabbing it 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. This repeated effort on their part isn't necessary with the Wage Levy or Garnishee. It's designed to bring you to your knees.

Once a Wage Levy is issued, IRS requires the employer to immediately start withholding everything you earn above a pitifully small amount they leave you to try and survive on. At this point, you are trying to pay both current and old tax liabilities at the same time.

Wage Levies often result in you receiving only a few hundred dollars per pay period. It is impossible to pay your bills and eat on the pittance they leave you out of your earnings. IRS knows that Wage Levies cause all types of harm to you and your family, yet 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 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 onto. Then the IRS pulls out all of the stops. They simply seize your assets and sell them at auction!

Getting the IRS serious enough to seize your assets is not that difficult. Taxpayers with IRS Problems can end up losing everything to the IRS. For example:

- **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. IRS could care less. If the taxpayer will not agree to whatever the IRS wants, then they risk having their assets seized.

Do not underestimate an 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 an extremely strong position on payroll tax violations. If the IRS detects pyramiding, they would rather close the business and sell off all the assets instead of trying to work out a deal with the business. Pyramiding is when a business owes past payroll taxes and continues to create new unpaid liabilities.

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

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 determines that the business may not be able to pay the payroll taxes, they will turn 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 most people 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 is 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 and sell 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 IRS effectively owns. 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 the never-ending quest to collect 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.

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 get up every day with this incredibly large problem on your back. You wonder, "Is today the day when the IRS shows up at work or at home? Or, will they decide to levy my bank account or paycheck?" It's a heavy load to bear day-in and day-out.

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 to you!

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.

Our clients **NEVER** meet with the IRS!

Solutions to IRS Problems often include filing old tax returns to get you in current compliance with the IRS. IRS will not negotiate with anyone unless they are current with all required filings. This means all income tax returns and payroll tax returns, if you have employees.

The IRS assumes that if you will not 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 old records or just can't find them! We can help you file old tax returns without any records, but you have to take the first step.

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. . .

I'm sure you have heard of IRS programs to pay less than you owe!

How much Less? Well, if you qualify, a lot LESS! The IRS looks at these old tax liabilities and knows they will not collect most of them. So, they have set up this great program called Offer In Compromise. This program allows taxpayers to pay what they can afford regardless of the amount the IRS says they owe.

The Offer Program requires the total amount owed to be included in the settlement. Therefore, once you qualify and have an accepted Offer, you are completely paid up and your tax

problems are finally over. And, even payroll taxes can be settled this way.

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.

Remember that credit report problem I mentioned earlier?

There is another procedure that can even remove all references to the lien from your credit report once we have satisfied the outstanding tax liability. Credit scores usually improve dramatically.

Many taxpayers have been able to have IRS reduce the penalties.

For Taxpayers who don't file an Offer In Compromise - We can help with a request to the IRS to Abate the IRS penalties for "Reasonable Cause." This can be as simple as explaining to the IRS that your basement flooded.

It's a great way to drastically reduce the total amount you owe the IRS.

Many taxpayers use our firm to keep the IRS away from them and their families. 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 Never Goes Away Due to the Additional Penalties and Interest That Continue to Add Up.
3. Reduce the Total amount Owed to an Affordable Number and **Get on with Your Life!**

YOU DECIDE

My firm of Certified Tax Problem Specialists can help you explore all the options, but **you must take the first step**. We are right here in Western New York. Don't make the mistake of dealing with someone who is hundreds or thousands of miles away when you have a leading expert right here in your own community.

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

Call my office today at 716-631-5111 or go online to www.LandWcpas.com to set up an appointment for a Free Consultation.

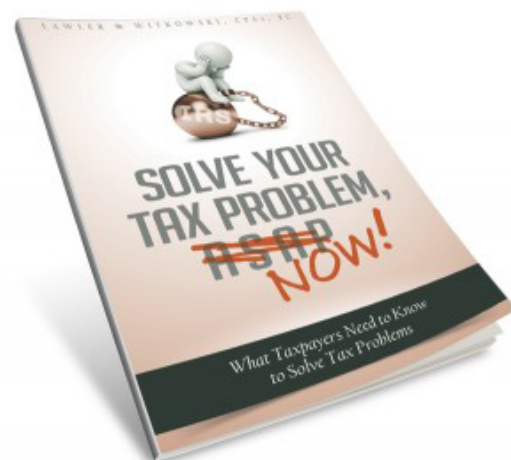
Want more information about tax problems?

Visit LandWcpas.com/free-book right now and request a copy of my free book ***Solve Your Tax Problem, Now!***

Sincerely,



Lawrence M. Lawler , CPA, CTRS, EA, NTPI Fellow



WE ARE BUFFALO'S LOCAL **CERTIFIED TAX RESOLUTION SPECIALISTS.**



2250 WEHRLE DRIVE, STE 3
WILLIAMSVILLE, NY 14221

PHONE: 716-631-5111
FAX: 716-631-5121

**WE ARE THE RESCUE SQUAD
FOR TROUBLED TAXPAYERS**