

The Offer-in-Compromise Workshop

A Deep Dive

Eric L. Green, Esq.

TRN
TAX REP NETWORK

Eric Green, Esq.

- ▶ Managing partner in Green & Sklarz LLC, a boutique tax firm with offices in Connecticut and New York.
- ▶ Focus is civil and criminal taxpayer representation before the Department of Justice Tax Division, Internal Revenue Service and state Departments of Revenue Services.
- ▶ Has served as a columnist for CCH's Journal of Practice & Procedure.
- ▶ Attorney Green is the past Chair of the Executive Committee of the Connecticut Bar Association's Tax Section.
- ▶ Eric is a Fellow of the American College of Tax Counsel ("ACTC").



Eric Green, Esq.



- ▶ Eric is the host of the weekly Tax Rep Network Podcast, available in iTunes, Apple Podcasts and Google Podcasts
- ▶ Eric is the founder of Tax Rep Network, an online community designed to help tax professionals build their IRS Representation Practice
- ▶ He is the author of the Accountant's Guide to IRS Collection, the Accountant's Guide to Resolving Tax Issues, and the Accountant's Guide to Resolving Payroll Taxes and Personal Liability

TRN
TAX REP NETWORK

TRN
TAX REP NETWORK

Want TRN Swag? Who wouldn't!

- ▶ Check out the Tax Rep Network Podcast
- ▶ Give us a 5-star review (Who wouldn't!)
- ▶ Email Nicole at ngolino@gs-lawfirm.com, subject line PODCAST
- ▶ Let us know what you want: T-Shirt or Mug, its yours!
- ▶ Include your shipping address!



Case Studies

- In It Together: The Joint Liability Offer for Joe and Mary
- When Only One Spouse is Responsible – Andy Smith
- The Business Assets – but I need them!
- Think Before You File: Utilizing the Strategies
- I can Pay But Shouldn't Have to! The ETA Offer



Case Study: Joint Liability

- Joe and Mary owe \$187,000 in back income taxes from 2014 – 2018
- Owe Connecticut \$28,000
- Joe is 45, Mary is 43
- Joe used to be self-employed but is now a W-2 employee
- Joe earns \$90,000 a year, Mary earns \$48,000 a year
- Lives in New Haven, CT (New Haven County)



Case Study: *Joe and Mary*

- They have two sons, ages 17 and 14
- Saw the family CPA who did all 6 tax years (14-19) and filed them all – IRS and State – 60 days ago.
- CT already contacted and they set up the agreement of \$500/month

Joe and Mary: *Assets*

- Home worth \$480,000, mortgage of \$332,000, \$50,000 HE line used
- 2014 Cadillac Escalade, no loan, worth \$12,000
- 2014 Honda Accord, no loan, worth \$4,500
- Mary has a pension worth \$78,000 (defined benefit)
- Checking account has \$1,000, savings has \$750

Monthly Expenses

- Mortgage - \$3,850
- Home Equity Line - \$175
- Utility Bills - \$675
- Auto Expense - \$1,000
- Health Insurance - \$695
- Union Dues
 - Mary \$50, Joe \$80

Monthly Expenses

- Disney Time share - \$375/mo
- Credit Cards - \$200/mo min pmt
- Summer day camp for kids - \$4,500 for both for the summer
- Donations to the church - \$2,000 year

Monthly Expenses

- Joe's blood pressure medicine costs \$200/mo
- Current Taxes
 - Joe \$2,075/mo, Mary \$800/mo
- Borrowing \$4,500 from Mary's mom to pay for us to do the Offer

Monthly Expenses

Joe and Mary Future Income Analysis - BEFORE

<i>Income</i>	<u>Actual</u>	<i>Expenses</i>	<u>Actual</u>
Wages (yourself)	\$ 7,500	Food, Clothing and Misc	\$ 1,500
Wages (spouse)	\$ 4,000	Housing & utilities	\$ 4,525
Interest - Dividends	\$ -	Vehicle Ownership	\$ -
Net Business Income	\$ -	Vehicle Operating Costs	\$ 1,000
Net Rental Income	\$ -	Public Transportation	\$ -
Distributions	\$ -	Health Insurance	\$ 695
Pension/Soc Sec (taxpayer)	\$ -	Out of Pocket HealthCare	\$ 200
Pension/Soc Sec (spouse)	\$ -	Court ordered pmts	\$ -
Social Security (taxpayer)	\$ -	Child/Dep Care	\$ 375
Social Security (spouse)	\$ -	Life Insurance	\$ -
Child Support	\$ -	Current Year Taxes	\$ 2,875
Alimony	\$ -	Secured Debts	\$ 175
Other Income	\$ -	Delinquent State Taxes	\$ 500
	\$ -	Other - Union Dues	\$ 130
	\$ -	Total Living Expenses	\$ 11,975
Total	<u>\$ 11,500</u>	Net Difference	<u>\$ (475)</u>

Financial Guidelines

Expense	Actual or Allowable
Food, Clothing and Misc	National Standard
Housing and Utilities	Lesser of Actual or Local Standard
Automobile - Ownership	Lesser of Actual or National Standard
Automobile - Operating	Local Standard
Public Transportation	National Standard
Health Insurance	Actual
Out of Pocket Health Care Costs	Higher of Actual or National Standard
Court Ordered Payments	Actual
Child/Dependent care expenses	Actual (must be necessary)
Life Insurance	Actual (must be reasonable)
Current Year Taxes	FIT, FICA or SE, SIT, Local
Secured Debts	Actual
Delinquent State Taxes	Percentage of State v. Federal Debt

Actual

- Monthly income of \$11,500
- Expenses of \$11,975
- Available Monthly Income
 - (\$475)
- So what does the IRS think?



Monthly Expenses

Joe and Mary

Future Income Analysis - BEFORE

<i>Income</i>	<u>Actual</u>	<i>Expenses</i>	<u>Actual</u>	<u>Allowable</u>
Wages (yourself)	\$ 7,500	Food, Clothing and Misc	\$ 1,500	\$ 1,740
Wages (spouse)	\$ 4,000	Housing & utilities	\$ 4,525	\$ 2,703
Interest - Dividends	\$ -	Vehicle Ownership	\$ -	\$ -
Net Business Income	\$ -	Vehicle Operating Costs	\$ 1,000	\$ 484
Net Rental Income		Public Transportation	\$ -	\$ -
Distributions	\$ -	Health Insurance	\$ 695	\$ 695
Pension/Soc Sec (taxpayer)	\$ -	Out of Pocket HealthCare	\$ 200	\$ 368
Pension/Soc Sec (spouse)	\$ -	Court ordered pmts	\$ -	\$ -
Social Security (taxpayer)	\$ -	Child/Dep Care	\$ 375	\$ 375
Social Security (spouse)	\$ -	Life Insurance	\$ -	\$ -
Child Support	\$ -	Current Year Taxes	\$ 2,875	\$ 2,875
Alimony	\$ -	Secured Debts	\$ 175	\$ 175
Other Income	\$ -	Delinquent State Taxes	\$ 500	\$ 65
	\$ -	Other - Union Dues	\$ 130	\$ 130
	\$ -	Total Living Expenses	\$ 11,975	\$ 9,610
Total	\$ 11,500	Net Difference	\$ (475)	\$ 1,890

IRS Analysis

- Monthly income of \$11,500
- Allowable expenses of \$9,610 – why?
- Housing is above the local standard (\$4,525 v. \$2,703)
- Auto Operating is above the local standard (\$1,000 v. \$484)

IRS Analysis

- Out of Pocket expense is higher than Joe claimed (\$200 v. \$368)
- State Tax payment is apportioned based upon liability (\$500 v. \$65)

Also

- IRS does not allow the timeshare payment - unnecessary
- IRS does not allow the credit card payment – unsecured debt behind their claim
- IRS does not allow charitable giving unless its required for their jobs (its not)

Analysis

- Future income: \$24,780 ($\$11,500 - \$9,610 = \$1,890 \times 12$)
- House: \$2,000 equity ($\$480,000 \times 80\% = \$384,000 - \$332,000 - \$50,000$)
- Escalade equity: \$6,150 ($\$12,000 \times 80\% - \$3,450$ exemption)
- Honda equity: \$150 ($\$4,500 \times 80\% - \$3,450$ exemption)
- Cash: Zero (\$1,000 exemption but if necessary for living expenses) – IRM 5.8.5.7
- **Total Offer would be: \$30,980**
- **NO OFFER BECAUSE CAN FULL PAY!**

Why can they full-pay?



- ▶ Assets of \$8,300 ($\$2,000 + \$6,150 + \150)
- ▶ Future Income of \$226,000 ($\$1,890 \times 120$ months)
- ▶ They only owe $\$187,000 - \$8,300 = \$178,700$, and can be full paid through an IA in 94 months (a bit longer due to interest but still full-pay)

Analysis

- Can we do better than a full-pay IA?
- Family CPA blew this by just knee-jerk filing (had he filed CT first and filed MFS CT allowed in full and her assets off the table)
- Strategy: What are Joe and Mary not spending?

Changes

Joe and Mary need life insurance

In our fact pattern Joe and Mary only have \$40,000 of life insurance through Mary's work

Joe and Mary purchase a \$500,000 term life policy, costing Mary \$40 a month and Joe \$60 a month

Changes

- Joe trades in his escalade and buys a new Ford Pickup Truck
- He now has a \$400 a month truck payment
- Mary's mom is loaning them \$4,500 for our fees
 - Joe and Mary should sign a note that it is a loan and will be repaid over 24 mo, pmt is \$188



Our fees....

- ▶ Other expense – IRM 5.15.1.11
- ▶ Accounting and legal fees are for “representation before the Service (i.e. to resolve current balances due, delinquent returns, examinations, etc)
- ▶ Fees need to be reasonable given the complexity of the case
- ▶ **MUST BE A FUTURE EXPENSE!**
- ▶ How do we become a future expense?



Thank Jimmy Stewart

- ▶ Mom loans Joe and Mary the money
- ▶ Repayment cannot begin until after Offer is resolved
- ▶ If resolved within 24 months chance the IRS wont allow as a future expense



Note with Mom



Dear Joe and Mary,

Enclosed is a check made out to your attorney to cover the \$4,500 for the IRS issue. As we agreed, your father and I need this repaid to us after you have settled and paid the IRS.

Please sign below acknowledging this, and lets us know how things are going.

Love Mary's Mom

Lets unpack all of this

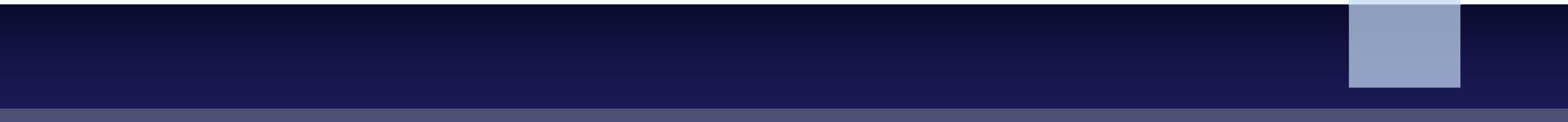
- ▶ Insurance – allowed but...
- ▶ Must be term (cash value life insurance is viewed as an investment)
- ▶ Coverage must be reasonable
- ▶ Disability Insurance allowed but need track record of paying (IRM)

Monthly Expenses

<i>Expenses</i>	<u>Before</u>	<u>After</u>
Food, Clothing and Misc	\$ 1,740	\$ 1,740
Housing & utilities	\$ 2,703	\$ 2,703
Vehicle Ownership	\$ -	\$ 400
Vehicle Operating Costs	\$ 484	\$ 484
Public Transportation	\$ -	\$ -
Health Insurance	\$ 695	\$ 695
Out of Pocket HealthCare	\$ 368	\$ 368
Court ordered pmts	\$ -	\$ -
Child/Dep Care	\$ 375	\$ 375
Life Insurance	\$ -	\$ 300
Current Year Taxes	\$ 2,875	\$ 2,875
Secured Debts	\$ 175	\$ 175
Delinquent State Taxes	\$ 65	\$ 65
Other - Union Dues	\$ 130	\$ 318
Total Living Expenses	<u>\$ 9,435</u>	<u>\$ 10,498</u>
Net Difference	<u>\$ 2,065</u>	<u>\$ 1,002</u>

Updated Analysis

- Income: \$11,500
- Allowable Expenses: \$10,498
- Future Income: $\$1,002 \times 12 = \$12,024$
- Assets: \$2,150 (House and Accord)
- **RCP: \$14,174!**
- **We just saved them \$170,000! – Can now do an OIC and avoid a full-pay IA**
- They need to dump the time share, and depending on their credit card balances, may want to consider bankruptcy



Need to show 3
months of
payments

What if the IRS is
breathing down
the client's neck
now?

Send the 433-A
to Collection

3 months of payments - IRM 5.15.1.7 - Bank Statements for last 3 months!

Case Study 2: Only Andy is Liable

- ▶ Andy Smith is retired
- ▶ Had a medical crisis in 2018 and pulled almost all his IRA money out to pay expenses
- ▶ Did not pay the taxes
- ▶ Currently owes \$87,000 with penalties and interest
- ▶ Andy's wife Susan still works for the State of Connecticut
- ▶ Andy's 82 year old mother lives with them and collects social security

So what changes?

- ▶ Susan only has to disclose her income, not assets
- ▶ Andy will be given his proportionate share of the joint expenses
- ▶ Based upon share of income into the household

Allocation of Joint Expenses

- ▶ IRM § 5.15, Exhibit 5.15.1-1, Questions and Answers to Assist in Financial Analysis, Example 14

14. A taxpayer lives with his fiancé. Both of them are wage earners. The home is owned by the fiancé but the taxpayer claims he pays all the household bills, including the mortgage. They have a joint checking account and all wages are electronically deposited to that account. The taxpayer's proportionate share of household income is 64%. How is the excess income determined when making a determination of payment ability?

The total allowable and conditional expenses would be determined for the entire household the same as a married couple. The taxpayer would then be allocated 64% of those expenses when determining the monthly installment agreement amount.

Actual - Income

- Andy's monthly pension is \$3,611
- Susan's monthly wages are \$7,656
- Andy's mother's monthly social security is \$591

Actual - Expenses

- Food & Clothing – who cares (National Standard)
- Housing & Utilities - \$3,377
- Car Payment for Andy - \$392/month
- His wife's car has no loan
- His mother takes cabs if she needs to go anywhere without them
- Andy gets health insurance through his wife, which costs her \$537 per month

Actual - Expenses

- Out of pocket medical expenses for each are:
 - a. Mom - \$95
 - b. Andy - \$35
 - c. Susan - \$27
- Andy has term life insurance that costs him \$258 a month
- Andy's current taxes on his pension are \$490 for both federal and Connecticut
- Andy went back to school later in life and is still paying \$263 a month for his federally guaranteed Student loans

Monthly Expenses

					30%
Income	Actual		Expenses	Actual	Allowable Allocated
Wages (yourself)			Food, Clothing and Misc	\$ 1,433	\$ 1,433 \$ 429
Wages (spouse)	\$ 7,656		Housing & utilities	\$ 3,377	\$ 2,504 \$ 1,013
Interest - Dividends	\$ -		Vehicle Ownership	\$ 392	\$ 392 \$ 392
Net Business Income	\$ -		Vehicle Operating Costs	\$ 242	\$ 242 \$ 242
Net Rental Income			Public Transportation	\$ 224	\$ 224 \$ 68
Distributions	\$ -		Health Insurance	\$ 537	\$ 537 \$ 161
Pension/Soc Sec (taxpayer)	\$ 3,611		Out of Pocket HealthCar	\$ 237	\$ 237 \$ 71
Pension/Soc Sec (spouse)	\$ -		Court ordered pmts	\$ -	\$ - \$ -
Social Security (taxpayer)	\$ -		Child/Dep Care	\$ -	\$ - \$ -
Social Security (spouse)	\$ -		Life Insurance	\$ 258	\$ 258 \$ 258
Child Support	\$ -		Current Year Taxes	\$ 490	\$ 490 \$ 490
Alimony	\$ -		Secured Debts	\$ -	\$ - \$ -
Other Income	\$ 591		Delinquent State Taxes	\$ -	\$ - \$ -
	\$ -		Student Loans	\$ 263	\$ 263 \$ 263
	\$ -		Total Living Expenses	\$ 7,452	\$ 6,580 \$ 3,387
Total	\$ 11,858		Net Difference	\$ 4,406	\$ 5,278 \$ 224

Analysis - Connecticut

- ▶ Andy earns 30% of the household income (\$3,611 of the \$11,858 gross monthly income into the household)
- ▶ He therefore gets 30% of the joint expenses (IRM § 5.15, Exhibit 5.15.1-1)
- ▶ In Connecticut (a separate property state) Susan does NOT need to disclose her assets
- ▶ Mom's public transportation is an issue
- ▶ Andy did not want to argue about our Rep fees or claim them (but could have)
- ▶ **RCP: \$2,710**

Andy – in Community Property States

- ▶ If Andy lived in Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Washington or Wisconsin, all of Susan's income and assets would be included (just like in case #1 with Joe and Mary)
- ▶ If Andy lived in Texas, 50% of Susan's property would be included and 100% of her income
- ▶ The reason is the tax debt is from income tax, so it is a community debt, so all community property is available for collection
- ▶ Texas, the spouse has a 50% interest in all community property

Case Study #3: Utilize the Strategies

- ▶ Mark and Michelle come to see us
- ▶ Mark has been through a terrible ordeal: accident, health scares, two deceased parents very suddenly, nervous breakdown, etc
- ▶ Has not filed in 10 years, federal and state
- ▶ CPA Prepares joint returns and sends them to us before filing
- ▶ Mark and Michelle will owe \$600,000 to IRS, \$75,000 to CT DRS **for the last 6 years**

Case Study #3

- ▶ Mark owns his pickup truck worth about \$9,000
- ▶ Mark has an IRA with \$6,000 in it
- ▶ Michelle inherited the home from her parents worth \$1.2 million, no mortgage
- ▶ Michelle left her corporate job when they had two special needs children, and rolled her 401K over. Her IRA is now worth over \$400,000

Case Study #3

- ▶ RCP Analysis shows Mark can pay \$3,000 a month to the IRS
- ▶ CT DRS wont care about the IRS – they will demand the same \$3,000 a month or more
- ▶ CPA runs MFS returns and Michelle will owe \$0 and Mark will owe \$720,000 to IRS and \$120,000 to CT DRS
- ▶ So now what?

Case Study #3

- ▶ Strategy #1: Keep Michelle (and her assets) out of this
- ▶ Strategy #2: Use CT DRS to compromise away the IRS



Case Study #3 - Steps

- ▶ File CT MFS returns certified
- ▶ Upon receipt of delivery confirmation CT billing notices, call and arrange a payment plan (\$3,000/month)
- ▶ File IRS returns MFS
- ▶ CT is now ahead of the IRS in priority

Case Study #3 - Steps

- ▶ File Offer with IRS once all the billing notices are received
- ▶ RCP is now zero for future income because CT IA is allowed in full
- ▶ Assets are the value of his truck and the IRA:

Truck: $\$9,000 \times 80\% = \$7,200$, less the $\$3,450$ exemption, leaves $\$3,750$

IRA: $\$6,000 \times 70\% = \$4,200$

Total Offer: **\$7,950**

Once IRS is dealt with can pursue a compromise with CT

Case Study #4 – I need the business assets...

- ▶ Lets revisit Joe and Mary
- ▶ Everything is the same as before BUT Joe has equipment that he owns and brought to the table when he negotiated with his employer
- ▶ Employment agreement states he will provide this equipment
- ▶ Equipment is worth \$25,000
- ▶ 80% quicksale value is \$20,000
- ▶ Is the \$20,000 included in the OIC?

Case Study #4

- ▶ Need to be disclosed
- ▶ The issue will become if the IRS is better off with the income or the asset
- ▶ If it produces no cash flow, IRS would want the equity. If it does produce cash flow, then the IRS would consider each and go with whichever gets it paid more
- ▶ See the next slide – IRM § 5.8.5.15

Case Study #4

If	Then
No equity in assets	Nothing to adjust
There is equity and no available income stream	Consider including the equity in the assets in the offer
There is available equity and available income stream produced by the assets	<ul style="list-style-type: none">• Compare the value of the income stream produced by the income producing asset(s) to the equity that is available.• Determine if an adjustment to income or expenses is appropriate.
An asset used in the production of income will be liquidated to help fund an offer	Adjusting the income to account for the loss of the asset may be appropriate.
A taxpayer borrows against an asset that is necessary for the production of income, and devotes the proceeds to the payment of the offer	Allow the loan payment as an expense and consider the effect that loan will have on the future income stream.

Default Rule – IRM § 5.8.5.15

3. As a general rule, equity in income producing assets will not be added to the RCP of a viable, ongoing business; unless it is determined the assets are not critical to business operations.

- ▶ Place them on the 433-A (OIC) if Sole Prop or SMLLC), or 433-B (OIC) if a Partnership, an S Corp or C Corp
- ▶ Zero equity at bottom so zero goes in for the RCP calculation
- ▶ Explain in the cover letter or attachment

Section 5 of the 433-A OIC

Section 5 (Continued)		Business Asset Information (for Self-Employed)	
Description of asset			
Equipment (Saws, carpentry gear, ladders, etc) - necessary for production of income - IRM 5.8.5.15			
Current market value	Minus loan balance	Total value (if leased or used in the production of income, enter 0 as the total value)	=
\$ 25,000 X .8 = \$ 20,000	- \$ 0		(9a) \$ 20,000
Description of asset:			
Current market value	Minus Loan Balance	Total value (if leased or used in the production of income, enter 0 as the total value)	=
\$ _____ X .8 = \$ _____	- \$ _____		(9b) \$ _____
Total value of assets listed from attachment [current market value X .8 minus any loan balance(s)]			(9c) \$ _____
Add lines (9a) through (9c) =			(9) \$ _____
IRS allowed deduction for professional books and tools of trade -			(10) \$ [4,850]
Enter the value of line (9) minus line (10). If less than zero enter zero. =			(11) \$ _____
Notes Receivable			
Do you have notes receivable <input type="checkbox"/> Yes <input type="checkbox"/> No			
If yes, attach current listing that includes name(s) and amount of note(s) receivable			
Accounts Receivable			
Do you have accounts receivable, including e-payment, factoring companies, and any bartering or online auction accounts <input type="checkbox"/> Yes <input type="checkbox"/> No			
If yes, you may be asked to provide a list of your account(s) receivable			
Do not include amounts from the lines with a letter beside the number [for example: (9c)]. Round to the nearest whole dollar.			Box B Available Business Equity in Assets
Do not enter a negative number. If any line item is a negative, enter "0" on that line.			
Add lines (8) and (11) and enter the amount in Box B =			\$ 0.00
Section 6		Business Income and Expense Information (for Self-Employed)	

Case Study 5: ETA for Dr. V.

- ▶ 72 year-old dentist forced into retirement
- ▶ Owed \$450,000 to IRS
- ▶ Inheriting \$500,000 from his deceased wife
- ▶ His 433-A shows \$1,000 a month negative future income based upon allowable standards

Section 3

Reason for Offer

- Doubt as to Collectibility** - I do not have enough in assets and income to pay the full amount.
- Exceptional Circumstances (Effective Tax Administration)** - I owe this amount and have enough in assets and income to pay the full amount, but due to my exceptional circumstances, requiring full payment would cause an economic hardship or collection of the full liability would undermine public confidence that the tax laws are being administered in a fair and equitable manner. I am submitting the written narrative below explaining my circumstances.

Table I			
(Single Life Expectancy)			
(For Use by Beneficiaries)			
Age	Life Expectancy	Age	Life Expectancy
56	28.7	84	8.1
57	27.9	85	7.6
58	27.0	86	7.1
59	26.1	87	6.7
60	25.2	88	6.3
61	24.4	89	5.9
62	23.5	90	5.5
63	22.7	91	5.2
64	21.8	92	4.9
65	21.0	93	4.6
66	20.2	94	4.3
67	19.4	95	4.1
68	18.6	96	3.8
69	17.8	97	3.6
70	17.0	98	3.4
71	16.3	99	3.1
72	15.5	100	2.9

Dr. V.

- ▶ IRS Life expectancy table is to 87 years old, or 15 years
- ▶ 15 years x \$12,000 a year shortfall
- ▶ He needs \$180,000 to live
- ▶ No interest due to conservative investment and inflation
- ▶ IRS agreed to accept \$320,000 and allow him to keep \$180,000

Inside Tax Rep



TRN Gold Overview

Breaking News

Books

Checklists & Downloads

Member Forum

Monthly Webinars

Case Studies

Q&A Calls

\$100K Challenge

2019/2020

2018/2019

Audits and Exams

IRS Collections

IRS Collection Webinars

IRS Collections Masterclass

Offers Masterclass

Payroll Tax

Conference

2019 IRS Representation

2018 IRS Representation

2017 IRS Representation

2016 IRS Representation

Criminal Tax

Marketing

Monthly Webinar

Other Webinars & Videos

Content

How to Help Your Small

Business Clients



Inside Tax Rep

Masterclasses

IRS Collections Masterclass
Offers Masterclass
Payroll Tax Masterclass

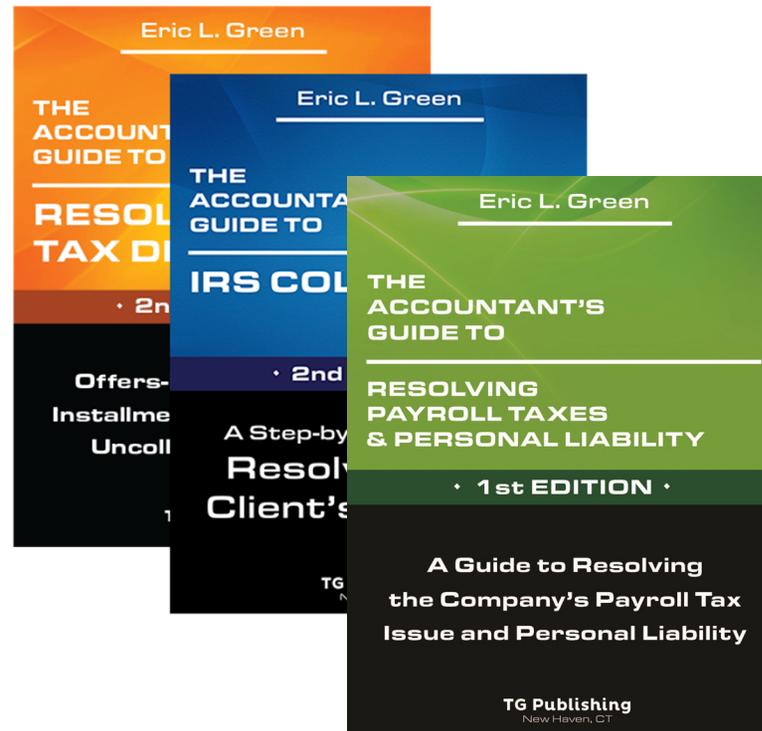
Deep Dive

Exams
Collections

Practice Management

Other

Ask Eric



Resources

Resources:

Tax Rep Network: www.TaxRepLLC.com and use **TAXREPNOW**

- Get this program for free
- Save \$100 a month for three months while you build your practice

Resources

Resources:

Tax Rep Network: www.TaxRepLLC.com and use
TAXREPNOW

Tax Help Software: <https://www.taxhelpsoftware.com/>
~ 14 day free trial: TAXREPTRIAL
~ 10% discount: TAXREP10

Call Enq: <https://callenq.com/trn/>
~ (200 min for \$19.97)

Questions?

