

# TOMES LAW FIRM, PC

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## **CONFIDENTIAL** **Special Report**

*Learn how to end your IRS Problems. Many taxpayers are at the end of their rope with no place to turn for solutions to ALL types of IRS Problems. You and your family can put these IRS Problems behind you. So Don't Delay! Read This Special Report Today!*

### **Have You Received that DREADED Letter from the IRS that Says You OWE Taxes?**

Hi! My name is Frances Tomes. I am a lawyer, licensed in the state of New Jersey and New York. I have over 30 years in my law business. I've dedicated my practice to helping people and small business fight the government and big business and helping taxpayers like you who find themselves at odds with the IRS.

**Do You Wish Your IRS Problems  
Would *Just* Go Away? READ ON!**

Have you received a Notice from the IRS only to leave it on your kitchen counter, desk, or worse, just hide it under a stack of bills? Are you afraid to even open the letter from the IRS? Unfortunately, those letters from the IRS will just keep coming. Your problem won't go away!

## **Have You Been Using the Hope and Pray System To Solve Your IRS Problems?**

That system doesn't work! IRS Problems Have a way of ruining all aspects of your life. And as time goes by the IRS adds salt to your wounds by adding penalties to what you already owe. It's like the meter in a Taxi Cab, the counter keeps going adding more and more charges to that IRS Debt—even when you are standing still. Many times the penalties and interest end up adding to be more than what you actually owe the IRS.

## **If I Can't Afford to Pay My Taxes Why do They Keep Adding Penalties?**

The IRS doesn't like being ignored so this is how they get your attention. They want to be sure you know they are not going away. It's like they haunt you with their ongoing letters. If you don't respond to them the penalties they tack is like a club they keep hitting you over the head with. Penalties are just the beginning of what they can do to your life.

## **What Else Can the IRS Do to Make My Life Miserable?**

The IRS has a lot of power over your life. They not only can freeze your bank accounts—that's right—but they can seize all the money in your bank accounts too. They can garnish your wages. They can legally take as much as 75% of your net pay check. Can you live on 25% of your net pay? The IRS thinks and expects you can! Besides slapping Bank Levies and Wage Garnishments on you, they can put a lien on your house, making it nearly impossible to borrow against it to pay the IRS off. And if you sell your house the IRS gets their money first from any equity there is. Federal Tax Liens prevent you from borrowing any money—except for those high-charging money stores located in mini-malls. An IRS lien makes it harder to rent an apartment, get a car, obtain any kind of credit; An IRS Lien can even jeopardize your job! And believe it or not, the IRS has the authority to show up and knock on your door! **Make no mistake—the IRS is the most brutal collection agency on the planet.**

## **Why is The IRS So Brutal?**

Sadly this wonderful country of ours is in a lot of debt. The mortgage fiasco, the Wall Street fiasco, the Great Recession —let's face it someone has to pay the bills for the country. And that's all paid from taxes. The government wants their money, and they want it now! They are the only creditor in the world that doesn't need a Court Order to take your "stuff"! And they have a lot of leverage to do whatever they want. They don't have to ask for permission to take your money from the bank, or garnish your wages. They can even take your personal property—your car, real estate, motorcycles, jet skis, snowmobiles, boats, jewelry, IRAs, 401Ks, the list goes on. If you owe them—they will collect. And they are not going to go away.

**But What if I Haven't Filed Taxes in Years?  
I Didn't Mean to Not File My Tax Return  
It was just One Time,  
But then the Next Year I was too Afraid to File  
I know It's Against the Law to Not File  
I Want to Pay My Taxes—But Now I'm Afraid it Will Cause  
MORE PROBLEMS!!!!**

Most people that have IRS problems haven't filed in a few years. It's a common problem. **You are not alone.** Don't be embarrassed. Nearly 10 million people have delinquent tax returns. In all my years of practicing before the IRS I've seen more people that had a rough patch in their life that kept them from filing and paying their taxes. IRS Problems happen to good people. Someone gets sick and they can't work, someone loses their job. It's terrible. There's no money to pay the taxes one year so they don't file, and the person is afraid to file after because they don't want to get caught and they certainly don't want to end up in jail. Because worse than not paying your taxes is not filing your return—it's against the law.

**So it's Legal for the IRS To Take  
The Money From My Bank Account  
The Money From My Paycheck  
And  
Sell My House, Car, and  
All of My Possessions?**

**In one simple word—YES.** The IRS has unbridled power. And after all of that, you might still owe them money! So even if you have no assets or money today, in the event that you acquire the good things in life in the future, the IRS will just take it away from you and keep it for themselves.

**Well—At Least I Will Have  
The Money from My Retirement Fund**

**Actually no—they can take that money too.** They have that much power. As much as you want your IRS problem to go away, it won't. They don't care about you, or your Social Security, pension, 401k, or your IRA—they are the collection arm of the United States Treasury and if they think you have their money they will do whatever they have to, to obtain it. All of this can take a devastating toll on your physically too. It can cause sleepless nights, stress and tired days from all those nights of being awake. It can cause you to feel paranoid, that they are everywhere—they might even knock on your door. To owe taxes, maybe owe even more in penalties, then have all of your savings taken, your paycheck garnished, your property seized—that's no way to live. Stop constantly looking over your shoulder.

**Is There Anything I Can Do  
To Get My Life Back?**

**Yes there is! You can get your life back.** First you have to decide that you want your life back. You have to decide that you aren't going to take this anymore and that you want to fix it. Once you make the decision that you want help, and you no longer want to live in fear, or hide from those dreaded IRS notices, phone calls and visits—you will have taken the biggest step in getting your life back on track. Don't let the IRS bully you into hiding under a rock, in the closet, or under your blankets. There are many options and ways to get your life back—and even better yet, there's a way to protect your savings and your paycheck, a way for you to keep your car!

## What Do I Need to Do?

The laws have changed over the years—there are laws to protect taxpayers nowadays. Years ago you were just at the mercy of the IRS. But now you have a chance to get your life back. You could opt to represent yourself before the IRS. There is the offer-in-compromise program. Some people do go that route. But representing yourself before the IRS is like going to court without a lawyer. I wouldn't recommend that. Or, you can hire someone that knows all the ins-and-outs and navigates the IRS maze on a daily basis. You can hire someone who knows *how* to protect you and your rights. Once you take that first big step and decide you are done with sleepless nights, you need to make the ***second biggest decision***—Hire a competent professional who cares about you and knows how to take on the IRS.

The only professionals that can represent you before the IRS are: Attorneys, CPA's, and Enrolled Agents. ***That's it!*** Those are **THE ONLY PEOPLE** on the planet the IRS recognizes that can represent you. Just like a medical doctor is the only person who can prescribe you medication if you are sick, only Attorneys', CPA's and Enrolled Agents can represent a taxpayer before the IRS. But would you have any doctor prescribe you medication? Would you go to the dermatologist if you had a heart problem? Of course not. So, should you go to ***any*** CPA, Attorney or Enrolled Agent to handle your IRS tax problem? I think it's best to say you should go to a lawyer and CPA in tax resolution to handle your IRS difficulties. We at Tomes & Hanratty, PC help taxpayers with their IRS Problems every day.

## We Free You From The IRS Harassment!

What could be better than to not have the IRS stalking and harassing you with letters, phone calls and appearances at your front door? You might wonder how we do that. Once you sign a Power of Attorney, a document that says we are representing you, they are ***not allowed to contact you directly any longer***. Just like that you are free from the nightmare of being harassed! The next calls we make are to release the Bank Levies and Wage Garnishments against you. Again, you may be wondering how that is possible for us to do that. When the IRS knows an experienced, competent tax resolution professional is working your case they know you are serious about resolving your tax problems. We are like an armored shield protecting you. We are the tax resolution “boots-on-the-ground” battalion. We do all the talking to the IRS; we handle all of the phone calls, correspondence, meetings, and negotiations, so you don't have to!

## Here's How We Help You Get Your Life Back

Some people don't know what returns need to be filed or what they really owe: their personal or business bookkeeping and recordkeeping is a mess or non-existent. After we register our Power of Attorney with the IRS, the second step we take is to get all your IRS tax records from the IRS to see where you stand. After that, with your help, we prepare all your delinquent income tax returns and get them filed with IRS. And lastly, we negotiate the best possible resolution that permanently resolves your IRS difficulties. That may mean doing an Offer in Compromise, a properly structured Payment Plan, Currently Not Collectible Status, Penalty Reduction and more.

Most of this takes place without you ever coming to our offices. We live in a day and age where technology makes it easy for us to represent you no matter where you reside. Of course, you can always come to our offices if you prefer, whatever is more convenient for you.

Believe it or not there are new laws that have gone in to effect to help financially strapped taxpayer's today. The IRS announced their "Fresh Start Initiative" which allows more taxpayers than ever before to settle up with the agency. Now is the time to take advantage of these less-stringent, more flexible programs before the IRS changes its mind again.

## The BIG Deal

Everything mentioned: The Power of Attorney, Getting your Tax Transcripts from the IRS and filing all your back taxes, is prep for the Big Deal—we want to see if you are qualified for the IRS's Offer and Compromise program—that's where you pay the IRS *less* than you owe. Usually A LOT less than you owe! That's right there are ways to negotiate with the IRS with the opportunity to reduce your tax debt, penalties and interest substantially.

But the IRS won't negotiate with us, or help you, if you don't have all your legally required income tax returns filed. And it's not like the IRS has gotten nicer—it's because they want to collect something even if you don't have anything! They would much rather give you a break than collect nothing. BUT—they always try to get as much as they can first. The IRS's Offer in Compromise, or settlement program as it's known is complex, time consuming, tedious and requires someone knowledgeable enough to call the IRS's bluff when they're not

following their own rule and regulations and want you to pay a much higher amount than you should. You need an expert that knows how to preserve your rights!

We have settled many of our client's cases helping people reduce the amount they owe the IRS including getting penalties and interest removed. 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.

And even if you don't qualify for an offer in compromise, we still might be able to help you reduce the penalties and set-up a payment plan that you can afford and get the IRS off your back.

### **But, You Need to Take the First Step!**

It's up to you! You have nothing to lose and the Consultation is Free. Call and schedule an appointment and we can go over all the ways *we can help you*. All matters discussed will be confidential.

**Call my office today at 732-333-0681 to set up an appointment for a FREE Consultation.**

Sincerely,

Frances Tomes, Esq.