

*Special Report*

# THE IRS DOESN'T MAKE THREATS, THEY MAKE PROMISES!

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.

## Bonus Report Included

Five Questions To Ask Any Tax Resolution Firm  
Before Paying them A Dime!

*Carlos Samaniego EA*

AUTHOR-SPEAKER-ENROLLED AGENT

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

**Are you Scared? Embarrassed? Humiliated?**

**That is what you will be when your friends, family, or boss finds out  
you do not pay your taxes.**

**And they will know soon because the IRS does not make threats!**

**They make promises that they will “come” after “their” money by  
filing a wage garnishment with your employer or even your vendors  
or customers that owe you money?**

You may have already gotten that tons of unopened letter from the IRS or maybe even your State. How do I know they are unopen, because most people that come to my office they never opened the letters.

Nearly nothing is worse than having your bank card declined, only to find that the IRS has emptied your account. They've **cleaned out your bank accounts** to recover their money from you. You're broke. Flat busted. No way to recoup.

Then there's the humiliating embarrassment when your employer pulls you aside and tells you that the IRS will be **garnishing your wages** for the next several months ...or years. You wonder how you're going to pay your rent or mortgage, your other bills. Your secret is out.

So many people call me and tell me, "Carlos, the State of California is taking my paycheck!" or "The IRS took my money!" They are desperate to get it back and to stop any further attempts to get more.

Unfortunately, the first thing I have to remind them is, "No, the money they took is not yours. **The IRS took *their* money.** You owed it. Remember, *everybody* will do what it takes to get *their* money."

Then I tell them, "Let's see how I can help!"

### **Carlos Samaniego, the guy to call when you're scared!**

I'm The Guy that stops the IRS from destroying your life and the lifestyle you're working hard to achieve.

When the IRS or the State of California starts sending you letters, they are NOT going to stop until they get every penny they are owed.

**They do not send idle threats. Every letter is a ticking timebomb, a PROMISE that they are coming for *their* money.**

Because they ALMOST NEVER give back the money, it's always best to take action before they've stripped your accounts. The sooner we act, the more likely they are to negotiate, and the safer your bank accounts and paychecks will be.

Or maybe thinking they probably can't find me, because it's been years since I last

heard anything.

That is exactly what I thought!

You see I didn't file my own taxes for over 8 years in my 20's. That's right I made a dumb decision based on some stupid advice and ended up not filing or paying taxes for eight long years!

What motivated me to finally do something about it?

The wage garnishment to my employer motivated me to do something.

In my case, it wasn't the IRS that found me first it was the State of California, Franchise Tax Board. If you think the IRS is bad, wait until the State of California is coming after you for "their" money.

**You see it wasn't the wage garnishment that got to me although it did hurt big time.**

**But a bigger factor for me was I was about to get married, and he didn't want to be "living a lie." I was so scared to tell her about my problem. I never told her!**

You see, I am not proud to admit that I got married to my wife and never told her about my tax problems. Yup, that is me and her cutting the cake.

Deep down I was ashamed if my little "big" secret."

I knew if that there can be a *lot* of marital problems that come along with one spouse not filing taxes. Lot of concealing.

Lot of lying. Fear. Panic. Judgement. Et cetera!

So, I had to do something to "fix" my problem!



"You don't want to be a scumbag to your wife. I knew I had to get this cleaned up. If you are in a similar situation, I am giving you a way out, let's get this handled."

You see you never know where life is going to take you and I never expected to meet the woman of my dreams and then get married.

You may be asking, so how did you solve your tax problem, Carlos?

I did a lot of research and started looking for someone to help me deal with my tax problem.

That is when I met my tax "Godfather" Ernie, he was tax professional who specialized in helping taxpayers with IRS problems. This is recent picture of Ernie visiting me in my office in Redlands.



Back to the story, Ernie gave me the hope, faith, and told me that I could solve my tax problems as long as I was ready to do it!

This was the first time in years I felt "Hope!" Ernie told me now that I represent you we will solve your tax problems and you can go back to your life!

Guess what, Ernie did solve my tax problems, and Ernie and I have been friends for years!

In fact, Ernie inspired me to want to help others with their tax problems.

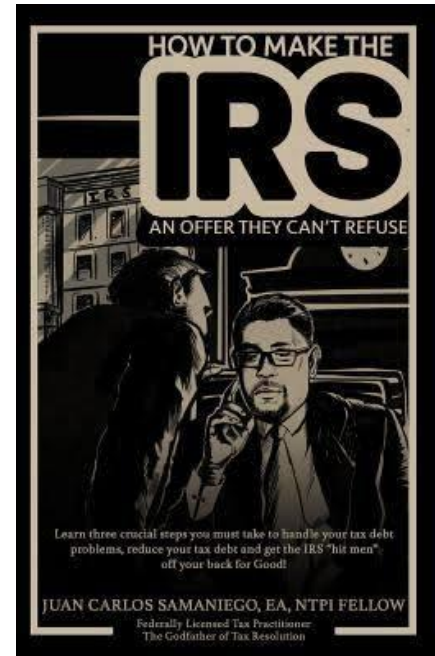


I am sorry let me introduce myself, my name is Carlos Samaniego.

As you know by now I had tax problems and got them solved and now I am a now Enrolled Agent, licensed by the Department of Treasury to help taxpayers with their tax problems.

I'm in my 50's now, and I've dedicated to helping taxpayers like you who find themselves at odds with the IRS or State tax problems.

I even wrote a book about my journey with tax problems with the IRS and you can find it on Amazon, the book is called, "How to Make the IRS an Offer They Can't Refuse."



## **Here is What I Know, You Wish Your IRS Problems Would *Just* Go Away?**

### **I am Sorry To Tell You, They Won't!**

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. I went 8 years without filing my own as I mentioned earlier.

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 is an expert taking 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 *specialist* in tax resolution to handle your IRS difficulties.

We at Tax Debt Consultants here are experts in tax resolution and 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.

1. 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.
2. After that, with your help, we prepare all your delinquent income tax returns and get them filed with IRS.
3. 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. **When I say settle, 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.

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 Tax Debt Analysis 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.

There are Three Ways To Contact Me:



- 1. Call my office today at 909-570-1103 to set up an appointment for a FREE Tax Debt Analysis**
- 2. Just book your own appointment on my online calendar at [www.MeetWithCarlosS.com](http://www.MeetWithCarlosS.com)**
- 3. Send Me Text: Send text to 33777 and in message put: TaxProblem**

Sincerely,

*Carlos Samaniego EA*

AUTHOR-SPEAKER-ENROLLED AGENT

P.S. On the next page, I included another special report:

**“Five Questions to Ask Any Tax Resolution Firm Before Paying Them A Dime.”**

**Special Report:**

**“Five Questions to Ask Any Tax Resolution Firm Before Paying Them A Dime”**

When it comes to something as important as resolving your tax liabilities, it is important to conduct research on the tax resolution firm(s) you are considering before agreeing to purchase their services.

What sort of things should somebody do as part of conducting their "due diligence"?

**Question #1: Are you licensed to be providing me tax advice?**

Many tax resolution firms use unlicensed sales personnel to sell their services.

These salespeople do not possess the professional knowledge to be advising you on your tax matters, nor are they legally allowed to do so.

The only people that can advise you on tax matters are Enrolled Agents (EA), Certified Public Accountants (CPA), and attorneys. Ask the person you're speaking to whether they are licensed. If they say anything other than EA, CPA, or attorney, then they are not licensed.

Some salespeople have even been known to make up something or just give you their title at their firm ("Senior Tax Analyst"). Several people have received criminal convictions for this misrepresentation, but it still occurs.

**Question #2: Can I meet you in person?**

Ask the company, if I want to meet in person at their local office can I meet with them to discuss my tax situation. Most of companies that advertising on radio, tv, or even on the internet will never give you the option to meet in person!

I am in the City of Redlands and have a local office where I meet with clients every day. If distance is a problem, I would be happy to setup a Zoom, Google Meetings, Facebook, or any other internet meeting so we can look each other eye-to-eye and discuss your tax problem.

We are located at 1255 W. Colton Ave #535, Redlands, CA 92374.



We are directed behind Arby's/Bakers Restaurant in the red executive offices building.

### **Question #3: Are you the actual person that will be representing me?**

Third, before signing a contract for taxpayer representation, be sure to confirm that the firm that will provide your representation will assign your case to a licensed representative.

You should be guaranteed that your representative is a licensed EA (Enrolled Agent), CPA, or attorney, even if it's somebody else in the firm other than the licensed person you're already speaking to. The IRS will not allow non-licensed representatives to negotiate for a taxpayer, but you would be surprised at how often large firms have unlicensed assistants doing the actual IRS negotiation.

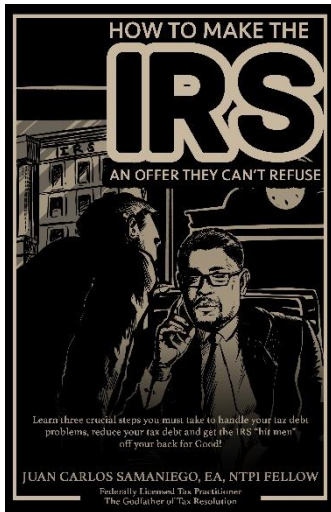
Before you sign a contract or send money, make sure you see the IRS Form 2848, Power of Attorney, which lists the name(s) of the people representing you.

### **Question #4: Have you ever actually been involved in negotiating tax resolutions?**

In other words, has the person you are speaking to has actually worked on tax cases as a representative.

It's one thing to be licensed, quite another to have actual case experience or not. Because the government is cracking down on sales practices, some sales closers have taken the Enrolled Agent exam and become licensed.

This is better than not being licensed, of course, but it still does not make them qualified to offer tax advice regarding your IRS debt if they have no actual case experience.



Any case-experienced, licensed salesperson should be able to walk you through the case proceedings from start to finish.

Carlos also wrote book about his experience as a person with tax problems and now as tax professional that represents tax payers. You can pick up the book on Amazon it is called, “How To Make The IRS an Offer They Can’t Refuse.”

Carlos Samaniego is not only an Enrolled Agent, licensed by the Department of Treasury. He has also an NTPI Fellow®. This designation is evidence of significant expertise in the representation of taxpayers before the IRS. NTPI Fellows have completed a stringent, three-level program of study that covers all facets of representing clients before the IRS. They have learned to guide their clients through the often-challenging maze of IRS codes, internal regulations and agency structure.

The process of becoming an NTPI Fellow often takes several years, but the learning does not stop there. As a whole, NTPI Fellows are individuals who exceed IRS’ minimum standard for continuing education and are dedicated to staying on top of the latest changes to the tax code.

Lastly, Carlos recently one the 2020 Tax Professional of the Year awarded by Pronto Tax School for his work in the tax community and desire to help taxpayers.

**#5: What precisely does the fee you are quoting me include?**

The tax resolution is notorious for “rebilling” clients for work that either doesn’t need to be done, was excessively overbilled for originally, or that should have been included in your original fee quote.

Many tax resolution firms operate on a “flat fee” basis. In theory, the fee they quote you should include EVERYTHING necessary to resolve your case. Make sure that fee includes some of these necessary actions:

- All Appeals files
- Full negotiation of resolution

- Preparation of any missing tax returns
- Removal of any existing levies or wage garnishments
- Representation for all tax types, including state taxes if needed
- For business owners, make sure you are covered for Trust Fund Recovery Penalty representation. This is critical to prevent getting personally stuck with your business tax bill.
- Application for a penalty abatement if you meet “reasonable cause criteria”.

If the tax firm you are speaking to works on a retainer basis with hourly fees, rather than a flat fee, be sure to see a schedule of service fees, and get a copy of their billing policy.

Ask for an estimate of what the total charges will be and get that in writing. Understand that hiring a representative to negotiate on your behalf is not a guarantee that your case will be resolved.

You will need to work closely with your representative to ensure that your best interests are always held in high regard. Although your representative should do nearly all the interaction with the taxing authorities, your participation with your representative is vital to the resolution process, so be sure you select somebody that you are going to be able to work with without personality conflicts.

Lastly, be sure that anything and everything you discuss with a tax resolution firm, such as fees, covered services, responsibilities, deadlines, etc., are all in WRITING.

Don't sign a contract, and definitely don't give them your credit card number without seeing everything in writing first.

Armed with these tips, you should be better positioned to make a wise decision regarding hiring professional tax services.



Sincerely,

*Carlos Samaniego EA*

AUTHOR-SPEAKER-ENROLLED AGENT

Need to Reach Carlos Samaniego:

Phone: 909-570-1103

Direct Fax: 909-586-9190

Website: [TaxDebtConsultant.com](http://TaxDebtConsultant.com)

Email: [Carlos@TaxDebtConsultant.com](mailto:Carlos@TaxDebtConsultant.com)

Book Appointment: [TaxDebtConsultant.com](http://TaxDebtConsultant.com) or [MeetWithCarlosS.com](http://MeetWithCarlosS.com)