What Will You Be Charged

You will be charged a $43 fee if your request is approved. **Do not include the fee with this form.** After approving your request, we will bill you for the fee with your first payment.

You will also be charged interest and may be charged a late payment penalty on any tax not paid by its due date, even if your request to pay in installments is granted. To limit interest and penalty charges, file your return on time and pay as much of the tax as possible with your return (or notice).

How Does the Installment Agreement Work

If we approve your request, we will send you a letter. It will tell you how to pay the fee and make your first installment payment. We will usually let you know within 30 days after we receive your request whether it is approved or denied. But if this request is for tax due on a return you filed after March 31, it may take us longer than 30 days to reply.

By approving your request, we agree to let you pay the tax you owe in monthly installments instead of immediately paying the amount in full. In return, you agree to make your monthly payments on time. **You also agree to meet all your future tax liabilities.** This means that you must have enough withholding or estimated tax payments so that your tax liability for future years is paid in full when you timely file your return. Your request for an installment agreement will be denied if all required tax returns have not been filed. Any refund due you in a future year will be applied against the amount you owe.

After we receive each payment, we will send you a letter showing the remaining amount you owe, and the due date and amount of your next payment. But if you choose to have your payments automatically withdrawn from your checking account, you will not receive a letter. Your bank statement is your record of payment. You can also make your payments by credit card. For details on how to pay, see your tax return instructions or visit **www.irs.gov.** We will also give you a statement showing the amount you owe at the beginning of the year, all payments made during the year, and the amount you owe at the end of the year.

If you **do not** make your payments on time or you have an outstanding past-due amount in a future year, you will be in default on your agreement and we may take enforcement actions, such as a Notice of Federal Tax Lien or an IRS levy, to collect the entire amount you owe. To ensure that your payments are made timely, you should consider making them by electronic funds withdrawal (see the instructions for lines 13a and 13b).

Where To File

Attach Form 9465 to the front of your return and send it to the address shown in your tax return booklet. If you have already filed your return or you are filing this form in response to a notice, file Form 9465 by itself with the **Internal Revenue Service Center** at the address below for the place where you live. No street address is needed.

IF you live in . . .	THEN use this address . . .
Alabama, Florida, Georgia, Mississippi, North Carolina, Rhode Island, South Carolina, West Virginia	Atlanta, GA 39901
Maine, Massachusetts, New Hampshire, New York, Vermont	Andover, MA 05501
Delaware, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, South Dakota, Wisconsin	Kansas City, MO 64999
Connecticut, District of Columbia, Maryland, New Jersey, Pennsylvania	Philadelphia, PA 19255
Arkansas, Colorado, Kentucky, Louisiana, New Mexico, Oklahoma, Tennessee, Texas	Austin, TX 73301
Alaska, Arizona, California, Hawaii, Idaho, Montana, Nevada, Oregon, Utah, Washington, Wyoming	Fresno, CA 93888
Ohio, Virginia	Memphis, TN 37501

If you live in American Samoa or Puerto Rico *(or exclude income under section 933);* are a nonpermanent resident of Guam or the Virgin Islands*; have an APO, FPO, or foreign address; are a dual-status alien; or file Form 2555, 2555-EZ, or 4563, use this address: *Internal Revenue Service Center, Philadelphia, PA 19255.*

* Permanent residents of Guam and the Virgin Islands cannot use Form 9465.

Specific Instructions

Line 1

If you are making this request for a joint tax return, show the names and social security numbers (SSNs) in the same order as on your tax return.

Line 10

Even if you cannot pay the full amount you owe now, you should pay as much as possible to limit penalty and interest charges. If you are filing this form with your tax return, make the payment with your return. For details on how to pay, see your tax return instructions.

If you are filing this form **by itself**, such as in response to a notice, attach a check or money order payable to the **"United States Treasury." Do not send cash.** Be sure to include:

- Your name, address, SSN, and daytime phone number.
- The tax year and tax return (for example, "2003 Form 1040") for which you are making this request.

Line 11

You should try to make your payments large enough so that your balance due will be paid off by the due date of your next tax return.

Line 12

You can choose the date your monthly payment is due. For example, if your rent or mortgage payment is due on the first of the month, you may want to make your installment payments on the 15th. When we approve your request, we will tell you the month and date that your first payment is due.

If we have not replied by the date you chose for your first payment, you may send the first payment to the Internal Revenue Service Center at the address shown on this page that applies to you. See the instructions for line 10 to find out what to write on your payment.

Lines 13a and 13b

To pay by electronic funds withdrawal from your checking account at a bank or other financial institution (such as mutual fund, brokerage firm, or credit union), fill in lines 13a and 13b. Check with your financial institution to make sure that an electronic funds withdrawal is allowed and to get the correct routing and account numbers.

Note: *We will send you a bill for the first payment and the fee. All other payments will be electronically withdrawn.*

Line 13a. The routing number **must** be **nine** digits. The first two digits of the routing number must be 01 through 12 or 21 through 32. Use a check to verify the routing numbers. But if your check is payable through a financial institution different from the one at which you have your checking account, do not use the routing numbers on that check. Instead, contact your financial institution for the correct routing numbers.

Line 13b. The account number can be up to 17 characters (both numbers and letters). Include hyphens but omit spaces and special symbols. Enter the number from left to right and leave any unused boxes blank. Be sure **not** to include the check number.

Privacy Act and Paperwork Reduction Act Notice. Our legal right to ask for the information on this form is sections 6001, 6011, 6012(a), 6109, and 6159 and their regulations. We will use the information to process your request for an installment agreement. The reason we need your name and social security number is to secure proper identification. We require this information to gain access to the tax information in our files and properly respond to your request. If you do not enter the information, we may not be able to process your request.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103. However, we may give this information to the Department of Justice for civil and criminal litigation, and to cities, states, and the District of Columbia to carry out their tax laws. We may also disclose this information to other countries under a tax treaty or to Federal and state agencies to enforce Federal nontax criminal laws and to combat terrorism.

The time needed to complete and file this form will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form,** 16 min.; **Preparing the form,** 26 min.; and **Copying, assembling, and sending the form to the IRS,** 20 min.

If you have comments concerning the accuracy of this time estimate or suggestions for making this form simpler, we would be happy to hear from you. You can write to the Tax Products Coordinating Committee, Western Area Distribution Center, Rancho Cordova, CA 95743-0001. **Do not** send the form to this address. Instead, see **Where To File** on this page.