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OCTOBER 2015 NEWSLETTER

DEAR FRIENDS AND COLLEAGUES: I.R.S. TROUBLES? WE NOW HAVE ACCESS TO I.R.S. ESERVICES TO BETTER SERVE YOU!

TAX PRO'S HAVE SPECIAL ACCESS TO IMPORTANT RECORDS

If you owe a lot of money to the Internal Revenue Service, it can be very intimidating. Many people hire professionals to help them work out an I.R.S. settlement or payment plan of some kind. Only attorneys, C.P.A.'s and "enrolled agents" are authorized to represent people in front of the I.R.S.

Our firm helps people with I.R.S. collection problems. We can represent people in front of the I.R.S. and work out an Installment Agreement or payment plan, and we can also help clients seek an Offer in Compromise to settle taxes. If necessary we can also represent you in U.S. Tax Court and District Court, and we routinely represent many people against the I.R.S. in U.S. Bankruptcy Court.

To adequately represent people with I.R.S. problems, it helps to be able to access their records quickly. The I.R.S. is not being funded enough by Congress to properly do their job, so it can take an hour or more to reach a live person with the I.R.S. by telephone.

We now have access to the I.R.S. Eservices Transcript Delivery System, through which we can access our client's tax accounts, including their wage and income information (W2's & 1099's), tax return transcripts, transcripts of account, and other documents. We must have a client's Form 2848 Power of Attorney or Form 8821 Tax Information Authorization on file with the I.R.S. to access their information.

Not only that, but we also have specialized software designed to determine if income taxes are old enough to be discharged in bankruptcy. Some income taxes, if they are old enough (generally over 3 years old) and meet certain other requirements, can be discharged or cancelled in bankruptcy.

But you must have someone with the knowledge and experience in these matters to first obtain the necessary I.R.S. records, know how to read them, and also know how to choose the correct software, how to run it, and what the results mean.

Mr. Black can advise you on the best way to solve your I.R.S. collection problems. For more information, get "I.R.S. Problems? 5 Ways to Get the I.R.S. Off Your Back!" available for instant download at www.jthomasblack.com or pick up a copy at the office, for free. ■



Congratulations to paralegal Rob Heinly, who just completed 10 years of service with the firm! In 2012 Rob became a Board Certified Paralegal in Bankruptcy Law by the Texas Board of Legal Specialization. One of only five in all of Texas!

Quotes:

It takes self-confidence to say "I'm sorry."
--- Alexandra Stoddard

A chip on the shoulder is too heavy a piece of baggage to carry through life.
--- John Hancock

Do what you can, with what you have, where you are.
--- Theodore Roosevelt

We are a federally designated Debt Relief Agency under the United States Bankruptcy Laws. We help people find answers to their debt and credit problems, including, when necessary, helping them file bankruptcy under the U.S. Bankruptcy Code.

A LITTLE HUMOR – the going to Heaven edition

Father Murphy goes into a bar on Bourbon Street in New Orleans and asks the first man he meets, “Do you want to go to heaven?”

The man said, “I do, Father.”

The priest said, “Then stand over there against the wall.”

Then the priest asked the second man, “Do you want to go to heaven?”

“Certainly, Father,” the man replied.

“Then stand over there against the wall,” said the priest.

Then Father Murphy walked up to Thibodaux and asked, “Do you want to go to heaven?”

Thibodaux said, “No, I don’t Father.”

The priest said, “I can’t believe this. You mean to tell me that when you die, you don’t want to go to heaven?”

Thibodaux said, “Oh, when I die, yes. I thought you were getting a bunch ready to go right now.” ■

Free Texas Roadside Assistance – it’s right on your driver’s license!

Have you ever been stranded on the road, your car broken down, and need help? Or been worried about it happening to you?

You should know, your Texas driver’s license has a phone number on the back. It’s called the Motorist’s Helpline. It’s just above the bar code on the lower right side: 1-800-525-5555. It’s in very small print, but it is there.

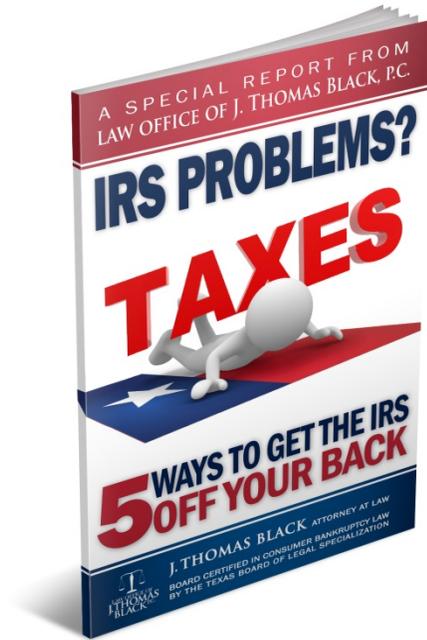
This number can be called for emergency assistance on the highway or wherever you might have trouble in your car in Texas. A service truck will be sent out to you, and the service is state-operated. It is paid for with your tax dollars. It can also be used to report a drunk driver.

So if your vehicle is disabled or you are stranded on the side of the road, call the Motorist’s Helpline. Help will be sent to you. And a state trooper will also be sent to make sure all is well. ■

Tired of Paying Private Mortgage Insurance?

If you have a mortgage loan and you put down less than a 20% down payment, you are probably paying PMI or private mortgage insurance. I’m not talking about homeowner’s insurance that protects you. I’m talking about insurance that you pay for, that does nothing but protect your lender in case you default on your payments. I have clients that pay 100’s of dollars per month for PMI!

You can ask your lender to cancel PMI when the principal balance of the loan falls to 80% of the original value of the home. The lender must cancel PMI when you get to a loan to value ratio of 78% or when you reach the midpoint of your loan. Either way, you must be current on your payments. If you qualify and they refuse to drop PMI after you ask? File a complaint with the Consumer Financial Protection Bureau at www.consumerfinance.gov.



I.R.S. PROBLEMS? 5 WAYS TO GET THE I.R.S. OFF YOUR BACK!

If you owe more than \$10,000 to the Internal Revenue Service and don’t know what to do, call the office for a free consultation with Mr. Black to discuss your options. Mr. Black has been dealing with I.R.S. tax problems for his clients for over 30 years, both in and out of bankruptcy. Just want information? Download his free Special Report at www.jthomasblack.com or pick one up at our office.

Thank you for your referrals! We accept cases in the following areas-

Bankruptcy.
Debt Collection Defense.
Debt Collector Harassment.
I.R.S. Collection Defense.
Stop Foreclosure and Repossession.
Student Loan Help.
Wills and Trusts.

ARE YOU IN CHAPTER 13 NOW?

Always keep the law office updated with your current address, telephone numbers, and email address. We may need to reach you quickly. You can check on the status of your Trustee payments, how much you still owe on your case, etc., by going to www.ndc.org to set up your user ID and password.

Plan payment too high? Lose job or overtime? It may be possible to surrender property or if your situation has changed to lower your payments. If this is your situation, contact our office for an appointment to prepare a Motion to Modify.

J. Thomas Black was licensed as an attorney in Texas by the Texas Supreme Court in May, 1982. Mr. Black is Board Certified in Consumer Bankruptcy Law by the Texas Board of Legal Specialization.

We are a federally designated Debt Relief Agency under the United States Bankruptcy Laws. We help people find answers to their debt and credit problems, including, when necessary, helping them file bankruptcy under the U.S. Bankruptcy Code.