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20th December 2021

Internal Revenue Service

PO Box 802501
Cincinnati, OH
45280-2501

Dear Internal Revenue Service,

I'm writing you to include some context for the contents of this envelope.

What you have is two years of my tax returns; 2019 and 2020. Yes, I realize they are late, and there are fees and penalties—fully aware.

I have been dealing with severe depression for the past many years and was unable to do anything but the most immediate of necessities. Happy to report that I am finally feeling much better, getting good care, and able to function at a level where I can do things like getting my taxes up to date which I'm sure will make you and your cohorts quite happy.

I do owe taxes and have included an installment agreement request (form 9465) combining both years of due taxes, my current 2018 balance, and a plan to pay it all down.

I self-prepared my taxes, so please let me know if you have any questions.

I look forward to your reply.

Sincerely,

J. Bert Mahoney

805-798-3430