CLIENT SAMPLE / THREE-PHASE ROADMAP

YOUR COMPLETE TAX INVESTIGATION & FREEDOM PLAN

From uncertainty and IRS notices to documented facts, tax compliance, a responsible resolution strategy, and long-term financial progress.

$1,500 | PHASE I INVESTIGATION ANALYSIS & REVIEW

An evidence-led starting point: review available tax records and notices, identify missing returns and collection risks, provide written findings and a recommended scope of work, and discuss the later fees before any further commitment.

A clear path with three distinct engagements

PHASE	WHAT WE ESTABLISH	NEXT DECISION
I | INVESTIGATION	$1,500 fixed review: transcripts, notices, filing gaps, balances, risks, and preliminary options	Know what happened and what work is needed
II | COMPLIANCE	Prepare/repair required returns, books, withholding/estimates, and state filings	Become current and establish reliable figures
III | RESOLUTION	Determine and pursue the lawful IRS/state relief path with agency follow-up	Put an appropriate plan in place

Illustrative taxpayer: Jordan Ellis (fictional) | Sample prepared: November 17, 2026

This presentation shows how a completed investigation may look. It is not an actual taxpayer file, a promise of settlement, or a commitment to any fee beyond a signed engagement.

01 / WHAT YOU RECEIVE

Know where you stand before committing to a solution

A real investigation is designed to replace guesses with an organized financial and tax-account picture.

The $1,500 Phase I engagement includes

- Initial intake, priority/urgency screen, engagement setup, and identification of tax types, tax years, agencies, entities and known deadlines.
- Review of available notices, previously filed returns, relevant IRS transcript categories, and other records appropriate to the authorized case.
- Year-by-year reconciliation of posted tax, penalties, interest, payments, credits, potential missing returns and disputed or unexplained transactions.
- Collection-risk review: lien/levy history, final notices, installment defaults, appeals windows, and potential statute-of-limitations questions.
- Preliminary financial/ability-to-pay assessment to identify which resolution paths merit further exploration.
- An organized written investigation summary with findings, uncertainties, document requests, recommended Phase II/III tasks and an itemized example of a later quote.
- A 60-minute review conversation to explain the findings, practical next steps, likely timelines and fee options before you choose to continue.

IMPORTANT DISTINCTION

The investigation is an assessment and planning engagement. It does not automatically include filing old returns, preparing Forms 433, negotiating an installment agreement, submitting an Offer in Compromise, litigating an appeal, or representing you in a court proceeding. These are scoped and priced separately.

What you will be able to answer after the review

QUESTION	WHAT THE INVESTIGATION SHOULD CLARIFY
How much do I owe?	What the available IRS/state records currently show, separated by year and by tax, penalties and interest.
What years are missing?	Which returns appear unfiled, which are actually required, and which records are needed to prepare them.
Am I at collection risk?	Which notices and deadlines need immediate action; whether further protection work requires a separate engagement.
Which solution fits?	The preliminary options worth evaluating and what financial proofs must be assembled.
What will it cost?	A transparent, case-specific proposal for required compliance and resolution services, including possible payment arrangements.

02 / TRANSCRIPTS

The five core individual transcript products

Each is requested where available and relevant. Transcript availability varies by year, type, authorization and IRS system.

TYPE / SOURCE	WHAT WE EXAMINE	WHY IT MATTERS
1. Tax Account Transcript	Assessments, payments/credits, penalties, interest entries, amended-return adjustments and account activity.	Tests the amount and history of a balance, including offsets and collection indicators.
2. Tax Return Transcript	Most original-filed 1040 line items, schedules and filing details; generally not later changes.	Compare original return to client documents, reported income and adjustments.
3. Record of Account	Combined return + account information where supported.	Provides context for original filing and account changes in one record.
4. Wage & Income Transcript	Available payer-reported Forms W-2, 1099, 1098, 5498 and other information returns.	Detects missing income, withholding, retirement distributions, and third-party discrepancies.
5. Verification of Non-Filing	Indicates the IRS has no record of a processed 1040-series return as of issuance.	Flags a filing gap; does not itself prove a legal filing requirement or that a return was never sent.

HOW WE USE THIS INFORMATION

- Build a transcript request register (year / tax type / requested / received / missing).
- Cross-check return-year data with payments, assessed balances, estimated tax and withholding.
- Flag transcript-code patterns for manual verification; no one code is definitive without the full account context.
- Identify available corrections, unfiled returns and issues requiring a direct agency confirmation.

AUTHORIZATION & PRIVACY

Access requires the appropriate taxpayer authorization and IRS procedures. Form 8821 authorizes tax information access but is not a power to represent; Form 2848 may authorize eligible representation for listed tax matters and years. Raw, sensitive transcripts remain in the secure client file; this sample contains none.

03 / EXPANDED RECORDS

Business, payroll, collection & state-agency review

For business owners, employers and complex collection cases, Phase I expands the inquiry only to relevant account types.

ADDITIONAL RECORD / REVIEW	WHAT WE LOOK FOR
Business Tax Account Transcripts	Forms 1120, 1120-S, 1065, 1041 and applicable excise/other modules; deposits, assessments, payment application and filing history.
Business Tax Return / Record of Account	Available business return data and changes; compare shareholder / partner K-1 reporting and related individual returns.
Business Entity Transcript	EIN, filing requirements, entity classification indicators, responsible entities and possible wrong-period filing assumptions.
Employment Tax Returns / Payroll Modules	Forms 941, 940, 943, 944, 945 when applicable; withholding and deposits, unfiled quarters and payroll reconciliation.
Notice / Collections History	Client-provided notices, recorded liens, levy notices, installment-agreement defaults and due-process/appeal timelines.
Additional IRS Detail (when obtainable)	Authorized practitioner or IRS contact for detailed account/module questions, refund offsets, freezes, penalty computation or collection/assessment-date clarification.
State Tax Agency Records	Michigan or other states: separate state portal/transcript/assessment records, sales/use and withholding accounts, notices and enforcement deadlines.

Specialized checks when triggered by the facts

- Estimated tax payment and withholding reconciliation, refund offsets and credit transfers; penalties and interest recomputations.
- Audit/examination indicators, amended returns, substitute-for-return situations, disputes, identity theft and bankruptcy-related limitations.
- Assessment statute and collection statute (CSED) screening; confirm exact agency dates and suspension events before relying on any expiration.
- Joint-liability/innocent-spouse questions, trust-fund recovery penalties, responsible-party exposure, and liens on property.

NOT EVERY CLIENT NEEDS EVERY RECORD

An ordinary wage-earner will not need payroll tax transcripts for an employer; a single-owner business without payroll may not need Form 941 review. We investigate what is actually relevant, and identify inaccessible or unavailable records rather than treating them as proof of no liability.

04 / WORKPAPER METHODS

The Investigation Workpapers — exactly what we analyze

Our investigation becomes a documented decision file, not merely a transcript download.

WORKPAPER	COMPLETED OUTPUT
A | Authorization and source register	Taxpayer/entity and year coverage, signed authorizations, records received, information gaps and requests.
B | Year-by-year tax ledger	Original assessments, adjustments, penalties, interest, payments, refunds/offsets and presently posted balances.
C | Return compliance inventory	Filed, pending, unfiled or uncertain status by year and return type; applicable state and business forms.
D | Third-party income matching	W-2 / 1099 / K-1 / withholding / estimated-payment comparisons; missing statements and possible information-return errors.
E | Collection and deadline tracker	Notice code/date, requested response, deadline, lien/levy status, defaults and urgency owner.
F | Penalty / adjustment review	Potential abatement, missing credit, wrong assessment or audit reconsideration issues; needed substantiation.
G | Collection statute screening	Assessment dates, potential CSED questions and possible tolling events; IRS verification required.
H | Financial capacity snapshot	Household/business revenue, necessary costs, assets/equity, other debt service and tentative ability to pay.
I | Resolution decision matrix	Possible IRS and state remedies, eligibility blockers, risks and items needed before selecting a remedy.
J | Scope, fee and timeline worksheet	Tasks by phase, year and entity; professional-fee estimate, optional work, agency charges and possible installment terms.

Quality control before recommending a strategy

The analyst reconciles the available source documents, marks all estimates as estimates, identifies missing records, and separates: (1) tax currently assessed, (2) projected tax on missing returns, (3) potential adjustment/relief opportunities, and (4) prospective professional fees. A supervisor reviews material risks and assumptions before the 60-minute discussion.

05 / ILLUSTRATIVE FILE

Sample taxpayer: Jordan Ellis — case overview

Representative facts created solely to show what a completed investigation report may discover.

INTAKE AND FACT PATTERN

CATEGORY	EXAMPLE OBSERVATION
Taxpayer	Jordan Ellis, self-employed consultant and part-time wage earner; single filer; one dependent (eligibility to verify).
Initial concern	Multiple IRS balance notices, difficulty keeping up with quarterly taxes, concern about possible collection action.
Investigated years	Individual income tax: 2020–2025. Current-year 2026 projected compliance reviewed, not yet due as an annual return.
Business/State	Schedule C, and Michigan individual income tax; no payroll confirmed in this example.
Primary uncertainty	2023, 2024 and 2025 returns not appearing as processed; income documents and expense substantiation incomplete.

Sample year-by-year federal assessment ledger

YEAR	TAX ASSESSED	PENALTIES	INTEREST	POSTED BALANCE	STATUS
2020	$8,400	$2,300	$1,150	$11,850	Filed; review
2021	$12,200	$4,100	$1,730	$18,030	Filed; review
2022	$9,500	$3,000	$1,320	$13,820	Filed; review
2023	—	—	—	—	Unfiled; estimated $9,200 tax
2024	—	—	—	—	Unfiled; estimated $7,100 tax
2025	—	—	—	—	Unfiled; estimated $5,100 tax
POSTED TOTAL	$30,100	$9,400	$4,200	$43,700	Only assessed periods above

DISTINGUISH ASSESSED BALANCES FROM ESTIMATES

This sample also assumes $3,740 already assessed by Michigan. Combined posted IRS + Michigan = $47,440. Additional projected unfiled federal principal of $21,400 and state principal of $2,950 are NOT yet assessed. Illustrative combined exposure before new penalties/interest or offsets would be $71,790, not a confirmed bill.

06 / THE FINDINGS

Example: what Phase I uncovers and prioritizes

The value of the investigation is discovering what must be corrected and what must happen in sequence.

DING	EVIDENCE / NEXT ACTION	PRIORITY
Three apparent filing gaps	2023–25 account/non-filing indicators require source document and legal filing-requirement confirmation.	HIGH
$43,700 posted IRS balance	2020–22 assessments need year-by-year verification against actual returns, deposits, credits and account changes.	HIGH
$3,740 Michigan account	Separate state assessment/notice and collections check; avoid assuming IRS records cover state debt.	HIGH
Missing self-employment expense records	Reconstruct supportable 2023–25 Schedule C income and expenses and reconcile 1099s and deposits.	HIGH
Penalty-relief screening	Request cause documents and verify eligibility; do not presume abatement or refunds.	MED
Collection and appeal deadlines	Obtain complete notices and agency status immediately; refer urgent matters for separately authorized action.	URGENT IF ACTIVE
Current-year compliance at risk	Review 2026 estimated taxes / withholding so new liabilities do not derail an IRS resolution.	HIGH
Payment capacity uncertain	Collect income, basic living expenses, assets and secured-loan details before proposing payment amount.	HIGH

Professional interpretation

In this example, jumping immediately to an Offer in Compromise would be premature. The most important steps are to verify collection deadlines, determine required filings, prepare accurate missing returns, establish current-year tax compliance, and complete a documented financial assessment. Only then can MBA Financial responsibly recommend a payment plan, currently-not-collectible treatment, an offer, a correction, or another remedy.

URGENCY COMES FIRST

If the client presents a final levy notice, wage garnishment, imminent foreclosure, recorded lien deadline, or appeal deadline, a separate emergency response may be needed right away. An investigation appointment does not extend agency deadlines.

07 / PHASE II

Compliance: make the account ready for resolution

Phase II is separately engaged after Phase I establishes the exact years, documents, entities and state requirements.

1. 1. Reconcile the records — Collect W-2s, 1099s, business bank/credit-card statements, books, receipts, mortgage/1098 data and state tax payments; resolve missing items.
2. 2. Build supported tax returns — Prepare 2023, 2024 and 2025 individual 1040s with Schedule C and related forms, plus Michigan returns, based on verified records.
3. 3. Compare IRS information returns — Test wage/income transcript records to taxpayer data; investigate payer errors and missing business deposits without using unsupported deductions.
4. 4. Evaluate prior-year corrections — If a filed year is wrong, separately determine whether amendment, audit reconsideration, credit correction or penalty request is warranted.
5. 5. File and confirm acceptance — Secure client review and e-file authorizations; submit returns by an accepted method; track receipts, rejects and posted transcripts.
6. 6. Prevent another tax problem — Update 2026 withholding/estimated taxes and implement monthly bookkeeping or a cash reserve system for future tax obligations.

Phase II completion criteria

- Required returns prepared, signed and successfully filed or submitted, with acceptance/delivery documentation.
- Current filing and estimated-tax/deposit responsibilities identified, with a sustainable compliance calendar.
- Revised federal and state liabilities rechecked after the agencies process returns; final balances may change.
- Updated financial summary ready for Phase III negotiation and option testing.

EXAMPLE CLIENT VALUE

Phase II is not simply “catching up.” Correct filings can identify legitimate deductions and credits, prevent avoidable future notices, and produce reliable figures for IRS and state payment discussions. Tax outcomes depend on the evidence and applicable law.

08 / PHASE III

Resolution: choose the right legal and financial route

One-size-fits-all promises are replaced with a facts-based eligibility review after compliance is addressed.

POSSIBLE ROUTE	WHEN WE REVIEW IT	CRITICAL CONSIDERATION
Full-Pay Installment Agreement	Sufficient verified capacity to pay the balance under acceptable IRS terms.	Ongoing current-year compliance; interest and penalties may continue.
Partial Payment Installment Agreement	Ability to pay something, but not realistically full-pay within the collection period.	Financial disclosure and periodic reviews may apply; collection time limits require review.
Currently Not Collectible (CNC)	Documented inability to pay while meeting allowable basic living expenses.	Generally delays enforced collection; balance does not disappear and can accrue.
Offer in Compromise (OIC)	Verified doubt as to collectibility or another recognized basis, after filing/payment compliance.	Income, assets, equity, expenses and IRS rules determine offer feasibility; not guaranteed.
Penalty Abatement / Account Correction	Qualifying relief facts or documented misapplied credits/wrong assessment.	Claims require evidence and IRS/state approval; relief does not erase valid base tax.
Appeals / Collection Due Process	Qualifying disagreement, notice and timely appeal or collections-rights issue.	Strict notice-specific deadlines and eligibility rules apply.
State Tax Resolution	Michigan/other state tax assessment, filing and collection concerns.	State procedures, criteria, and deadlines are independent of IRS.
Specialized situations	Joint-return liability, audit reconsideration, tax liens, levies, trust-fund taxes.	May require additional specialist services or legal counsel.

ILLUSTRATIVE PHASE III DIRECTION FOR JORDAN ELLIS

First verify 2023–25 processing, current 2026 tax compliance and collection exposure. Then calculate a verified Form 433 financial picture and evaluate a sustainable IRS arrangement alongside Michigan requirements. OIC/CNC/PPIA remain alternatives to test, not a promised result.

09 / TRANSPARENT QUOTING

Sample itemized professional-fee proposal

This is a demonstration of how an actual case-specific quote is built after Phase I. Phase II/III numbers below are hypothetical, not MBA Financial standard fees.

SCOPE ITEM	EXAMPLE PRICE	WHAT IT COVERS
PHASE I | Investigation Analysis & Review	$1,500	Available records/transcript review, written findings, 60-minute review and proposed next steps.
II-A | 2023 federal + state return	$850	1040 Schedule C + Michigan filing; normal source-record completeness assumed.
II-B | 2024 federal + state return	$850	1040 Schedule C + Michigan filing.
II-C | 2025 federal + state return	$850	1040 Schedule C + Michigan filing.
II-D | Bookkeeping cleanup allowance	$450	Limited targeted reconciliation; expanded reconstruction requires rescope.
II-E | Current-year tax compliance review	$300	2026 estimates / withholding review and simple calendar.
PHASE II SUBTOTAL	$3,300	Illustrative required compliance work.
III-A | Collection financial analysis	$750	Financial questionnaire and applicable IRS Form 433 package.
III-B | IRS negotiation/representation	$1,650	Illustrative installment strategy, communication and submission.
III-C | Michigan coordination	$450	State account/repayment strategy coordination.
III-D | Initial post-submission follow-up	$550	Up to 90 days of defined initial case monitoring, subject to signed scope.
PHASE III SUBTOTAL	$3,400	Illustrative base installment-resolution route.
ILLUSTRATIVE ALL-THREE-PHASE FEE	$8,200	Phase I $1,500 + Phase II $3,300 + Phase III $3,400

Excluded unless quoted in writing: court representation or litigation, government filing/user fees, tax balances paid to agencies, outside legal fees, audits or appeals, OIC submissions, complex payroll cases, additional years/states, expanded bookkeeping and work outside the signed scope.

WHY AN INVESTIGATION MAKES QUOTES FAIRER

Instead of promising a low “one price fits all” amount or selling an expensive remedy before seeing the records, we identify precisely how many returns, financial workpapers, agency contacts and optional remedies are likely to be required. The client reviews the scope and can authorize later phases separately.

10 / AFFORDABLE ENGAGEMENT

Example payment arrangements — helping clients budget

These examples illustrate how an approved professional-fee payment plan might be structured. They are not automatic offers of credit and do not change any IRS/state payment obligation.

AGREEMENT	ILLUSTRATIVE ARRANGEMENT	MATH
Phase I Investigation — $1,500	Paid in full at start for priority attention; or an approved installment arrangement.	Example: $500 down + 2 × $500 = $1,500
Phase II Compliance — $3,300	Separately signed scope for preparation and related work.	Example: $1,650 down + 6 × $275 = $3,300
Phase III Resolution — $3,400	Separately signed scope for the selected agency remedy.	Example: $1,000 down + 8 × $300 = $3,400
Bundled later-work illustration — $6,700	After Phase I, approved combined II+III agreement if appropriate.	Example: $2,000 down + 10 × $470 = $6,700

FAIR AND REALISTIC EXPECTATIONS

- The $1,500 Investigation is a distinct fee. It is not assumed to be credited to a later engagement; any special fee credit would be stated in writing.
- An agreement and payment schedule must be approved in writing before an installment arrangement begins; exact deposits, dates and available terms may differ.
- Firm payments and payments to the IRS, state tax authority, lenders or creditors are completely separate obligations.
- Work sequencing, filing/submission milestones, suspension rights and any unpaid balances are controlled by the signed engagement and applicable law.
- If facts show a simpler or more complex case, only the verified scope should be quoted. Optional remedies are offered only if supported by the facts.

WHAT THE CLIENT CAN DECIDE WITH CONFIDENCE

Following Phase I, you will know the recommended tasks, what each phase would cost, what can wait, what cannot wait, the documents you must provide, and whether a professional-fee payment arrangement is available. You remain in control of whether to authorize Phase II and Phase III.

11 / DEBT-TO-WEALTH

After tax resolution: protect cash flow, then build toward freedom

Tax compliance and a sustainable tax-resolution plan are the foundation. The broader Debt-to-Wealth strategy adds household/business budgeting and debt prioritization.

Five-part financial freedom bridge

7. Protect necessities: define housing, food, transportation, insurance, basic medical needs and a realistic tax-payment reserve.
8. Prevent re-accumulation: align withholding/estimated taxes and avoid financing living expenses with new high-interest borrowing.
9. Map all debt: list balances, rates, minimums, delinquency, collection status, collateral and contractual consequences.
10. Accelerate responsibly: identify possible extra payments for high-cost debt while honoring required tax and secured-debt payments.
11. Redirect freed cash: build an emergency reserve and, when appropriate, discuss retirement/investment contributions with qualified advisers.

EXAMPLE RELEASED PAYMENT

$250 / month

If a paid-off debt frees $250 each month, it could be reassigned to savings.

HYPOTHETICAL 10-YEAR VALUE

$38,821

At an assumed 5% annual return, monthly compounding; $30,000 contributions.

Projection assumes $250 invested at each month-end for 120 months, constant 5% nominal annual return compounded monthly, no fees/taxes/withdrawals. It is not a forecast, guaranteed return, offer of investment services or assurance of debt-free timing.

How the Debt-to-Wealth work is proposed

STAGE	ILLUSTRATIVE OUTPUT
Cash-flow baseline	Household income, business net income, necessary expenses, debt minimums and emergency savings.
Debt analyzer workpaper	Rate and balance validation, snowball/avalanche alternatives and payoff sensitivity if payment capacity allows.
Freedom milestones	Compliance maintained, tax balance plan stabilized, credit/loan balances reduced, emergency reserve built.
Wealth transition	Possible payroll/retirement savings, emergency cash and investment considerations with qualified professionals.

APPROPRIATE CAUTION

Tax resolution is not the same as debt settlement. We cannot promise eliminated tax, a specific debt-free date or investment performance. Separate debt-planning services or third-party investment/legal advice may be needed and are not included in the $1,500 investigation unless the signed engagement specifically states otherwise.

12 / YOUR ACTION ROADMAP

What happens next: from visitor to informed client

A realistic journey to regain control — with specific milestones and accountability.

WHEN	MBA FINANCIAL / CLIENT ACTION	EVIDENCE OF PROGRESS
Day 0 / intake	Complete short intake; flag urgency; select $1,500 investigation payment or discuss agreed installments.	Intake + engagement + payment receipt.
Before record review	Sign appropriate authorization; securely upload notices, IDs and available tax records; list entities and tax years.	Document inventory and authorization tracker.
Investigation period	Request/review applicable records, analyze tax years and deadlines, build workpapers and preliminary recommendations.	Written Phase I findings and missing-data list.
60-minute case review	Explain discovery, urgent items, recommended Phase II/III scope, professional fees and payment options.	Decision-ready roadmap; written proposal.
If Phase II selected	Reconstruct records and prepare/submit required federal and state returns; review 2026 tax compliance.	Accepted/submitted returns and updated estimated balances.
If Phase III selected	Verify post-filing balances, complete financial forms, choose/submit appropriate agency remedy and monitor.	Agency correspondence, response tracking and next-step calendar.
After stabilization	Optional household debt analysis, budget, debt-payment strategy and savings/wealth transition discussion.	Monthly cash-flow scorecard and goal milestones.

BRING WHAT YOU HAVE; DO NOT DELAY THE FIRST CONTACT FOR MISSING RECORDS

- All IRS and state notices, envelopes and deadline pages; prior returns, amendments and payment-plan letters.
- W-2s, 1099s, K-1s, bank/credit-card statements, business P&Ls, ledgers and tax payments.
- Basic income/expense information; mortgage, rent, auto payments, medical/insurance and major asset estimates.
- Secure photo ID and authorization documents shared only through approved secure channels.

EMERGENCY NOTICE?

Call immediately if an IRS or state notice shows an appeal deadline, bank levy, wage garnishment, foreclosure/asset sale, or other imminent action. The $1,500 booked review is not an emergency stay, legal filing or extension of an agency deadline.

13 / CLIENT CONFIDENCE

What makes this a transparent and trustworthy start

The purpose is to help you make a better decision — not to promise an outcome before anyone has studied the facts.

Your Phase I deliverable package — sample table of contents

SECTION	CLIENT COPY
01. Executive summary	Your concerns, verified facts, preliminary exposure and most urgent actions.
02. Transcript / agency record inventory	What we requested, what we reviewed, what was missing and authorized scope.
03. Tax-year reconciliation	Assessed amounts, payments, credits, interest and penalties by period; estimates separated.
04. Compliance gap and records checklist	Unfiled/pending returns, missing source materials and recommended preparation work.
05. Collection rights and deadlines	Notice tracker; potential lien/levy and appeal issues with urgent recommendations.
06. Resolution alternatives worksheet	Options worthy of evaluation and the tests/records needed to select one.
07. Three-phase action schedule	Dependencies, handoffs and expected next actions, subject to agency response times.
08. Itemized service proposal	Separately priced Phase II/III work and any written installment arrangements.
09. Debt-to-Wealth direction	Optional forward-looking cash-flow opportunities after tax stabilization.

Clear answers to common questions

Do I have to buy Phase II or III? No. The investigation is a standalone review. Subsequent work requires a separate, agreed scope and fee.

Will you get rid of all my taxes? No responsible firm can promise that. Valid taxes remain owed unless lawfully adjusted, discharged, paid, compromised or otherwise resolved under applicable law.

Can I afford to begin? The published Phase I fee is $1,500. Installments may be available by written agreement, and later professional fees can be discussed with realistic budgets.

Are my records secure? Do not enter Social Security numbers, bank-account numbers or full card numbers on public forms; use the secure client portal and approved channels.

14 / READY TO BEGIN

Start with the facts. Build the plan. Restore confidence.

For someone visiting TaxDebtWise.com, the best first step is not guessing which program will work — it is understanding the account.

YOUR NEXT STEP — $1,500 INVESTIGATION ANALYSIS & REVIEW

Complete the confidential intake at www.TaxDebtWise.com/investigation. Then choose secure payment or contact our team about an agreed Investigation installment arrangement. We will explain the engagement, authorizations, secure record transfer and 60-minute findings review.

Company contact & secure access

CHANNEL	CONTACT
Website / Investigation	www.TaxDebtWise.com | www.TaxDebtWise.com/investigation
Local phone / call or text	(989) 686-NO DEBT • (989) 686-6633
Toll-free	(877) 306-2246
Fax / documents	(989) 364-2024
Administrative email	Admin@BeTaxDebtFree.com
Secure client portal	mbafinancial.logicsportal.com
Mailing address	4106 E. Wilder Road #288, Bay City, MI 48706

For an informed decision: important limitations

This sample is hypothetical; no actual client records or IRS findings are represented. The $1,500 published Phase I scope is the firm's Investigation Analysis & Review; a real deliverable depends on records accessible, the taxpayer's authorization and the signed engagement. Additional returns, audit/appeal work, emergency representation, and ongoing monitoring require separate written scopes and fees. Agency decisions, interest, penalties, statutory deadlines, processing times, payment affordability and any refund or investment outcomes are not guaranteed.

REFERENCE POINTS REVIEWED FOR THIS SAMPLE

MBA Financial, Investigation Analysis & Review: https://taxdebtwise.com/investigation
IRS, Transcript Delivery System: https://www.irs.gov/tax-professionals/transcript-delivery-system-tds
IRS, transcript types: https://www.irs.gov/newsroom/tax-transcripts-know-the-different-types-and-how-to-get-them
IRS, business tax transcripts: https://www.irs.gov/businesses/get-a-business-tax-transcript
IRS, installment agreements: https://www.irs.gov/payments/payment-plans-installment-agreements
IRS, Offers in Compromise: https://www.irs.gov/payments/offer-in-compromise

HERE TO HELP SECURE YOUR FUTURE • BE TAX & DEBT FREE