New AFV Process

	Don't change a thing about how this is done. Not a word. Follow the example
	precisely.
	Note that neither "signature" is a true signature. Print your name in block letters in both
-	places as indicated. Do not "sign"
	Use blue ink
	Handwriting only, no mechanical reproduction or rubber stamps, etc.
	When you have gotten a good case of writer's cramp (you will!), place all your bills in a
	manilla envelope and send them to:
	Department of the Treasury
	Internal Revenue Service
	Fresno, CA 93888-0102
	Enclose NO cover letter, certainly NO IRS forms. Those are for debtors. You are a
	creditor here. Just put the A4V'd bills in the envelope and send 'em.
	First class postage is okay, but you may want to spring for Priority due to the
	approaching deadline. (Which is Friday, February 26, 2010). You may do certified
	mail but in my opinion it is just not necessary. After all, what are you going to do if they
	say they never got it even if you have the green card in hand??
	Yes, you can do a mortgage payoff. Works best with a coupon.
	Yes, you can do IRS bills if you have any. Again, with a coupon is best.
	Yes, property taxes are ok too.
	Credit card bills are fine. Those always come with a coupon.
	Very important: the amount you make the money order for MUST match exactly what
	is on the payment couponto the penny. Now if there are two amounts (such as on
	the bill you sent) you may pick either amount, i.e. the minimum amount due OR the
	Remaining Balance. Either is ok. You pick what you want to do (duh, take the larger
	amount!).
	Plan on 45 days from submission to payment. If you have bills for essential services
	that may be shut off (i.e. electricity, heat, phone, credit cards) you may want to make a minimum payment in cash to avoid interruption of service. The amount you A4V'd will
	show up as a credit in 45 days.
m	When you file your taxes next year, you will want to claim the total amount tendered.
	IRS will send you a refund for the aggregate total. I understand there is a special 800
	number where you can call that will tell you how much they paid on your behalf so you
	will know how much to claim on your tax return.
	In the trend to go paperless, I understand that this paper A4V process will only be
	operational until month end. A new, easier, electronic process is supposed to take its
	place but I don't have any details on that right now.
	Make copies of all the A4V'd bills and keep them in a file for your records.
	I have no personal first hand experience with success using this method, only the word
	of a person who says he has been paying his bills this way with success for 6 years.
	You may A4V bills for yourself, your wife, your kids, your neighbors, your friends, pretty
	much anybody. Makes no difference who the bill is made out to. Of course the refund
	at the end of the year will go to you since it was your credit that settled the account.
	If there is anything I haven't covered here, please contact me and I will try to answer
	your question

EXAMPLES

ACCOUNTING.

underwritten by: Progressive Northern Insurance Co Date of Mailing: July 29, 2009 Policy Period: May 14, 2009 - Nov 14, 2009 Page 1 of 2

ALLEN AGENCY INC

1-802-878-1600

Online Service

progressiveagent.com

Online Service
VALUE, CLOSUKE AND SETTLEMENT OF THIS progressive agent.
ACCOUNTING.

BY JOHN SMITH

EIN 123456789 1-800-876-5581

AUTHORIZED REPRESENTATIVE Auto Insurance Bill

Remaining balance Payments remaining Minimum amount due Due date August 14, 2009

ACCEPTED AND RETURNED FOR ASSESSED

To maintain your coverage, please pay the minimum amount due by the due date. Any amount you pay above your minimum will be credited to your next payment.

Billing detail for July 17, 2009 - July 29, 2009

Payment on July 17 - thank you\$79.99 Payment on July 20 - thank you\$80.00 Current amount\$81.70

Payments received after July 29 will appear on your next statement.

Tired of writing checks? Save time and money with Electronic Funds Transfer (EFT)! Contact your agent for more information.

Go paperless! Simplify your life and help the environment. Visit progressiveagent.com/green for more information.

Billing reminders - one advantage of sharing your e-mail address with Progressive (refer to reverse side for details).

Please see the reverse side.

MONEY ORDER

PAY TO: THE UNITED STATES TREASURY \$239.00 Remaining balance
Minimum amount due \$86.70

Due date August 14, 2009 Amount enclosed \$ 239, 00

TWO HUNDRED THIRTY-NINE AND NO CENTS leadle larea lland line line and carelle and and and carelle and

s or minieurace payment, prease go 10 progressiveagent.com or call 1-800-876-5581.

If you pay by check, please allow five to seven days for your payment to reach us. Write your policy number on the check and make it payable to Progressive Northern Insurance Co.

Do not write below this section of coupon. Form 6266 (07/08)

BY JOHN SMITH EIN 123456789

HUTHORIZED REPRESENTATIVE

031152900087 44051 0008670 0023900 5200291 9287807 008005140903

EXAMPLES

PUT THIS VERBIAGE

ANY WHERE IT WILL FIT ON

THE BILL I Mandaladaladaladadadadadadadadadadadadad

Underwritten by: Progressive Northern Insurance Co Date of Mailing: July 29, 2009 Policy Period: May 14, 2009 - Nov 14, 2009

Page 1 of 2 ALLEN AGENCY INC

ACCEPTED AND RETURNED FOR ASSESSED 1-802-878-1600

Online Service

VALUE, CLOSUKE AND SETTLEMENT OF THIS progressive agent.com

ACCOUNTING.

BY JOHN SMITH EIN 123456789 1-800-876-5581

BY JOHN SMITH EIN 123456789 1-800-876-5581

BY JOHN SMITH EIN 123456789 1-800-876-5581

AUTHORIZED REPRESENTATIVE

Auto Insurance Bill

Remaining balance	\$239.00
Payments remaining	2
Minimum amount due	\$86.70
Due date	August 14, 2009

To maintain your coverage, please pay the minimum amount due by the due date. Any amount you pay above your minimum will be credited to your next payment.

Billing detail for July 17, 2009 - July 29, 2009

ACCOUNTING.

Payment on July 17 - thank you	\$79.99
Payment on July 20 - thank you	\$80.00
Current amount	.\$81.70
Installment fee	5.00
Minimum amount due	.\$86.70

Payments received after July 29 will appear on your next statement.

Tired of writing checks? Save time and money with Electronic Funds Transfer (EFT)! Contact your agent for more information.

Go paperless! Simplify your life and help the environment. Visit progressiveagent.com/green for more information.

Billing reminders - one advantage of sharing your e-mail address with Progressive (refer to reverse side for details).

Please see the reverse side.

MONEY ORDER

Payment Coupon

PAY TO: THE UNITED STATES TREASURY \$239.00 Remaining balance Minimum amount due \$86.70 August 14, 2009 Due date

\$ 239.00 6

progressive agent. com or call 1-800-876-5581 If the is a place to 1-800-876-5581 If the care of the c seven days for your payment to reach us. Write your policy number on the check and

For immediate payment, please go to

TWO HUNDRED THIRTY-NINE AND NO CENTS

Leadle la continue la continue la continue la continue la la continue la conti

Amount enclosed

Sorry, this should have been your name here.

make it payable to Progressive Northern

Do not write below this section of coupon. BY JOHN SMITH EIN 123456789 ETTHIS IS YOUR MUTHORIZED REPRESENTATIVE

031152900087 44051 0008670 0023900 5200291 9287807 008005140903

