

December 3, 1997

To whom it may concern,

This letter is being written as a testimonial to the outstanding service performed on my wife's and my behalf by retired IRS Revenue Officer, and currently Enrolled Agent, Richard Culp. Through his invaluable efforts, a major IRS tax injustice was finally, after thirteen long years, corrected.

I don't know if I can properly express everything that I think and feel at this point in what I'd like to share with you, but I will do the best I can.

Approximately 2 1/2 years ago I was faced with a tax debt that was in excess of \$125,000. Other than winning the lottery, I did not think that there was any way possible that I would ever be able to pay this debt and that I would take it to my grave. This tax debt originated as a result of a failed business in 1980, and consisted of both personal 1040 taxes and trust fund penalties (Federal Withholding Taxes). I had to file a corporate bankruptcy, lost just about everything that I owned, including our home, and ultimately filed a personal bankruptcy a couple of years later. At this point, I owed the IRS around \$58,000 and did not have any means to pay. This was the beginning of a series of encounters with attorneys that were ignorant (as I was) of the Tax Law, CPA's that had no suggestions of resolution other than Offers in Compromise which I could not fund, and several IRS officials, some that were trying to work with me and others who made my life a living hell.

The following is a very brief summary of my wife's and my thirteen year long ordeal with the IRS. As a result of a personal bankruptcy filed in 1984 in the state of Georgia, the 1040 taxes from the years 1978 and 1979 were discharged by the Federal Bankruptcy Court, and the IRS was duly notified. The problem was that the taxes were never abated and continued to accrue interest until 1995. Through these years I have been told by IRS employees that taxes are never dischargeable, had attorneys who where ignorant of the Tax Code in this regard and were advising me to file bankruptcy again. Had I followed their advice, it would have been impossible to resolve my case correctly. I have had requests regarding this dischargeability from 3 IRS Revenue Officers ignored, have had my wages levied, have been threatened with enforced collection, have had to sign tax waivers under duress extending the time for collection activities, and have been on a payroll deduction plan from 1987 to 1995. With the accrual of interest, my tax bill grew to over \$125,000, much of which I did not owe.

There is no doubt in my mind that, had I not met retired IRS Revenue Officer and currently Enrolled Agent, Mr. Richard Culp, and had not had his invaluable help on this matter, that this case would have never been resolved. As a result of his knowledge of the system and his perseverance on our behalf, we not only had our entire tax debt reduced to a zero balance, but also received an apology and a \$7,900 refund from the IRS. I can not thank him enough for what he has been able to accomplish for us in working on our behalf. I strongly recommend that if you are having similar difficulties, that as a minimum you at least consult with him. He will give you a straight answer on what options you have available. And you won't, in my opinion, have anyone more capable than Mr. Culp work on your case, if you give him the opportunity. Please feel free to contact me and I would be happy to share in more detail this success story.

Sincerely yours,

Philip _____