

September 11, 2006

To Whom It May Concern:

I am writing to provide a heartfelt testimonial for Richard Culp, Enrolled Agent & Tax Consultant.

Several years ago, my father's corporation had fallen on hard times. My father had fallen behind in payment of the corporation's federal employment taxes, as well as in payment of other corporate obligations. Although I was President of the corporation, and my sister, who signed the corporate checks, was Office Manager, my father was the sole owner of the company, and, as such, he alone directed which of the company's creditors, including all of the requisite tax agencies, were paid, and when they were paid.

My father died suddenly, and I inherited the company and its debts. At this point, my sister and I believed that the IRS took the view that we would both be responsible for the company's employment tax liabilities, as we held the commanding positions in the company. There were no available corporate assets with which the federal employment tax liability could be paid, and the corporation was being forced out of business by its creditors. The potential IRS trust fund recovery penalty that could have been assessed against my sister and me on the corporation's unpaid employment taxes was nearly \$725,000, an amount that neither of us would have ever been able to payoff in our lifetimes. Needless to say, we were very worried for our respective futures and for those of our families.

We consulted several attorneys, one of which we paid over \$100,000 to advise us and to represent us regarding the corporate debts. We received very little value for this huge amount of money. We paid another attorney approximately \$5,000 to prepare an offer in compromise to the IRS for a trust fund recovery penalty that had not yet been assessed against either my sister or me! Several other attorneys gave us bad advice. We were quite ignorant of the system, under a tremendous amount of stress, and very scared. We had no idea where to turn except for these tax attorneys.

Fortunately for us, we had an accountant that knew of Enrolled Agent Richard Culp. He came highly recommended to us. We had gotten nowhere with the attorneys, and we knew that we didn't have enough money left to continue to pay them to finish this case, so we gave Mr. Culp a call.

Mr. Culp, who retired from the IRS as a Revenue Officer before he became an Enrolled Agent, soon proved to us that he had a vast knowledge of the Internal Revenue Service and its procedures. He interviewed my sister and me, along with many of my former employees, extensively, and determined that the IRS trust fund recovery penalty burden correctly belonged to my father's estate. Through his detailed knowledge of the internal workings of the IRS system, and of relevant sections of the Internal Revenue Code, Mr. Culp proved to the IRS that this trust fund recovery penalty burden was not ours, that we were not the responsible persons against whom the trust fund recovery penalty should be assessed.

Through Mr. Culp's extensive knowledge of IRS procedure, his enduring commitment to research the pertinent facts, and his perseverance, both my sister and I were found to have no liability on this nearly \$725,000 trust fund recovery penalty that might, had we not been competently represented, been assessed against us. Mr. Culp saved my assets, my marriage and my sanity.

Should you want more information on how Mr. Culp helped us put this huge debt behind us, please contact me and I would be happy to tell you about it.

Sincerely,

Thomas \_\_\_\_\_