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Comments:

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My first complain is re: the government is double charging (not unlike the credit cards). I owe back taxes and finally made arrangements to pay them. I agreed to pay \$100.00 a month until it is paid. So I received a letter today saying I would be charged a user fee of \$105.00. This will be paid before anything is applied to my tax bill. Also on this bill is a penalty for \$47.10 and interest of \$26.76. I didn't pay my tax bill because I didn't have the money to do it. I made approximately \$XXXXXXX. I can now pay on my taxes because my ex-husband died and I now will get approximately \$XXX more per month. I'll tell you. I felt like a millionaire. I know I still won't have that great an income, but I will savor this feeling before reality sets in. Anyway, this seems like a double charge and it is more than the payment I agreed to. So I will not have paid anything on the principal and the following month I'm sure I will get a Penalty charge of \$47.10 and interest of \$26.76. My friends say that it's worse than credit cards interest. I am sure this is condoned or made into law by someone. I am 71 years old and may have to sell my home. However as you know, houses are not selling now. So many of us are living between a rock and a hard place.