

# How to Legally Remove IRS Tax Liens

An IRS lien filing is no fun, but it's not the end of the world. If the lien itself is creating a hardship for you, it may be easier than you think to eliminate it. A variety of methods exist to legally remove a tax lien.

When a Federal tax lien exists, it covers ALL your property. Whereas the mortgage on your home is usually only secured by the house itself, rather than your car, tools, collectibles, paycheck, etc., a Federal tax lien is "secured" by everything you own.

This means the clothes on your back, the money in your checking account, your retirement accounts, even your paycheck. That's correct, a Federal tax lien provides the government with a claim over your paycheck. That doesn't mean they're going to take it; it just means that they can.

It may be possible to obtain complete withdrawal of the IRS lien if the lien is creating an undue economic hardship upon you and removing the lien will help facilitate collection of the tax debt.

Another tactic is to keep the IRS tax lien in place but get the IRS to place themselves in second priority position, underneath somebody else. The most common reason for doing this is to place the IRS lien secondary to a bank financing lien, such as a factoring agreement, line of credit or an operating capital loan. Many banks will cut off funding on a loan or line of credit if they are not in first position.

It is not uncommon for somebody to have one particular asset that is worth a bit of money. Selling that asset can bring in money to help pay down the tax debt or selling the asset will eliminate the monthly payment on the asset, thereby allowing you to put that money towards the IRS bill each month. The IRS can issue a Certificate of Discharge to release that one asset from the lien so that you can sell it.

In addition to these strategies, there are other options for resolving Federal tax lien problems. Only after a thorough evaluation of your specific situation can we best determine the most appropriate approach for you.

## **Tax Relief Help**

The Gamblin Group, LLC specializes in saving taxpayers money by representing them before the IRS. Our goal is to negotiate on your behalf the most favorable resolution option permitted by Law available to you based on your unique circumstance.

### **You Must Take the First Step!**

You have nothing to lose and the Consultation is FREE. Call and schedule an appointment so we can discuss all the ways we can help you. All matters discussed are strictly CONFIDENTIAL.

**Contact us today to schedule a FREE, No Obligation Consultation**

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We look forward to helping you

**[www.thegamblinggroup.com](http://www.thegamblinggroup.com)**