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Q: Is there any way to completely remove a federal tax lien from a credit report?

A: Yes. Under certain limited circumstances, the IRS may agree to withdraw – not just release – a Notice of Federal Tax Lien (“NFTL”). A withdrawal of a NFTL removes any reference of the tax lien on a taxpayer’s credit report, rather than simply listing the lien as satisfied or released. The removal of the NFTL can increase a taxpayer’s credit score or improve their ability to obtain financing or employment.

The IRS will consider withdrawing a NFTL if: (i) the notice was filed too soon and/or not in accordance with IRS internal procedures; (ii) a taxpayer entered into an installment agreement to pay the debt secured by the lien (unless the agreement provides otherwise); (iii) withdrawal will speed collection of the tax liability; or (iv) withdrawal is in the best interest of the taxpayer and the government. The decision to withdraw will be based on the facts and circumstances of the case and is completely within the discretion of the IRS.



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