
HOW TO REMOVE TAX LIEN JUDGEMENT

MYMONEYEDU

Credit Enhancement System

Step 1: Complete IRS Form 12277

This form serves as a request for withdrawal of the original tax lien. Before filling out this form, try to locate the Form 668(Y) you were sent by the IRS as notification of the original tax lien. This can help to expedite the process. However, you can still fill out this form if you don't have the 668(Y).

For questions 11 on the form, select the option that states: "The taxpayer, or the Taxpayer Advocate acting on behalf of the taxpayer, believes withdrawal is in the best interest of the taxpayer and the government."

For question 12, enter the words "Fresh Start Program."

Step 2: Send Form 122277 to the IRS certified mail.

Step 3: Wait for response from IRS

After 30-45 days, the IRS will contact the court house where the lien was filed to notify them to withdraw it. You will also be sent a copy of this notification.

Step 4: Dispute the lien with the Credit Reporting Agencies

When you dispute a tax lien with Equifax, Experian or TransUnion, they contact the courthouse where the lien was filed to determine if the information is still accurate. Since the courthouse has been notified that your lien was withdrawn, by disputing the lien with the above Credit Reporting Agencies at their respective websites, you should be able to have the lien removed quickly.

Step 5: Final confirmation

Each of the credit reporting agencies will send you a notification of how your dispute turned out. If the lien was not removed from any or all of your reports, file a second dispute in writing and include a copy of the notification from the IRS that your lien has been withdrawn. This form serves as a request for withdrawal of the original tax lien. Before filling out this form, try to locate the Use IRS publication 4235 to determine the regional IRS where your form should be mailed. Send your form via Tax liens on a credit report can not only bring down your credit score significantly, but they can also be a deciding factor in a lender deciding to deny you a loan or credit card. Getting them resolved and off your credit reports as quickly as possible is imperative. If you have unpaid liens, visit [IRS.gov](https://www.irs.gov) to learn more about your