



# Missouri Final Notice / Intent to Enforce Checklist

## Understanding Missouri Tax Collection Notices

Missouri Department of Revenue issues specific notices when taxpayers fail to resolve outstanding tax obligations. A statutory notice called the Assessment of Unpaid Tax finalizes the tax debt after previous collection attempts have gone unanswered.

This tax notice arrives after the state has sent initial tax bills and other payment demands that remain unpaid or unaddressed. Following the Assessment of Unpaid Tax, the 10-Day Demand serves as the final warning before the state begins enforcement actions such as liens, garnishments, or referrals to prosecuting attorneys.

## What These Notices Mean

An Assessment of Unpaid Tax certifies that the Missouri Department of Revenue has determined the amount you owe in tax, interest, and penalties. Missouri law grants you the right to either pay the tax debt or dispute the amount owed within a specific timeframe.

Failure to respond by the deadline makes the assessment final and eliminates your legal right to appeal. The Notice of 10-Day Demand outlines the amount you must pay and provides your last opportunity to resolve the account before the state escalates collection procedures.

## Why Missouri Issues These Notices

The state issues an Assessment of Unpaid Tax when earlier notices, such as the Notice of Balance Due or Notice of Adjustment, remain unresolved. Common triggers include:

- Unfiled tax returns with individual income tax owed trigger the Assessment of Unpaid Tax.
- Unpaid income tax assessments following an audit result in escalated collection notices.
- Repeated non-payment despite prior tax bills and notices leads to statutory assessment procedures.



- Outstanding balances after calculation errors or adjustments require formal resolution through the collection process.

Missouri's collection process follows a documented sequence that begins with initial billing and progresses through multiple tax notice stages before reaching enforcement action.

## Response Deadlines and Legal Rights

You have 60 days from the Assessment of Unpaid Tax mailing date to file a protest if you live in the United States. For taxpayers residing outside the United States, the deadline extends to 150 days.

Once these timeframes expire, the assessment becomes final, and you lose the right to challenge the debt through administrative protest procedures. Payment within 10 days is required under the Notice of 10-Day Demand before the state begins enforcement actions, such as filing liens or issuing garnishments.

## Consequences of Non-Response

Ignoring an Assessment of Unpaid Tax triggers multiple enforcement actions. The Missouri Department of Revenue may file a Certificate of Tax Lien with the recorder of deeds, which attaches to all real and personal property you own.

Filing the lien with the circuit court clerk gives it the full force and effect of a default judgment. This administrative judgment permits the state to use garnishment, executions, and levies to collect the debt. Additional penalties and interest continue to accrue during this period, increasing the total amount owed beyond the original income tax or property tax balance.

## What to Do After Receiving These Notices

### Immediate Actions:

1. Read the entire notice carefully and note the tax year, tax type, amount owed, and response deadline.
2. Verify the accuracy of the debt by reviewing prior notices, tax returns filed, and any assessments you received.



3. Contact the Missouri Department of Revenue using the phone number on the notice to discuss your options.
4. Determine whether you agree with the debt or believe it contains errors.

#### **Payment and Resolution Options:**

- Pay the full amount due online, by check, or money order to the address listed on the notice.
- Request an installment agreement if you cannot pay the balance in full. Missouri allows payment plans for tax debts, typically for up to 36 months.
- File a written protest within 60 days if you disagree with the Assessment of Unpaid Tax. Include detailed reasons and supporting documentation.
- Submit a payment under protest to stop interest accrual while your protest is under review.

## **Missouri's Collection Timeline and Statute of Limitations**

Missouri has a 10-year collection period for tax debts. Tax liens expire 10 years after the certificate of lien was filed, though the state may refile the lien once before expiration for an additional 10 years. This creates a maximum 20-year collection window. Collection activity includes refund offsets, liens, garnishments, and referrals to collection agencies or prosecuting attorneys throughout this period.

## **Payment Plan Requirements**

Missouri installment agreements allow individuals or businesses to repay tax debt through monthly tax payments. Payment terms typically extend up to 36 months. You must have all required tax returns filed before the state approves a payment plan.

Missed tax payments under an approved agreement may trigger immediate enforcement action despite the arrangement. Property tax debts and individual income tax obligations both qualify for installment agreements when you meet the filing requirements.



## Common Mistakes to Avoid

Missing the 60-day protest deadline eliminates your right to challenge the Assessment of Unpaid Tax administratively. Sending tax payments to incorrect addresses delays processing and does not stop enforcement timelines.

Making partial payments without an approved payment agreement fails to halt collection procedures. Assuming the debt will expire without documentation of the 10-year collection period leads to continued enforcement actions. Failing to provide the requested documentation when the state asks for proof of payment or copies of returns results in the state treating your case as non-compliant.

## Lien Impact and Release Procedures

A Certificate of Tax Lien filed with the recorder of deeds attaches to real and personal property you own or acquire after filing. Buying or selling real estate becomes impossible until you resolve the lien.

Credit bureaus may list the lien on your credit report, negatively impacting your credit rating. Only after you pay the debt in full or provide documentation proving you do not owe the amount claimed will the Missouri Department of Revenue issue a Certificate of Tax Lien Discharge. Satisfactions are typically issued within 45 to 60 days of resolving the balance, whether for property tax or other state tax obligations.

## Key Takeaways

Responding promptly to Missouri tax collection notices protects your legal rights and prevents enforcement actions. A 60-day window to protest or pay before the debt becomes final is provided by the Assessment of Unpaid Tax.

Serving as the last warning before liens, garnishments, or attorney referrals begin, the 10-Day Demand requires immediate attention. Understanding the specific deadlines and your response options helps you resolve tax debt before enforcement escalates.



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## Facing State Enforcement or Payroll Tax Issues?

If you've received a state tax notice and aren't sure how to respond, we can help you review your options and next steps.

### We help with:

- State enforcement actions and notices
- Payroll tax debt review and resolution
- Penalty and interest reduction options
- Payment plans and compliance solutions
- Representation before state tax agencies

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