Good afternoon,

This is Mario Luis Furlan, and I am a US citizen from Seattle Washington. I have been living in Europe legally for over 15 years, and have worked in Barcelona Spain and Luleå Sweden **paying taxes in both countries**. I have visited the US embassy on several occasions and traveled almost twice a year.

I was at no point informed that I should be sending a Tax return to the United States. A new FATCA law has been passed and now my bank account has been frozen. I have never made over 25,000 euros before tax in a year living abroad or when living in the United States. I just discovered this information regarding a **FBAR** and the **FATCA**, in January 2015, having tried to un-freeze my bank account since December.

Do I need to declare Taxes to the United States if I am making under 30,000 dollars a year and paying taxes in Spain or Sweden? If I only visit the states once a year for 2-3 weeks? I have two Swedish American children and have been married to a Swede since 2004. **Are certain countries like Spain and Sweden exempt from FBAR and FATCA?**

It appears that a shift is happening in congress on **Monday the 2nd of February** there was a meeting regarding Tax and ex-pats from what I understand, and it feels like things are in process. Please let me know if a compromise can be reached so honest American citizens living abroad can check in with the United States, perhaps once a year with minimal hassle and keep our citizenship. In Sweden for example it is very easy to be clear and square with the tax authorities by filling out a document on line. It's even easy enough for my wife who runs her own Graphic Design company to fill out without the need for an accountant.

https://www.americansabroad.org/issues/taxation/update-residence-based-taxation-rbt/

A fellow American who is married to a Swede from Lulea and who has moved back to Seattle, recently saw my strife on Facebook and recommended I **contact a US Citizen Service representative and arrange a phone appointment.** Unfortunately they directed me to the IRS **"one stop shopping"** web page which I find highly dangerous as they seem to be freezing accounts first, and then unavailable to contact for questions and concerns. The web site is full of page after page of Lawyer jargon that most ex-pats and banks don't understand. They also point out a ton of fines and penalties for anyone who has not been turning in tax information. I've tried my best to take steps to rectify this situation, to get clear and square with the IRS in the United States.

-I had a phone meeting with the IRS in Philadelphia, but the agent on the other end wasn't authorized to answer any of my questions. He could only direct me to obscure form numbers: Pub 501, Pub 54, Pub 514, the W-9 form and the 8938. All obscure accountant jargon.
-I spoke with fellow Americans, some working for Facebook, who said accountants in the states couldn't help them, and that they may have a lead in Stockholm on someone who knows how to sort through all this, but in the end it took a stay at home wife with a law degree to sort through exactly what was what to file.
-I spoke with actors, people who work for HP, basketball players and University students, none of them were aware they are supposed to be filing Tax reports to the IRS from abroad.
-I spoke with the US Embassy in Stockholm who weren't authorized or informed enough to answer any of my questions.
-I tried to contact the IRS in London, who are only available between 13:00 and 14:00 on Thursdays, but was never able to get through.

If this is going to work **there needs to be a clear on-line form, questionnaire which can easily be filled out within 30-60 minutes**. There needs to be a task force

in the EU to hunt down those who would attempt to avoid paying taxes on **large amounts of money** with offshore accounts who have houses in New York, Miami, Paris and London for example. No tax evader is going to camp out at the north pole in Lulea, I can promise you that.

The almost empty account was frozen when transferring 650 euros for a family holiday last year.

I am not a business or independent contractor from the US. I am not a freelancer, athlete or entrepreneur. I have not been hired by a US company to work from Europe at any time. **The last time I worked in the United States was when was around 1997 around 19 years old.** I worked at a Health Club called Aqua Dive in Seattle Washington and paid Taxes and Social Security.

I met my Swedish wife in Barcelona in 1999. We lived there between 1999 and 2010 which is when we opened the aforementioned ING account. We now have **two Swedish-American children** with dual citizenship and have been living in Sweden since 2010. We plan on staying in Sweden until work options pick up again in Spain or the US at which point **we plan to return** where we have my **family, friends and culture**.

I am now a **Swedish resident** and am working as a primary English teacher in the Swedish public school system representing the USA through my teaching and culture.

The **W-9** form seems like it is targeted for businesses, entrepreneurs and freelancers from the United States who are working in Europe. **This is obviously not my situation.** It feels unclear what the IRS wants and like they've thrown out a wide net to capture as many Americans living abroad as possible. I imagine some of these foreign account holders may be shady on-line poker dealers or off shore Tax evaders. But the vast majority of us are regular dual citizen families, doing the best we can and **paying taxes to our current countries of residence**.

I've read on-line that some **Americans are giving up their United States citizenship over this new FATCA law** , and I certainly hope this won't have to happen in my case as I feel 100% American. I was destroyed when the Seattle Seahawks lost the Superbowl in the last minute!!!

Please let me know when/if it would work to arrange a phone meeting and if there is anything you need form my end.

With best regards,

-Mario L. Furlan