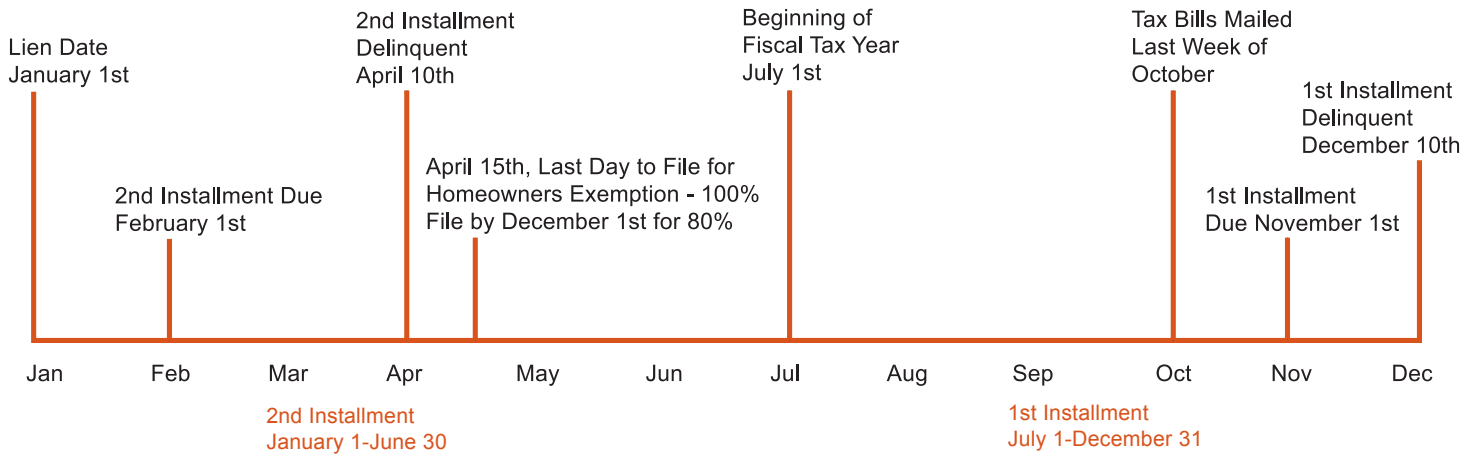




Property Tax Guide



NOTES

- Owner must own and occupy property on the 1st of March to be eligible for applicable exemptions.
- Penalties for delinquency are 10% on the date of delinquency plus \$10.00 costs for delinquent 2nd Installment. Thereafter, 1.5% per month of original tax amount until paid.
- Property may be sold at public auction after 5 years of delinquency.

Tax Impound Reserve Schedule

Closing Month	1st Payment	Pay 1st in Escrow	Pay 2nd in Escrow	No. of Months Required By Lender to Impound
Jan	March			5
Feb	April		Yes	0
Mar	May		Yes	1
Apr	June		Yes	2
May	July			3
Jun	August			4
Jul	September			5
Aug	October	Yes		6
Sep	November	Yes		7
Oct	December	Yes		2
Nov	January	Yes		3
Dec	February	Yes		4