

Taxing Nuances



Purpose:

This guide is a reference regarding taxing situations where we cannot use the value reflected on the tax cert. Whether the property is a new construction, Purchase with current owner's exemptions, CA property under the HERO/PACE program, this guide may help determine the property taxes to be used.

As a reminder, any document provided by the Broker/Title for taxes must be verified with the county.

Terms:

Millage Rate: This term is interchangeable with tax rate, property rate, etc., as each state uses different terminology. If a tax cert. is provided with these terms, it is acceptable.

When to Recalculate:

Acra will need to recalculate based on the following:

- New Constructions (0-2 Years old on the Appraisal)

- Purchases with Exemptions

- Refinances with a recent transfer not yet re-assessed via the county

- Refinances of a Construction Loan

| Description | Property Value | Multiplier |
|-----------------------------------|---|--|
| All States (except California) | Current Assessed Value (without Exemptions or Discounts) | Millage Rate |
| New Construction All States | Transaction's Purchase Price | Millage Rate |
| California | Transaction's Purchase Price | 1.250% (may increase in the event of Mello-Roos Taxes) |


Purchase Transactions

We must pay attention and review all tax certs, especially on purchases. If the current owner has exemptions, we must remove those exemptions recalculate the property taxes. CSC does not include exemptions as most states require the property owner to apply after taking ownership (Post Funding). In addition, all exemptions are not guaranteed.

Florida Purchase without Non-Ad Valorem Taxes

The sample below shows the current owner has a \$50,000.00 Exemption. To remove this, we would take the Assessed Value / 1000 x Total Millage Rate.

Formula: (\$151,929.00 /1,000) x 19.66770 = \$2,988.09 annually



VOLUSIA COUNTY TAX BILL

NOTICE OF AD VALOREM TAXES AND NON-AD VALOREM ASSESSMENTS

2019 Paid Real Estate

County of Volusia
Paid By: WELLS FARGO REAL ESTATE
11/19/2019 \$2,070.45
Receipt # EEX-19-0000016

PROPERTY ADDRESS: 720 S PENINSULA DR, DAYTONA BEACH, 32118

LEGAL DESCRIPTION: LOTS 3 & 4 STILLMAN REPLAT ATLANTIC CITY MB 9 PG 208 PER OR 3898 PG 4422 PER OR 6089 PG 22
See Additional Legal on Tax Roll

PARCEL: 530922000030

ALTERNATE KEY : 3401280

MILLAGE CODE: 204

TAX YEAR: 2019

BATES KENT
720 S PENINSULA DR
DAYTONA BEACH, FL 32118

PAY IN U.S. DOLLARS DRAWN FROM A U.S. BANK.

WALK-IN CUSTOMERS PLEASE BRING ENTIRE NOTICE

TAXES BECOME DELINQUENT APRIL 1

| If Postmarked By | Nov 30, 2019 | | | |
|------------------|--------------|--|--|--|
| Please Pay | \$0.00 | | | |

PLEASE RETAIN TOP PORTION FOR YOUR RECORDS

| AD VALOREM TAXES | | | | | |
|-------------------------------------|---------|----------------|-----------|---------------|--------------------------------|
| TAXING AUTHORITY | MILLAGE | ASSESSED VALUE | EXEMPTION | TAXABLE VALUE | TAX AMOUNT |
| COUNTY | 6.14200 | 151,929 | 50,000 | 101,929 | 626.04 |
| VOLUSIA FOREVER | 0.11220 | 151,929 | 50,000 | 101,929 | 11.44 |
| VOLUSIA ECHO | 0.20000 | 151,929 | 50,000 | 101,929 | 20.39 |
| VOLUSIA FOREVER I&S 2005 | 0.08780 | 151,929 | 50,000 | 101,929 | 8.95 |
| VOLUSIA COUNTY MOSQUITO CONTROL | 0.18800 | 151,929 | 50,000 | 101,929 | 19.16 |
| PONCE INLET PORT AUTHORITY | 0.09290 | 151,929 | 50,000 | 101,929 | 9.47 |
| SCHOOL | 6.08100 | 151,929 | 25,000 | 126,929 | 771.85 |
| DAYTONA BEACH | 5.85870 | 151,929 | 50,000 | 101,929 | 597.17 |
| DAYTONA BEACH I&S 2004 | 0.27710 | 151,929 | 50,000 | 101,929 | 28.24 |
| ST JOHNS WATER MANAGEMENT DIST | 0.24140 | 151,929 | 50,000 | 101,929 | 24.61 |
| FLORIDA INLAND NAVIGATION DIST | 0.03200 | 151,929 | 50,000 | 101,929 | 3.26 |
| HALIFAX HOSPITAL AUTHORITY | 0.35460 | 151,929 | 50,000 | 101,929 | 36.14 |
| TOTAL MILLAGE RATE: 19.66770 | | | | | TOTAL TAXES: \$2,156.72 |


| NON-AD VALOREM ASSESSMENTS | | | |
|----------------------------|-----------|---------------|--------|
| LEVYING AUTHORITY | TELEPHONE | RATE PER UNIT | AMOUNT |
| | | | |
| | | | |
| TOTAL ASSESSMENTS: | | | \$0.00 |

Florida Purchase with Non-Ad Valorem Taxes continued...

The sample below shows the current owner has a \$75,500.00 Exemption. To remove this, we would take the assessed value x total millage rate, plus any non-ad valorem taxes.

Formula: $(\$134,721.00/1,000) \times 25.2126 + \$444.92 = \$3,841.59$ annually

| AD VALOREM TAXES | | | | | | |
|----------------------------|--------------|---------------|----------------|------------------------|---------------|--------------|
| TAXING AUTHORITY | | MILLAGE RATE | ASSESSED VALUE | EXEMPTION AMOUNT | TAXABLE VALUE | TAXES LEVIED |
| County Parks MSTU | 772-462-1670 | 0.2313 | 134,721 | 75,500 | 59,221 | 13.70 |
| Co Public Transit MSTU | 772-462-1670 | 0.1269 | 134,721 | 75,500 | 59,221 | 7.52 |
| Erosion District E | 772-462-1670 | 0.1497 | 134,721 | 75,500 | 59,221 | 8.87 |
| Law Enf. Jail/Judicial Sys | 772-462-1670 | 3.2324 | 134,721 | 75,500 | 59,221 | 191.43 |
| Co General Revenue Fund | 772-462-1670 | 4.3077 | 134,721 | 75,500 | 59,221 | 255.11 |
| Childrens Service Council | 772-408-1100 | 0.4765 | 134,721 | 50,500 | 84,221 | 40.13 |
| St Lucie Co Fire District | 772-621-3338 | 3.0000 | 134,721 | 50,500 | 84,221 | 252.66 |
| FL Inland Navigation Dist | 561-627-3386 | 0.0320 | 134,721 | 50,500 | 84,221 | 2.70 |
| City of Port St Lucie | 772-871-5069 | 5.0547 | 134,721 | 50,500 | 84,221 | 425.71 |
| City of PSL Voted Debt | 772-871-5069 | 1.0193 | 134,721 | 50,500 | 84,221 | 85.85 |
| School Discretionary | 772-429-3970 | 0.7480 | 134,721 | 25,500 | 109,221 | 81.70 |
| School Capital Improvemnt | 772-429-3970 | 1.5000 | 134,721 | 25,500 | 109,221 | 163.83 |
| School Reg Local Effort | 772-429-3970 | 3.8740 | 134,721 | 25,500 | 109,221 | 423.12 |
| School Voter Referendum | 772-429-3970 | 1.0000 | 134,721 | 25,500 | 109,221 | 109.22 |
| Mosquito Control | 772-462-1670 | 0.1806 | 134,721 | 75,500 | 59,221 | 10.70 |
| S FL Wtr Mgmt District | 561-686-8800 | 0.2795 | 134,721 | 50,500 | 84,221 | 23.53 |
| MILLAGE CODE 0011 | | TOTAL MILLAGE | 25.2126 | TOTAL AD VALOREM TAXES | | \$2,095.78 |



Go paperless
and receive your
tax bill by email.
www.tcslc.com

| NON-AD VALOREM ASSESSMENTS | | |
|--|--------------|----------|
| LEVYING AUTHORITY | | AMOUNT |
| PS61 Port St Lucie Stormwater Improv/Maint | 772-871-5069 | 163.00 |
| PSSW PSL Solid Waste Assessment | 772-871-5069 | 281.92 |
| TOTAL ASSESSMENTS | | \$444.92 |

COMBINED TAXES AND ASSESSMENTS

Scan to
view
your
bill
online

Pay One Amount
(Discount Already Deducted)

If Postmarked By
Please Pay

Nov 30, 2019
\$0.00

2019 REAL ESTATE

RETAIN THIS PORTION FOR YOUR RECORDS

California Purchase

In California, CSC uses 1.25% x Purchase Price to calculate Property Taxes, unless the tax cert. shows a higher annual amount.

For example, the Purchase Price is 220,000.00

Formula: \$220,000.00 x 1.25% = \$2,750.00 annually

The current Tax Cert. for the property reflects a higher amount of \$2,961.18.

| VALUES X TAX RATE PER \$100 1.000000 | | | | | | | \$2,549.98 | |
|--|----------------------|-----------------------------|-----------------------------|-----------------|----------------|----------------|----------------|---|
| VOTER APPROVED TAXES / TAXING AGENCY DIRECT CHARGES & SPECIAL ASSESSMENTS / FEES | | | | | | | | |
| PHONE # | CODE | DESCRIPTION | ASSESSED VALUE | X | TAX RATE / 100 | = | TAX AMOUNT | |
| (415) 217-3389 | 45493 | HUGHSON USD - 2016 GO BOND | 254997 | | 0.046006 | | \$117.32 | |
| (415) 217-3389 | 45494 | HUGHSON USD - 2017 SERIES A | 254997 | | 0.006835 | | \$17.42 | |
| (209) 575-6959 | 47860 | YCCD - BOND 2007 C | 254997 | | 0.008839 | | \$22.54 | |
| (209) 575-6959 | 47870 | YCCD - BOND 2010 D | 254997 | | 0.000405 | | \$1.04 | |
| (209) 575-6959 | 47880 | YCCD - BOND 2012 REF | 254997 | | 0.007286 | | \$18.58 | |
| (209) 575-6959 | 47890 | YCCD - BOND 2015 REFUNDING | 254997 | | 0.007250 | | \$18.48 | |
| | | | | | | | | |
| PHONE # | DESCRIPTION | DIR CHRG | PHONE # | DESCRIPTION | DIR CHRG | PHONE # | DESCRIPTION | DIR CHRG |
| (866) 807-6864 | STAN CONSOLIDATED FI | \$190.12 | (209) 634-1234 | TURLOCK MOSQUIT | \$10.86 | (209) 525-6461 | WILLIAMSON ACT | \$14.84 |
| | | | | | | | | AGENCY TAXES \$195.38 |
| | | | | | | | | DIRECT CHARGES \$215.82 |
| | | | | | | | | FEES \$0.00 |
| PENALTY & COST \$0.00 | | | | | | | | AGENCY TAXES + DIRECT CHARGES + FEES + PENALTY + COST + DELINQUENT PENALTIES \$411.20 |
| 1st INSTALLMENT \$1,480.59 | | | 2nd INSTALLMENT \$1,480.59 | | | TOTAL TAXES | | |
| PAID ON 12/05/2019 | | | DELINQUENT AFTER 04/10/2020 | | | \$2,961.18 | | |
| | | | | | | | | |

New York Purchase

If Class 1 – To determine the assessed value we would use the Value x 6% = Assessed Value. Then Assessed value x Tax rate would be for new constructions.

If Class 2 – To determine the assessed value we would use the Value x 8% = Assessed Value. Then Assessed value x Tax rate would be for new constructions.

| | | | |
|--|----------------------------|-------------------------|--|
| Collection: School 2021 | | | |
| Fiscal Year Start: 7/1/2021 | Fiscal Year End: 6/30/2022 | Warrant Date: 10/1/2021 | |
| <hr/> | | | |
| Total Tax Due (minus penalties & interest) | \$4,477.60 | \$4,477.60 | <input type="button" value="Pay Full"/> |
| | | \$2,238.80 | <input type="button" value="Pay 1st Installment"/> |

| Tax Bill # | SWIS | Tax Map # | Status |
|-------------|------------------------|----------------|--------|
| 011388 | 335200 | 77-2-5.3 | Unpaid |
| Address | Municipality | School | |
| 1 / 3 Ave A | Middletown City School | Middletown Csd | |

| Owners | Property Information | Assessment Information |
|----------------------------|------------------------------|--------------------------------|
| Olaf Haakenstad Realty LLC | Roll Section: 1 | Full Market Value: 213333.00 |
| PO Box 606 | Property Class: 2 Family Res | Total Assessed Value: 38400.00 |
| Johnson, NY 10933 | Lot Size: 169.00 x 107.00 | Uniform %: 18.00 |

| Description | Tax Levy | Percent Change | Taxable Value | Rate | Tax Amount |
|----------------|----------|----------------|---------------|--------------|------------|
| MIDDLETOWN CSD | 77404150 | 0.0000 | 38400.000 | 116.60412700 | \$4,477.60 |

Total Taxes: \$4,477.60

Determining Your Assessed Value

Your Assessed Value is based on a percentage of your Market Value. This percentage is known as the Level of Assessment or Assessment Ratio. Your Assessment Ratio depends on your tax class.

Assessment Ratios

Tax class 1 6%

Tax class 2, 3 and 4 45%

Limits on Increases for Class 1, 2a, 2b and 2c properties.

State law limits how much Assessed Values can increase each year for certain tax classes. Your tax class determines what limits apply to your property:

- Tax class 1 - 6% per year, no more than 20% over 5 years.
- Tax class 2a, 2b, 2c - 8% per year, no more than 30% over 5 years for building with 10 or less units.
- Tax classes 2 and 4 - Read about [Transitional Assessed Values](#) for information on how your Assessed Values are phased in.

For Tax Class 1, 2a, 2b and 2c properties:

- The assessed value on your notices from the Department of Finance may be different than what you would get if you multiply your Market Value by the assessment ratio. This is because of the limits on assessment increases.
- You may find that even when your Market Value has gone down, your Assessed Value continues to go up. This will happen if your actual Assessed Value, taking into account limits on assessment increases, is lower than the assessment ratio - 6% for tax class 1 or 45% for tax class 2a, 2b, 2c.

| EXAMPLE OF A 1-3 FAMILY HOME | YEAR 1 | YEAR 2 | YEAR 3 |
|---|---------|---------|---------|
| Market Value | 100,000 | 150,000 | 140,000 |
| Assessed Value if increases were not capped | 6,000 | 9,000 | 8,400 |
| Assessed Value with Caps on Increases | 6,000 | 6,360 | 6,741 |

Texas Purchase

Texas files are notoriously confusing when it comes to property taxes. The first thing to remember is that we require a **3rd party tax cert.** The most common 3rd party tax cert. is from Data Trace. The reason CSC requires a 3rd party cert., is because this state includes multiple taxing entities (City, County, MUD, School, etc.). The 3rd party cert. also includes the Property Address and CAD Number for confirmation.

Highlighted below and the next page, are the Address, CAD Number, as well as the Without (W/O) Exemption Amount.

| | | | | | |
|------------------------------------|---------|--|------------|---------------------------|--|
| FEE \$53.64 | | TAX CERTIFICATE | | REMIT CERT FEE TO: | |
| | | DATA TRACE | | DATA TRACE | |
| | | 10920 W. SAM HOUSTON PKWY N. SUITE 400 | | P.O BOX 31001-2283 | |
| | | HOUSTON- TX 77064 | | PASADENA, CA 91110-2283 | |
| | | 281-890-0381 FAX 281-890-2114 | | | |
| CUST: REPUBLIC TITLE OF TEXAS, INC | | BRANCH: | | | |
| ORDER: 1001-296386 | CLOSER: | ORDER TYPE: T | SUBTYPE: R | DATE: 02/07/2020 | |

CAD ACCOUNT NUMBER SUMMARY

126-2662-00835

SUMMARY OF ALL ACCOUNT(S)

| | SUMMARY OF CURRENT YEAR | | SUMMARY OF ALL TAXES DUE | |
|------------------|-------------------------|-----------------|--------------------------|-------------|
| | TAX YEAR | BASE TAX | DUE 02/2020 | DUE 03/2020 |
| JOHNSON COUNTY | 2019 | 919.79 | 0.00 | 0.00 |
| CITY OF BURLESON | 2019 | 1,558.23 | 0.00 | 0.00 |
| ISD - BURLESON | 2019 | 3,394.24 | 0.00 | 0.00 |
| TOTAL TAX | | 5,872.26 | 0.00 | 0.00 |

| | | |
|-----------------------------|--|---------------------|
| CAD# | 126-2662-00835 | BUS 126 BUC |
| DESC | LOT 69 BLK 2 HIDDEN CREEK ESTATES PH II | RE1/CHOF |
| SITUS | 1121 HIDDEN GLEN CT | |
| DEED | 2013 13360 | |
| MAIL | PO BOX 95997 LAS VEGAS NV 89193-5997 | |
| ASSESSED OWNER(S) | AMERICAN HOMES 4 RENT PROPERTIES TWO LLC | |
| CLASS CODE | A1 - REAL, RESIDENTIAL, SINGLE FAMILY | |
| 2019 ASSESSED VALUES | | |
| | LAND | 39,000 |
| | IMPROVEMENT | 177,421 |
| | TOTAL VALUE | 216,421 |
| | TOTAL TAX | 2,713,350.00 |
| | RATE | |
| | TOTAL EST TAXES | |
| | W/O EXEMPT | 5872.26 |

TAX ENTITY INFORMATION

| JOHNSON COUNTY | | PAYMENTS AS OF | | 01/22/2020 | |
|---|----------|----------------|----------|-----------------------|-------------|
| P O BOX 75 CLEBURNE TX 76033 | | 19 TAX RATE | | 0.4250000 | |
| PHONE 817-558-0122 | | W/O EXEMPT | | 919.79 | |
| EXEMPTIONS NONE | YR | BASE TAX | BASE DUE | DUE 02/2020 | DUE 03/2020 |
| | 19 | 919.79 | 0.00 | *** PAID 12/18/19 *** | |
| TS 02-07-20 | SUBTOTAL | 919.79 | 0.00 | 0.00 | 0.00 |
| CITY OF BURLESON | | PAYMENTS AS OF | | 01/22/2020 | |
| COLL BY JOHNSON CO P O BOX 75 CLEBURNE TX 76033 | | 19 TAX RATE | | 0.7200000 | |
| PHONE 817-558-0122 | | W/O EXEMPT | | 1,558.23 | |
| EXEMPTIONS NONE | YR | BASE TAX | BASE DUE | DUE 02/2020 | DUE 03/2020 |
| | 19 | 1,558.23 | 0.00 | *** PAID 12/18/19 *** | |
| TS 02-07-20 | SUBTOTAL | 1,558.23 | 0.00 | 0.00 | 0.00 |

Texas Purchase continued...

PAGE 2 OF 2

| | | |
|---|--|---|
| TAX CERTIFICATE DATA TRACE 10920 W. SAM HOUSTON PKWY N. SUITE 400 HOUSTON- TX 77064 281-890-0381 FAX 281-890-2114 | | REMIT CERT FEE TO: DATA TRACE P.O BOX 31001-2283 PASADENA, CA 91110-2283 |
| CUST: REPUBLIC TITLE OF TEXAS, INC ORDER: 1001-296386 CLOSER: | BRANCH: ORDER TYPE: T SUBTYPE: R DATE: 02/07/2020 | |

| | | |
|-----------------------|-----------------------|-------------------|
| ISD - BURLESON | PAYMENTS AS OF | 01/22/2020 |
|-----------------------|-----------------------|-------------------|

COLL BY JOHNSON CO P O BOX 75 CLEBURNE TX 76033 19 TAX RATE 1.5683500
 PHONE 817-558-0122 **W/O EXEMPT 3,394.24**

EXEMPTIONS NONE

| | YR | BASE TAX | BASE DUE | DUE 02/2020 | DUE 03/2020 |
|-------------|-----------------|-----------------|-------------|-----------------------|-------------|
| TS 02-07-20 | 19 | 3,394.24 | 0.00 | *** PAID 12/18/19 *** | |
| | SUBTOTAL | 3,394.24 | 0.00 | 0.00 | 0.00 |

CONDITIONS, DISCLAIMERS AND EXCLUSIONS


This Tax Certificate/Tax Order Report does not constitute a report on or certification of: (1) mineral (productive and/or non-productive) taxes or leases; (2) personal property taxes; or (3) other non ad valorem taxes (such as paving liens, stand-by charges or maintenance assessments).

Data Trace Information Services LLC ("Data Trace") may have warranted the accuracy of this Tax Certificate/Tax Order Report to its customer (the "Data Trace Customer") pursuant to the terms and conditions of a written tax service agreement between Data Trace and said Data Trace Customer (the "Tax Service Agreement"). Any such warranty (hereinafter, "Data Trace Customer Warranty") does not: (a) extend to a third party bearer of this Tax Certificate/Tax Order Report; (b) cover any changes made to the records of the taxing authority after the "payments as of," "paid," or "payment" dates delineated above; and (c) cover any invalid tax information shown on the records of the taxing authority or resulting from an error by the Data Trace Customer (including, without limitation, submission of incorrect property information by said Data Trace Customer). DATA TRACE MAKES NO WARRANTIES (EXPRESS OR IMPLIED) WITH RESPECT TO THIS TAX CERTIFICATE/TAX ORDER REPORT OTHER THAN (WHERE APPLICABLE) THE DATA TRACE CUSTOMER WARRANTY. Any and all claims under a Data Trace Customer Warranty must be submitted to Data Trace by the corresponding Data Trace Customer and are subject to the terms and conditions set forth in the pertinent Tax Service Agreement (including, without limitation, the filing deadlines applicable to such claims). In some jurisdictions Data Trace's validation of a Tax Certificate/Tax Order Report is required to activate a Data Trace Customer Warranty.

PRINTED BY RE1/CHOF

New Jersey

New Jersey is another state where we require a **3rd party tax cert.** In addition to the Property Address and Municipality, the below reflects a county board appeal adjusting the taxes. CSC would request additional information from the County verifying the actual property tax amount.

 **Charles Jones**
A Landmark Company

NEW JERSEY TAX & ASSESSMENT SEARCH
For: TRIDENT LAND TRANSFER
Customer ID: 424281510
Reference #: 19NJ04743
Order #: 6981810/MT-311-6981810
Completed Date: 11/08/2019

CERTIFICATE OF CURRENT PROPERTY TAX AND ASSESSMENT STATUS FOR:


Block: 779
Lot: 13
Also:

Assessed Owner: CHOWDHURY, SHAHRU R & SHAHEEN, HOSS
Property Location: 622 WISTERIA RD #B
Mailing: 19 N BOSTON AVE FL2
ATLANTIC CITY, NJ 08401

Municipality: ATLANTIC CITY(ATLANTIC)
1301 Bacharach Blvd.
ATLANTIC CITY, NJ 08401
(609) 347-5639

Property Class *: 2 - Residential
Lot Size: 30X42

Cert of Occup.: New Construction, Renovations
Smoke detector: Required as per NJAC 5:70-4.19
Call (609) 347-5595 for inspection
Inspection Fee \$ 20.00 for inspection

Assessed Values: Land:\$139,400 Improvements:\$103,500 Total:\$242,900
Tax Rate: 3.984 per \$100 of Assessed Value
Tax Deductions: None ✓
2018 Taxes: \$8,581.66 PAID IN FULL
2019 Qtr 1 Due: 02/01/2019 \$2,145.42 PAID
2019 Qtr 2 Due: 05/01/2019 \$2,145.41 PAID
2019 Qtr 3 Due: 08/01/2019 \$2,693.16 PAID
2019 Qtr 4 Due: 11/01/2019
NO BILL; TAXES ADJUSTED BY \$3,302.74 PER COUNTY BOARD APPEAL, 4TH QTR SATISFIED BY COUNTY APPEAL
2020 Qtr 1 Due: 02/01/2020 \$1,593.60 OPEN; TAXES ADJUSTED BY \$825.69 PER COUNTY BOARD APPEAL
2020 Qtr 2 Due: 05/01/2020 \$1,593.60 OPEN; TAXES ADJUSTED BY \$825.68 PER COUNTY BOARD APPEAL
Added Assessments: None ✓
Water: ✓
ACMUA 401 North Virginia Ave. Atlantic City, NJ 08401 609-345-3315
Acct: 758601 0 To: 08/31/2019 \$223.00 PAID
Sewer: 
SUBJECT TO FINAL READING PRIOR TO CLOSING. SUBJECT TO \$40.00 FINAL READING FEE - ALLOW 2 WEEKS NOTICE ; Possible credit balance exists contact Municipality to verify
PRIVATE - Atlantic City Sewerage Company 1200 Atlantic Ave Atlantic City, NJ 08401 609-345-

New Jersey continued...

When calculating taxes, the most recent four (4) quarters should be used. In the below example, because the 3rd and 4th are not out yet, CSC would use $\$843.10 \times 4 = 3,372.40$. However, the current owner has exemptions for Senior Discount and Homestead that need to be removed.

Formula: $\$3,372.40 + \$250.00 + \$237.87 = 3860.27$

NOTE: This property is in a tax sale with the taxes were purchased by US Bank. CSC would need to ensure that this is still within the redemption period and a redemption letter would be required. The past due Water / Sewer balances must be paid prior to or through the closing.

Charles Jones
NJ Office

Reference #: NETA-2079
Order #: 7152524/MT-070-7152524
Completed Date: 03/12/2020
Report Fee: \$35.00

CERTIFICATE OF CURRENT PROPERTY TAX AND ASSESSMENT STATUS FOR:

Block: 249
Lot: 11
Also:

Assessed Owner: RICEVUTO, LISA, & CRUSE, ANN
Property Location: 157 HOWARD ST
Mailing: 157 HOWARD ST
NEW BRUNSWICK, NJ 08901

Municipality: NEW BRUNSWICK CITY(MIDDLESEX)
78 Bayard Street
P.O. Box 269
NEW BRUNSWICK, NJ 08901
(732) 745-5031

Property Class *: 2 - Residential
Lot Size: 025X100
Cert of Occup.: New Construction, Resales, Ren
Smoke detector: Required as per NJAC 5:70-4.19
Call (732) 745-5085 for inspection
Inspection Fee \$ 35.00 for inspection

Assessed Values: Land:\$80,000 Improvements:\$69,500 Total:\$149,500
Tax Rate: 2.423 per \$100 of Assessed Value
Tax Deductions: Senior Citizen \$250.00
2019 Taxes: \$3,134.55 BILLED; \$2,364.82 PAID; INCLUDED IN BELOW LIEN: \$769.73;
HOMESTEAD BENEFIT CREDIT REDUCED TAXES BY: \$237.87

| Quarter | Due Date | Amount | Status |
|------------|-----------------|----------|-------------------|
| 2020 Qtr 1 | Due: 02/01/2020 | \$843.10 | OPEN PLUS PENALTY |
| 2020 Qtr 2 | Due: 05/01/2020 | \$843.10 | OPEN |
| 2020 Qtr 3 | Due: 08/01/2020 | | TO BE DETERMINED |
| 2020 Qtr 4 | Due: 11/01/2020 | | TO BE DETERMINED |
| 2021 Qtr 1 | Due: 02/01/2021 | | TO BE DETERMINED |
| 2021 Qtr 2 | Due: 05/01/2021 | | TO BE DETERMINED |

Added Assessments: None

Water: New Brunswick Utilities 78 Bayard St. New Brunswick, NJ
Acct: 2-25-001780-00 To: 12/13/2019 \$131.40 OPEN PLUS PENALTY
Subject to final reading.

Sewer: New Brunswick Utilities 78 Bayard St. New Brunswick, NJ
Acct: 2-25-001780-00 To: 12/13/2019 \$155.23 OPEN PLUS PENALTY

Confirmed Assessments: None

Liens: Year: PART OF 2019 Type: 3RD PARTY Amount: \$2,129.50
COST-OF-SALE(SEWER/WATER) TAX
Cert No.: 19-0255 Sold: 12/19/2019 To: US BANK CUST TOWER DB IX 2019

Lien amount is subject to subsequent taxes + interest. Must call prior to settlement for redemption figures. THE REDEMPTION OF LIENS IS OUTLINED IN N.J.S.A 54:5-54

Pennsylvania

PA requires a third-party tax cert due to the multiple taxing Entities. For Purchases, we should utilize the face amount vs any penalty or discounted amounts. One Exception – Philadelphia only has one taxing entity. The School / City / County is all collected via the municipality.

| | | | |
|-------------------|---|----------------------|--------------------------------|
| Municipal: | MORRISVILLE BORO | County: BUCKS | State: PA |
| | 62 GRANDVIEW AVENUE, MORRISVILLE, PA 19067 | | Phone #: (215) 295-0179 |
| Collector: | KATHRYN SCHELL | | Phone #: (215) 295-0179 |
| Address: | 62 GRANDVIEW AVENUE, MORRISVILLE, PA 19067 | | |
| Payment: | Make check payable to: KATHRYN SCHELL, TAX COLLECTOR | | Duplicate Bill Fee:\$5.00 |

| | | |
|-------------------|--|--------------------------------|
| School: | MORRISVILLE BORO S D | |
| Collector: | KATHRYN SCHNELL | Phone #: (215) 295-0179 |
| Address: | 62 GRANDVIEW AVENUE, MORRISVILLE, PA 19067 | |
| Payment: | Make check payable to: KATHRYN SCHNELL, TAX COLLECTOR | Duplicate Bill Fee:\$5.00 |

| Prior Year Taxes | | | | | |
|------------------|--------|--------------|------|--------|--------------|
| Year | Amount | Status | Year | Amount | Status |
| 2021 | | Paid in full | 2020 | | Paid in full |

| Current Year Taxes 2022 | | | |
|-------------------------|-----------------------|----------------------------------|-------------------------|
| | Discount | Face | Penalty |
| | Ends: 04/30/22 | From: 05/01/22 - 06/30/22 | Begins: 07/01/22 |
| Borough 2022 | \$555.46 Open | \$566.80 | |
| County 2022 | \$259.39 Open | \$264.68 | |
| Trash | \$403.00 Open | \$403.00 | |
| Total: | \$1,217.85 | \$1,234.48 | |

| School Taxes 2021/2022 | | |
|-------------------------|-----------------------|----------------------------------|
| | Ends: 08/31/21 | From: 09/01/21 - 10/31/21 |
| School 2021/2022 | | \$2,413.55 Paid |
| Total: | | \$2,413.55 |

INTERIM

Notes: NONE

Issuance of a building permit may result in an additional bill for the improvement. Bills reflect the taxable portion of the improvement from the date of certificate of occupancy.

Illinois

For Il Purchases, I would aim to find this: Tax Summary Sheet. More direct way of verifying the Total Tax amount without any exemptions applied

| 2020 Second Installment Property Tax Bill - Cook County Electronic Bill | | | | | | | |
|---|-------------------------|---|-------------------------|---|------------------|--|-------------------|
| 05/01/2022 | \$0.00 | Property Index Number (PIN) 23-36-303-046-1008 | Volume 152 | Code 30028 | Tax Year 2020 | (Payable In) (2021) | Township PALOS |
| | | Classification 2-99 | | | | | |
| PAYING LATE, | 05/02/2022 - 06/01/2022 | 06/02/2022 - 07/01/2022 | 07/02/2022 - 08/01/2022 | LATE INTEREST IS 1.5% PER | | | |
| LEASE PAY | \$0.00 | \$0.00 | \$0.00 | MONTH, BY STATE LAW | | | |
| TAXING DISTRICT BREAKDOWN | | | | | | | |
| Taxing Districts | 2020 Tax | 2020 Rate | 2020 % | Pension | 2019 Tax | | |
| MISCELLANEOUS TAXES | | | | | | | |
| South Cook Mosquito Abatement Harvey | 3.23 | 0.017 | 0.18% | | 2.4 | | |
| Metropolitan Water Reclamation Dist of Chicago | 71.89 | 0.378 | 3.99% | 7.98 | 51.7 | | |
| Palos Fire Protection District | 212.24 | 1.116 | 11.79% | 42.60 | 157.4 | | |
| Miscellaneous Taxes Total | 287.36 | 1.511 | 15.96% | | 211.5 | | |
| SCHOOL TAXES | | | | | | | |
| Loraine Valley College 524 Palos Hills | 66.75 | 0.351 | 3.71% | | 52.2 | | |
| Consolidated HS District 230 Orland Park | 436.46 | 2.295 | 24.25% | 7.03 | 331.0 | | |
| Palos School District 118 (Palos Park) | 531.36 | 2.794 | 29.52% | 17.68 | 397.5 | | |
| School Taxes Total | 1,034.57 | 5.440 | 57.48% | | 780.9 | | |
| MUNICIPALITY/TOWNSHIP TAXES | | | | | | | |
| Palos Heights Library Fund | 67.89 | 0.357 | 3.77% | 4.56 | 50.4 | | |
| City of Palos Heights | 290.40 | 1.527 | 16.13% | 117.53 | 211.5 | | |
| Road & Bridge Palos | 9.32 | 0.049 | 0.52% | | 7.0 | | |
| General Assistance Palos | 1.33 | 0.007 | 0.07% | | 1.3 | | |
| Town of Palos | 11.79 | 0.062 | 0.66% | | 8.9 | | |
| Municipality/Township Taxes Total | 380.73 | 2.002 | 21.15% | | 279.3 | | |
| COOK COUNTY TAXES | | | | | | | |
| Cook County Forest Preserve District | 11.03 | 0.058 | 0.61% | 0.38 | 7.8 | | |
| Consolidated Elections | 0.00 | 0.000 | 0.00% | | 3.9 | | |
| County of Cook | 51.75 | 0.272 | 2.89% | 16.54 | 36.5 | | |
| Cook County Public Safety | 25.10 | 0.132 | 1.39% | | 17.8 | | |
| Cook County Health Facilities | 9.32 | 0.049 | 0.52% | | 5.9 | | |
| Cook County Taxes Total | 97.20 | 0.511 | 5.41% | | 72.2 | | |
| Do not pay these totals) | 1,799.86 | 9.464 | 100.00% | | 1,344.0 | | |
| TAX CALCULATOR | | | | IMPORTANT MESSAGES | | | |
| 19 Assessed Value | 10,736 | 2020 Total Tax Before Exemptions | | 3,503.38 | | | |
| 20 Property Value | 114,840 | Homeowner's Exemption | | -946.40 | | | |
| 20 Assessment Level | X 10% | Senior Citizen Exemption | | -757.12 | | | |
| 20 Assessed Value | 11,484 | Senior Freeze Exemption | | .00 | | | |
| 20 State Equalizer | X 3.2234 | | | | | | |
| 20 Equalized Assessed Value (EAV) | 37,018 | 2020 Total Tax After Exemptions | | 1,799.86 | | | |
| 20 Local Tax Rate | X 9.464% | First Installment | | 739.22 | | | |
| 20 Total Tax Before Exemptions | 3,503.38 | Second Installment + | | 1,060.64 | | | |
| | | Total 2020 Tax (Payable in 2021) | | 1,799.86 | | | |
| | | | | PROPERTY LOCATION | | MAILING ADDRESS | |
| | | | | 7737 GOLF DR PALOS HEIGHTS IL 60463 1971 | | ROBERT L MCDONNELL 7737 GOLF DR 108 PALOS HTS IL 604631952 | |

*** Please see 2020 Second Installment Payment Coupon next page ***

For NV Purchases, We should be utilizing the Taxes as Assessed vs the Net Taxes.

| Property Account Inquiry - Summary Screen | | | | | | | | | |
|--|---|---|----------------------------------|-----------------|------------------------|-----------|--------------------|--------|--|
| New Search | | | | | | | | | |
| Parcel ID | 137-27-413-023 | | Tax Year | 2022 | District | 200 | Rate | 3.2782 | |
| Situs Address: | 363 CALABRIA RIDGE ST LAS VEGAS | | | | | | | | |
| Legal Description: | ASSESSOR DESCRIPTION: SUMMERLIN VILLAGE 23B PARCEL V- UNIT 1 PLAT BOOK 146 PAGE 74 LOT 78 GEOID: PT S2 SW4 SEC 27 20 59 | | | | | | | | |
| Status: | Property Characteristics | | | Property Values | | | Property Documents | | |
| Active | Tax Cap Increase Pct. | 3 | Land | 58800 | 2018030701362 | 3/7/2018 | | | |
| Taxable | Tax Cap Limit Amount | 7052.88 | Improvements | 180470 | 2013081302023 | 8/13/2013 | | | |
| | Tax Cap Reduction | 790.87 | Total Assessed Value | 239270 | | | | | |
| | Land Use | 1-10 Single Family Residential | Net Assessed Value | 239270 | | | | | |
| | Cap Type | PRIMARY | Exemption Value New Construction | 0 | | | | | |
| | Acreage | 0.1689 | New Construction - Supp Value | 0 | | | | | |
| | Exemption Amount | 0.00 | | | | | | | |
| Role | Name | Address | | | | Since | To | | |
| Owner | MARTIN PATRICK & PATRICIA J | 363 CALABRIA RIDGE ST , LAS VEGAS, NV 89138 UNITED STATES | | | | 3/17/2018 | Current | | |
| Summary | | | | | | | | | |
| Item | | | | Amount | | | | | |
| Taxes as Assessed | | | | \$7,843.75 | | | | | |
| Less Cap Reduction | | | | -\$790.87 | | | | | |
| Net Taxes | | | | \$7,052.88 | | | | | |
| PAST AND CURRENT CHARGES DUE TODAY | | | | | | | | | |
| Tax Year | | Charge Category | | | Amount Due Today | | | | |
| THERE IS NO PAST OR CURRENT AMOUNT DUE as of 5/12/2022 | | | | | \$0.00 | | | | |
| NEXT INSTALLMENT AMOUNTS | | | | | | | | | |
| Tax Year | | Charge Category | | | Installment Amount Due | | | | |
| THERE IS NO NEXT INSTALLMENT AMOUNT DUE as of 5/12/2022 | | | | | | | | | |
| TOTAL AMOUNTS DUE FOR ENTIRE TAX YEAR | | | | | | | | | |
| Tax Year | | Charge Category | | | Remaining Balance Due | | | | |
| THERE IS NO TOTAL AMOUNT DUE FOR THE ENTIRE TAX YEAR as of 5/12/2022 | | | | | | | | | |

Special Assessments – Special assessments are charges levied by local governments against real property to defray the costs of public work or improvements which benefit such property. In these instances, if the special assessments are not being paid at closing, they should be impounded for. The CD Team Member / UW should verify the Annual installment amount and include this on the PITIA.

2. Special Assessments for improvement purposes:
 Roll No.: 7080
 Payable To: City of Las Vegas
 District No.: 808 & 810
 Current Balance: \$8,796.15
 Final Payment Due: April 1, 2031
 Payable each year on or before: April 1st and October 1st
 Status: Current

Parcel Detail Search Results

[Login](#)

AMG assumes NO liability as to the accuracy of the data produced and published on this website.

Amounts updated as of 4/20/2022 6:01:49 PM.

| Parcel # | District #/AMG ID | Name | Status | Unbilled Principal |
|-------------|-------------------|-----------------------------|--------|--------------------|
| 13727413023 | 808 & 810 / 7080 | MARTIN PATRICK & PATRICIA J | ACTIVE | \$8,796.15 |

| Situs & Legal Description | Original Assessment | ***Payoff |
|--|---------------------|------------|
| 363 , CALABRIA RIDGE , ST | \$16,746.50 | \$8,024.46 |
| SUMMERLIN VILLAGE 23B PARCEL V-UNIT 1 PLAT BOOK 146 PAGE 74 LOT 78 | | |

| | Principal | Interest | *Penalty | Other | Total Due |
|--|-----------|----------|----------|--------|-----------|
| Current Installment Due (4/1/2022) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| **Estimated Next Installment (10/1/2022) | \$394.92 | \$263.88 | \$0.00 | \$0.00 | \$658.80 |

Current Installment Due and Payoff Amounts are valid to 5/1/2022.

I'm not a robot

reCAPTCHA
Privacy - Terms

Amount to Pay:

Pay Online

New Construction:

New Constructions are straight forward, but here are some items to remember.

Utah – Purchase Price x 55% x Tax Rate (ONLY for Primary Purchases, Secondary and Investments is Purchase Price x Tax Rate)

Nevada – Purchase Price x 35% x Tax Rate

Georgia – Purchase Price x 40% x Tax Rate (Reminder, they do have City if they are incorporated)

Florida – There are two HOA Developments in Florida where additional property assessments must be included. See below examples for Solterra and Grove Resort.

Solterra Resort:

The taxes for this PUD Development should include a \$2,929.11 yearly CDD Assessment.

The Calculation for the property taxes should be as follows.

Purchase Price x Tax Rate / 1,000.00 + CDD Assessment of \$2929.11 = Annual Taxes

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

| | | | | | | | |
|---------------------------|---|------------------------|---------------|--|---------|---|-------|
| Property Address | 6091 Broad Oak Dr | City | Davenport | State | FL | Zip Code | 33837 |
| Borrower | Julio Cesar Garcia Ricaurte | Owner of Public Record | Dr Horton Inc | County | Polk | | |
| Legal Description | Solterra Phase 2a2 Pb 168 Pgs 36-37 Lot 45 | | | | | | |
| Assessor's Parcel # | 27-26-10-701307-000450 | Tax Year | 2018 | R.E. Taxes \$ | 71 | | |
| Neighborhood Name | Solterra Resort | Map Reference | 29460 | Census Tract | 0125.06 | | |
| Occupant | <input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input checked="" type="checkbox"/> Vacant | Special Assessments \$ | 0 | <input checked="" type="checkbox"/> PUD HOA \$ | 1,714 | <input checked="" type="checkbox"/> per year <input type="checkbox"/> per month | |
| Property Rights Appraised | <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe) | | | | | | |

Grove Resort:

The taxes for this PUD Development should include a \$1,200.00 Bond.

The Calculation for the property taxes should be as follows.

Purch. Price x Millage Rate / 1,000 plus \$1,200.00 Bond = Annual Taxes

Texas – Add all Tax Rates x the Purchase Price

Example: The total combined Tax Rate highlighted below and on the next page is 3.01. The Purchase Price is \$375,258.00.

Formula: \$375,258.00 x 3.01% = \$11,295.26 annually

Checks Due

| Entity | Year | Tax Rate | Base Tax | Due 1/2020 | Due 2/2020 | Status |
|--|------|------------|----------|------------|------------|--------|
| Fort Bend County General Phone: 281-341-3709 Account #: 3528050020180907 Payable To: Carrie Surratt Fort Bend County Tax Assessor Collector 1317 Eugene Heimann Cir. Richmond, TX 77469-3623 | 2019 | 1.91000000 | \$716.25 | \$716.25 | \$766.39 | Due |
| Entity Total | | 1.91000000 | \$716.25 | \$716.25 | \$766.39 | |

American Property Guard

Certified Tax Certificate

Page 2 of 3

Certificate Fee: \$34.00

Order #: 7712001014

01/20/2020

| | | | | | | |
|--|------------|-------------------|-------------------|-------------------|-------------------|--|
| Grand Mission MUD 2 Phone: 281-499-1223 Account #: 3528050020180907 Tax Tech Inc. 12841 Capricorn Street Stafford, TX 77477 | | | | | | |
| 2019 | 1.10000000 | \$412.50 | \$412.50 | \$441.38 | Due | |
| Entity Total | | 1.10000000 | \$412.50 | \$412.50 | \$441.38 | |
| Totals | | 3.01000000 | \$1,128.75 | \$1,128.75 | \$1,207.77 | |

Fort Bend County General

Account #: 3528050020180907

| Collected By Fort Bend County Tax Assessor Collector | | Year | 2018 | 2019 |
|--|------------|-----------------|-----------------|-----------------|
| | | Tax Rate | 0.445 | 0.4447 |
| | | W/O Exemption | Not Available | \$166.76 |
| Tax Year | Exemptions | Base Tax | Due 1/2020 | Due 2/2020 |
| 2019 | None | \$166.76 | \$166.76 | \$178.43 |
| Subtotals | | \$166.76 | \$166.76 | \$178.43 |

Fort Bend ISD

Account #: 3528050020180907

| Collected By Fort Bend County Tax Assessor Collector | | Year | 2018 | 2019 |
|--|------------|-----------------|-----------------|-----------------|
| | | Tax Rate | 1.32 | 1.27 |
| | | W/O Exemption | Not Available | \$476.25 |
| Tax Year | Exemptions | Base Tax | Due 1/2020 | Due 2/2020 |
| 2019 | None | \$476.25 | \$476.25 | \$509.59 |
| Subtotals | | \$476.25 | \$476.25 | \$509.59 |

Harris-Fort Bend ESD 100

Account #: 3528050020180907

| Collected By Fort Bend County Tax Assessor Collector | | Year | 2018 | 2019 |
|--|------------|----------------|----------------|----------------|
| | | Tax Rate | 0.068 | 0.1 |
| | | W/O Exemption | Not Available | \$37.50 |
| Tax Year | Exemptions | Base Tax | Due 1/2020 | Due 2/2020 |
| 2019 | None | \$37.50 | \$37.50 | \$40.13 |
| Subtotals | | \$37.50 | \$37.50 | \$40.13 |

Grand Mission MUD 2

Account #: 3528050020180907

| Collected By Tax Tech Inc. | | Year | 2018 | 2019 |
|--------------------------------------|------------|-----------------|-----------------|-----------------|
| | | Tax Rate | 1.15 | 1.1 |
| | | W/O Exemption | Not Available | \$412.50 |
| Tax Year | Exemptions | Base Tax | Due 1/2020 | Due 2/2020 |
| 2019 | None | \$412.50 | \$412.50 | \$441.38 |
| Subtotals | | \$412.50 | \$412.50 | \$441.38 |

Refinance Transactions

Most of the time, taxes can be pulled directly from the Tax Cert. However, below are some examples of when they cannot:

California


1. A recent purchase (within the last 6 months) where property taxes have not yet been reassessed, CSC would use the 1.25%.
2. Any transfer of the property other than a direct family (Spouse to Spouse, Parent to Child or Child to Parent Only), would require the use of 1.25%.
NOTE: For Entities / Trusts/ Corps., it must be determined who the responsible parties are for the entities. For example: Amber R. Higashimura Revocable Trust, Amber R. Higashimura, Trustee, but deed shows: Amber R. Higashimura and Veronica Tillis. Since we are not related, this will cause the 1.25% re-assessment to apply.
3. HERO/PACE Programs. When a loan with a PACE or HOPE or Energy Efficiency loan that is currently being collected and/or paid off, Annual Property Taxes will be calculated and impounded using the full amount (Including the Program).

| | | | |
|--------------------------|-------------------|---------------|---|
| BALANCE DUE | 0.00 | 4,264.89 | 4,264.89 |
| ASSESSMENT DETAIL | | | |
| ACCT # | TYPE | AMOUNT | DESCRIPTION OF ASSESSMENT(S) |
| 096.26 | CFD | 4,521.90 | CHFA CFD 2014-1 (CLEAN ENERGY) YGRENE |
| 001.77 | SAFE CLEAN WATER | 56.88 | SAFE, CLEAN WATER PROGRAM FUNDING MEASURE W |
| 001.70 | TRAUMA/EMERG | 39.43 | LA COUNTY TRAUMA/EMERGENCY SVCS |
| 188.51 | CITY LIGHT MAINT | 39.27 | LOS ANGELES LIGHT MAINT |
| 030.71 | FLOOD CONTROL | 16.49 | L.A. COUNTY FLOOD CONTROL |
| 188.50 | CITY LDSC/LT 96-1 | 15.92 | LA CITY LDSCP & LIGHT DIST 96-1 |
| 036.94 | LA-CO PARK DIST | 14.88 | LA CO PARK DISTRICT |


For loans with less than or equal to 75% LTV, if there is a Pace or Hero or energy efficiency loan that is currently collected through property taxes and borrowers are paying off the Pace/Hero/energy efficient loan at closing, correct current property tax amount must be included in impounds but does not need to be included in debt service. This will require manual calculation of property taxes extracting the Pace/Hero/energy efficient loan amount then calculating balance. Underwriter will need to notate file the DTI based on exclusion of the Pace/Hero/energy efficient loan property tax piece as will not match actual DTI which is being calculated using full property tax assessment that includes Pace/Hero/energy efficient loan.

4. Escape Tax Bill
 - a. Construction was done without a building permit
 - b. There was an unrecorded transfer
 - c. A Business audit changed the property's assessment
 - d. The assessment was corrected
 - e. A Property Owner has dies and the estate Executor has not notified the Assessor's Office of the death in a timely manner.

Supplemental Property Taxes (California) – If the Supplemental Tax Bill is for the current taxing year, that amount must be included in the Total Annual Tax amount. In the below example the Supp. Taxes are for 2018 so they would not be included, but would need to be paid. Had they had been for 2019, they would have been added.



Treasurer and Tax Collector



Property Tax Payment Inquiry

Last updated Friday January 31, 2020

Assessor ID Number: 5115-004-012 **Year:** 19 **Seq. No.:** 000

ELECTRONIC FUND TRANSFER (EFT) NUMBER
ID#: 19 5115 004 012 8 **YEAR:** 19 **SEQUENCE:** 000 9

| Installment 1 | | Installment 2 | |
|---------------------------|------------|---------------------------|------------|
| Tax Amount | \$4,264.91 | Tax Amount | \$4,264.89 |
| Penalty Amount | \$0.00 | Pen/Cost Amount | \$0.00 |
| Total Due | \$4,264.91 | Total Due | \$4,264.89 |
| Paid Amount | \$4,264.91 | Paid Amount | \$0.00 |
| Balance Due | \$0.00 | Balance Due | \$4,264.89 |
| Delinquent If Not Paid By | | Delinquent If Not Paid By | 04/10/2020 |

Message:

Assessor ID Number: 5115-004-012 **Year:** 18 **Seq. No.:** 010

ELECTRONIC FUND TRANSFER (EFT) NUMBER
ID#: 19 5115 004 012 8 **YEAR:** 18 **SEQUENCE:** 010 9

| Installment 1 | | Installment 2 | |
|---------------------------|----------|---------------------------|------------|
| Tax Amount | \$407.55 | Tax Amount | \$407.55 |
| Penalty Amount | \$0.00 | Pen/Cost Amount | \$0.00 |
| Total Due | \$407.55 | Total Due | \$407.55 |
| Paid Amount | \$407.55 | Paid Amount | \$0.00 |
| Balance Due | \$0.00 | Balance Due | \$407.55 |
| Delinquent If Not Paid By | | Delinquent If Not Paid By | 04/10/2020 |

In this below example the supplemental taxes are from the current taxing year. Because of that, they need to be included in impounds.

1. **General and special taxes and assessments for the fiscal year 2021-2022.**

| | |
|---------------------|------------------------|
| First Installment: | \$1,698.52, DELINQUENT |
| Penalty: | \$169.85 |
| Second Installment: | \$1,698.52, DELINQUENT |
| Penalty: | \$207.91 |
| Tax Rate Area: | 071-024 |
| A. P. No.: | 449-120-007 |

2. **Supplemental taxes** for the year 2021-2022 assessed pursuant to Chapter 3.5 commencing with Section 75 of the California Revenue and Taxation Code.

| | |
|---------------------|---|
| First Installment: | \$678.43, DELINQUENT |
| Penalty: | \$67.84 |
| Second Installment: | \$678.43, OPEN, DELINQUENT AFTER 08/31/2022 |
| Penalty: | \$105.90 |
| Tax Rate Area: | 071-024 |
| A. P. No.: | 449-120-007 |

Other Reminders / Issues:

Discount Amounts – Cannot be credited on a Purchase. However, they are allowed on refinances.

| | | |
|------------|--|-----------------|
| Due | Bonds - Other Totals: | 410.17 |
| 6.12 | | |
| 4.98 | | |
| 11.72 | 2021 - 2022 TAXES BEFORE DISCOUNT | 3,635.18 |
| | TOTAL TAX (After Discount) | 3,526.12 |

Delinquent Amounts – Any Delinquent tax amounts must be paid prior to or through the closing, but should NOT be included in the tax property calculation.

Florida

Florida – TRIM Notices are property value notices that are mailed out to property owners, every year in August / September and are available via the County Appraiser Website. The below shows the current taxable value has increased from \$166,100.00 (2018) to \$182,710.00 (2019) as well as proposing a higher Tax Rate. CSC would use the higher taxes reflected, \$2,791.00. On the second page reflects Non-Ad Valorem Taxes that will need to be included.

Formula: \$2,791.00 + \$230.75 = \$3,021.75



NOTICE OF PROPOSED PROPERTY TAXES AND
PROPOSED OR ADOPTED NON-AD VALOREM ASSESSMENTS
OSCEOLA COUNTY TAXING AUTHORITIES
2019 REAL ESTATE

IMPORTANT NOTICE
DO NOT PAY
THIS IS NOT A BILL



292629264600010350

SITE ADDRESS: 3552 VALLEYVIEW DR
KISSIMMEE

LEGAL DESCRIPTION:
BELLALAGO PHASE 3M PB 16 PGS 118-120 LOT 53
CARRIED IN 32-26-29



206
6 - 11027

DEPASQUALE RICHARD M
DEPASQUALE JANINE M
3 BUCKINGHAM CT
POMONA NY 10970-3704



| TAXING AUTHORITY TAX INFORMATION | | | | | | | | |
|----------------------------------|-----------------------------|---|-------------------|-------------------------------|--|-------------------|--|-------------------|
| TAXING AUTHORITY | PRIOR 2018 TAXABLE VALUE | YOUR FINAL TAX RATE AND TAXES LAST YEAR 2018 | | CURRENT 2019 TAXABLE VALUE | YOUR TAX RATE AND TAXES THIS YEAR IF NO BUDGET CHANGE IS MADE | | YOUR TAX RATE AND TAXES THIS YEAR IF PROPOSED BUDGET CHANGE IS MADE | |
| COUNTY | COLUMN 1 | COLUMN 2 RATE | COLUMN 3 TAXES | COLUMN 4 | COLUMN 5 RATE | COLUMN 6 TAXES | COLUMN 7 RATE | COLUMN 8 TAXES |
| OSCEOLA CO 408 | 166,100 | 6.700000 | 1,112.87 | 182,710 | 6.319300 | 1,154.60 | 6.700000 | 1,224.16 |
| SAVE OSC MAN | 166,100 | .050000 | 8.31 | 182,710 | .046900 | 8.57 | .065200 | 11.91 |
| EMER MED SRV | 166,100 | 1.068200 | 177.43 | 182,710 | 1.009900 | 184.52 | 1.068200 | 195.17 |
| BELLALAGO | 166,100 | .427300 | 70.97 | 182,710 | .399900 | 73.07 | .427300 | 78.07 |
| PUBLIC SCHOOLS | | | | | | | | |
| SCH STATE LW | 166,100 | 4.163000 | 691.47 | 184,900 | 3.861400 | 713.97 | 3.992000 | 738.12 |
| SCH-LOCAL BD | 166,100 | 2.248000 | 373.39 | 184,900 | 2.085100 | 385.53 | 2.248000 | 415.66 |
| MUNICIPALITIES | | | | | | | | |
| WATER MANAGEMENT | | | | | | | | |
| SFWM D EVERG | 166,100 | .041700 | 6.93 | 182,710 | .039700 | 7.25 | .039700 | 7.25 |
| SO FL WATER | 166,100 | .120900 | 20.08 | 182,710 | .115200 | 21.05 | .115200 | 21.05 |
| SFWM D KEE | 166,100 | .131000 | 21.76 | 182,710 | .124600 | 22.77 | .124600 | 22.77 |
| INDEPENDENT DISTRICT | | | | | | | | |
| VOTER APPROVED | | | | | | | | |
| LIBRARY DIST | 166,100 | .300000 | 49.83 | 182,710 | .281500 | 51.43 | .300000 | 54.81 |
| SAVE OSC DBT | 166,100 | .135800 | 22.56 | 182,710 | .120600 | 22.03 | .120600 | 22.03 |
| TOTAL AD VALOREM PROPERTY TAXES | | | 2,555.60 | | | 2,644.79 | | 2,791.00 |

| PROPERTY APPRAISER VALUE INFORMATION | | | |
|--------------------------------------|-----------------|---------------------------|-------------------------------|
| | MARKET VALUE | ASSESSED VALUE | |
| | | APPLIES TO SCHOOL MILLAGE | APPLIES TO NON-SCHOOL MILLAGE |
| PRIOR YEAR 2018 | 166,100 | 166,100 | 166,100 |
| CURRENT YEAR 2019 | 184,900 | 184,900 | 182,710 |

| APPLIED ASSESSMENT REDUCTION | APPLIES TO | PRIOR VALUE 2018 | CURRENT VALUE 2019 |
|-------------------------------|------------------|------------------|--------------------|
| SAVE OUR HOMES BENEFIT | ALL TAXES | 0 | 0 |
| NON-HOMESTEAD 10% CAP BENEFIT | NON-SCHOOL TAXES | 0 | 2,190 |
| AGRICULTURAL CLASSIFICATION | ALL TAXES | 0 | 0 |
| OTHER | ALL TAXES | | |

If you feel the market value of the property is inaccurate or does not reflect fair market value as of January 1, 2019, or if you are entitled to an exemption or classification that is not reflected, please contact the Osceola County Property Appraiser's Office at:

**2505 E Irlo Bronson Mem Hwy
Kissimmee, FL 34744-4909**

| NON-AD VALOREM ASSESSMENTS | | | | | |
|----------------------------|---|-----------------|--------------------------------|--------|----------|
| LEVYING AUTHORITY | PURPOSE OF ASSESSMENT <small>Provided on this notice at request of respective governing boards. Tax Collector will include on November tax notice.</small> | | | UNITS | RATE |
| OSCEOLA CO | Fire Rescue Residential Units | Sept 5, 5:30 PM | 1 Courthouse Sq. (407)742-1800 | 1.0000 | 226.7500 |
| OSCEOLA CO | Household Chemical MSBU | Sept 5, 5:30 PM | 1 Courthouse Sq. (407)742-1800 | 1.0000 | 4.0000 |
| TOTAL ASSESSMENTS | | | | | 230.75 |

Please read enclosed additional information about non-ad valorem assessments.

Michigan

Michigan – Summer and Winter Property taxes. Summer and winter taxes are calculated at much different tax rates, because of this, we must separate them into 2 annual installments. ** Funding FYI**

Tax Sales

When property taxes are severally delinquent, the property has a risk going to a tax sale. If the property is in a tax sale, we need the following:

- Redemption Certificate (current, must show the property is redeemable through the anticipated Funding Date).
- Some states, the redemption certificate is not available online

| | Total Due By 5/31/2022 | Total Due By 6/30/2022 |
|--|---------------------------|---------------------------|
| A tax lien was sold on 2/8/2022 to CP Buyer Number 61 on the property described above for taxes at the buyer rate of 2.00% .(2) | | |
| Certificate of Purchase (C.P.) Number 20012648 | | |
| | For Tax Year 2020 | \$928.58 |
| Interest Factor: 2.00% | Redemption Interest(3) | \$4.64 |
| | Redemption Fee | \$10.00 |
| | C.P. Total | \$943.22 |
| | Redemption Cost(1) | \$943.22 |
| | Current Year Due (FULL) | \$1,742.38 |
| | | \$944.77 |
| | | \$1,764.43 |

- Paying off**
5. Redemption of Certificate of Purchase No. 20012648, issued on a sale of said land for taxes for the year 2020.
 6. Pay all of 2021 taxes.

Broker / Title Calculations – As a reminder, any document provided by the Broker/Title for taxes must be verified with the county.