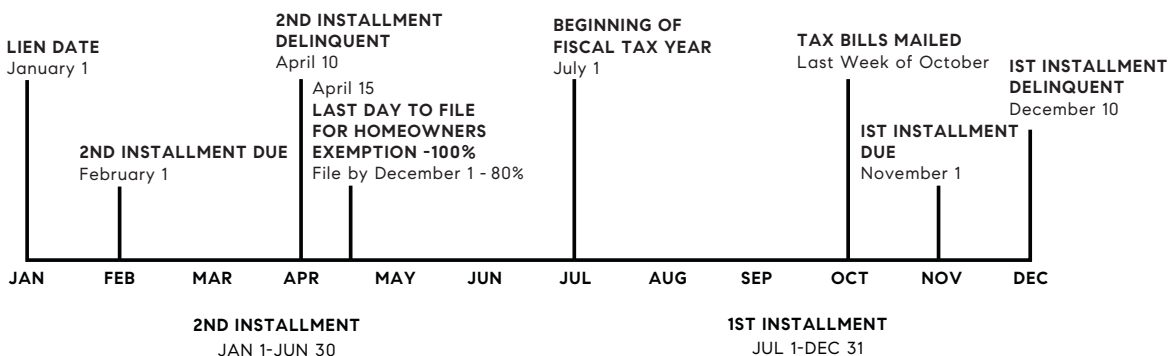


# Property Tax Guide

Provided courtesy of The Dawn Thomas Team, guiding nice people through Silicon Valley and Santa Cruz County real estate matters. Our mission is to help everyone find their place in this world.



### NOTES

1. Owner must own and occupy property on the 1st of March to be eligible for applicable exemptions.
2. 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.
3. 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	MAR			5
FEB	APR		YES	0
MAR	MAY		YES	1
APR	JUN		YES	2
MAY	JUL			3
JUN	AUG			4
JUL	SEPT			5
AUG	OCT	YES		6
SEPT	NOV	YES		7
OCT	DEC	YES		2
NOV	JAN	YES		3
DEC	FEB	YES		4



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