



CALIFORNIA

	<i>1st Installment</i>	<i>2nd Installment</i>
Tax Due Date:	November 1st	February 1st
Delinquent Date:	December 10th	April 10th
Period Covered:	July-December	January-June

FREQUENCY: SEMI-ANNUAL

CLOSE OF ESCROW	INITIAL LOAN PAYMENT DATE	IMPOUNDS REQUIRED	NUMBER OF INSTALLMENTS PAID
January	March	7 months collected	1st installment paid; 2nd installment not paid
February	April*	2 months collected	1st installment paid; 2nd installment not paid
March	May	3 months collected	1st & 2nd installments paid
April	June	4 months collected	1st & 2nd installments paid
May	July	5 months collected	1st & 2nd installments paid
June	August	6 months collected	1st & 2nd installments paid
July	September	7 months collected	1st & 2nd installments paid
August	October	8 months collected	1st & 2nd installments paid
September	November	9 months collected	1st & 2nd installments paid
October	December**	4 months collected	1st installment paid; 2nd installment not paid
November	January	5 months collected	1st installment paid; 2nd installment not paid
December	February	6 months collected	1st installment paid; 2nd installment not paid

*Loans closing on February 19th and after requiring the 2nd tax installment to be paid at the time of closing.

**Loans closing on October 21st and after requiring the 1st tax installment to be paid at the time of closing.



COLORADO

	<i>1st Installment</i>	<i>2nd Installment</i>
Tax Due Date:	February 1st	June 1st
Delinquent Date:	March 1st	May 3rd

FREQUENCY: SEMI-ANNUAL

INSTALLEMENT DUE DATE	INITIAL LOAN PAYMENT DATE	IMPOUNDS REQUIRED	NUMBER OF INSTALLEMENT PAID
	January	8 months collected	Full Year Paid
1st Due February 1	February	3 months collected	1st Half paid
	March	4 months collected	1st Half Paid
	April	5 months collected	1st Half Paid
	May	6 months collected	1st Half Paid
2nd Due June 1	June	2 months collected	Full Year Paid
	July	2 months collected	Full Year Paid
	August	3 months collected	Full Year Paid
	September	4 months collected	Full Year Paid
	October	5 months collected	Full Year Paid
	November	6 months collected	Full Year Paid
	December	7 months collected	Full Year Paid



FLORIDA

Full Year Due
Tax Due Date: November 1st
Delinquent Date: April 1st

FREQUENCY: ANNUAL

INSTALLMENT # DUE DATE	INITIAL LOAN PAYMENT DATE	IMPOUNDS REQUIRED	NUMBERS OF INSTALLEMENTS PAID
	January	3 months collected	Full Year Paid
	February	4 months collected	Full Year Paid
	March	5 months collected	Full Year Paid
	April	6 months collected	Full Year Paid
	May	7 months collected	Full Year Paid
	June	8 months collected	Full Year Paid
	July	9 months collected	Full Year Paid
	August	10 months collected	Full Year Paid
	September	11 months collected	Full Year Paid
	October	12 months collected	Full Previous Year Paid
Full Year Due Nov. 1	November	2 months collected	Full Year Paid
	December	2 months collected	Full Year Paid



WHOLESALE MORTGAGE BANKERS

HAWAII

	<i>1st Installment</i>	<i>2nd Installment</i>
Tax Due Date:	August 20 th	February 20 th
Delinquent Date:	March 1st	May 3rd

FREQUENCY: SEMI-ANNUAL

Installment #/Due Dates	First Payment Month	Months to Impound	Tax Message
Second-half tax bills mailed to owners	January	7 months collected	2nd Half Taxes to be Paid
2nd Installment due February 20	February	2 months collected	2nd Half Taxes to be Paid
	March	3 months collected	2nd Half Paid
	April	4 months collected	2nd Half Paid
	May	5 months collected	All Taxes Current
	June	6 months collected	All Taxes Current
Beginning of tax year	July	7 months collected	1st Half Taxes to be Paid
1st installment due August 20	August	2 months collected	1st Half Taxes to be Paid
	September	3 months collected	1st Half Paid
	October	4 months collected	1st Half Paid
	November	5 months collected	1st Half Paid
	December	6 months collected	1st Half Paid



TEXAS

Full Year Due
Tax Due Date: January 31st
Delinquent Date: February 1st

FREQUENCY: ANNUAL

INSTALLMENT # DUE DATE	INITIAL LOAN PAYMENT DATE	IMPOUNDS REQUIRED	NUMBERS OF INSTALLMENTS PAID
Full Year Due Jan. 1	January	3 months collected	Full Year Paid
	February	4 months collected	Full Year Paid
	March	5 months collected	Full Year Paid
	April	6 months collected	Full Year Paid
	May	7 months collected	Full Year Paid
	June	8 months collected	Full Year Paid
July 1st: The biggest penalty of the year hits for those in delinquency.	July	9 months collected	Full Year Paid
	August	10 months collected	Full Year Paid
	September	11 months collected	Full Year Paid
	October	12 months collected	Full Previous Year Paid
	November	2 months collected	Full Year Paid
	December	2 months collected	Full Year Paid



WASHINGTON

	<i>1st Installment</i>	<i>2nd Installment</i>
Tax Due Date:	April 30th	October 31th
Period Covered:	January-June	July-December

FREQUENCY: SEMI-ANNUAL

CLOSE OF ESCROW	INITIAL LOAN PAYMENT DATE	IMPOUNDS REQUIRED	INSTALLMENT #/ DUE DATES
January	March	6 months collected	
February	April	7 months collected	1st Due April 30
March	May	2 months collected	
April	June	3 months collected	
May	July	4 months collected	
June	August	5 months collected	
July	September	6 months collected	
August	October	7 months collected	2nd Due October 31
September	November	2 months collected	
October	December	3 months collected	
November	January	4 months collected	
December	February	5 months collected	