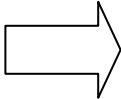


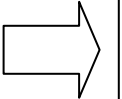
TAX FORECLOSURE PROCESS

YEAR 1

JANUARY
Town/County tax bill issued



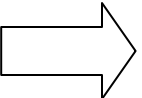
APRIL
Unpaid town/county taxes returned to county for collection



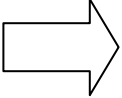
NOVEMBER
NOTICE of PENDANCY (List of Unpaid Taxes) filed with County Clerk

YEAR 2

APRIL
\$150 LEGAL FEES added



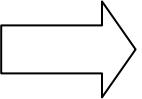
NOVEMBER
PETITION & NOTICE of FORECLOSURE Filed with County Clerk



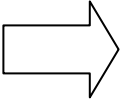
NOVEMBER
FINAL NOTICE letter mailed to owner and those with a recorded interest in the property

YEAR 3

MARCH
Deadline for redemption to prevent foreclosure



APRIL
County receives TITLE/DEED to property



JULY
Property sold at PUBLIC AUCTION
Quit claim deed issued