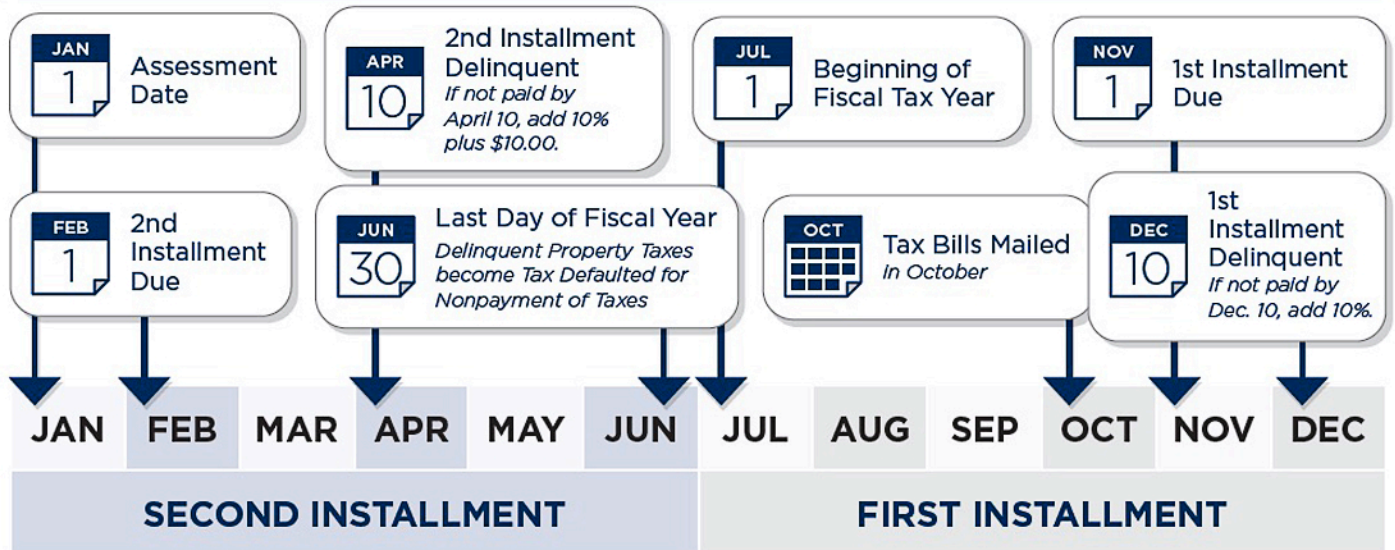


CALIFORNIA PROPERTY TAX CALENDAR



TAX CALENDAR NOTES:

- Penalties for delinquency are 10% on date of delinquency, plus costs for delinquent 2nd Installment. Thereafter, 1.5% (may vary) per month of original tax amount plus penalties and costs until paid.
- Residential property may be sold at public auction after five years of delinquency.

Closing Month	1st Payment	In Escrow Pay 1st	Pay 2nd	Estimated No. of Months Required by Lender to Impound*	Closing Month	1st Payment	In Escrow Pay 1st	Pay 2nd	Estimated No. of Months Required by Lender to Impound*
JAN	MAR	---	Yes	2	JUL	SEP	---	---	7
FEB	APR	---	Yes	2	AUG	OCT	No	---	8
MAR	MAY	---	Yes	3	SEP	NOV	No	---	9
APR	JUN	---	Yes	4	OCT	DEC	Yes	---	4
MAY	JUL	---	---	5	NOV	JAN	Yes	---	5
JUN	AUG	---	---	6	DEC	FEB	Yes	---	6

*The amount of months listed above are estimates only. Check with the lender for specific details.

Paying taxes in accordance with escrow's and lender's instructions is part of the closing process. Impound accounts requirements are managed by the lender. The information above is provided as a general example only and borrowers should confirm with their lender. Lawyers Title provides tax information on the title report.

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