



Property taxes vary by state, county, and in some cases city. For purposes of estimating property tax impounds, Nations Direct Mortgage provides the below guidance. Please note that an analysis of taxes is made for each property and circumstance before closing, so the actual impound amount may vary from the below charts.

## State Property Tax Schedule & Impounds Guide

| State                | Frequency            | Installments Due On                     | # Months to Collect for Tax Impounds Based on First Payment Month<br>(2 months cushion included, all delinquent taxes must be paid prior or through closing) |     |     |     |     |     |     |     |     |     |     |     |
|----------------------|----------------------|---|--|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
|                      |                      |   | Jan  | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
| Arizona (AZ)         | Semi-Annual          | October 1, March 1                      | 5  | 6   | 7   | 2 * | 3   | 4   | 5   | 6   | 7   | 2 * | 3   | 4   |
| California (CA)      | Semi-Annual          | November 1, March 1                     | 5  | 6   | 2*  | 3   | 4   | 5   | 6   | 7   | 8   | 10  | 2*  | 3   |
| Colorado (CO)        | Semi-Annual          | February 28, June 15                    | 10   | 4 * | 5   | 6   | 7   | 3 * | 4   | 5   | 6   | 7   | 8   | 9   |
| Connecticut (CT)     | Varies               | August 1, February 1                    |  |     |     |     |     |     |     |     |     |     |     |     |
| District of Columbia | Semi-Annual          | March 31, September 15                  | 6  | 7   | 2*  | 3   | 4   | 5   | 6   | 7   | 2*  | 3   | 4   | 5   |
| Florida (FL)         | Annual               | March 31st                              | 6  | 7   | 2*  | 3   | 4   | 5   | 6   | 7   | 2*  | 3   | 4   | 5   |
| Georgia (GA)         | Annual               | December 20                             | 3  | 4   | 5   | 6   | 7   | 8   | 9   | 10  | 11  | 12  | 13  | 2 * |
| Hawaii (HI)          | Semi-Annual          | August 20, February 20                  | 7  | 2 * | 3   | 4   | 5   | 6   | 7   | 2 * | 3   | 4   | 5   | 6   |
| Idaho (ID)           | Semi-Annual          | June 20, December 20                    | 3  | 4   | 5   | 6   | 7   | 2 * | 3   | 4   | 5   | 6   | 7   | 2 * |
| Illinois (IL)        | Varies               | June & September – County Specific      |  |     |     |     |     |     |     |     |     |     |     |     |
| Indiana (IN)         | Semi-Annual          | May 10, November 10                     | 4  | 5   | 6   | 7   | 2 * | 3   | 4   | 5   | 6   | 7   | 2 * | 3   |
| Kentucky (KY)        | Annual               | December 31                             | 3  | 4   | 5   | 6   | 7   | 8   | 9   | 10  | 11  | 12  | 13  | 2*  |
| Louisiana (LA)       | Annual               | December 31                             | 3  | 4   | 5   | 6   | 7   | 8   | 9   | 10  | 11  | 12  | 13  | 2*  |
| Maryland (MD)        | Annual               | September 30                            |  |     |     |     |     |     |     |     |     |     |     |     |
| Massachusetts (MA)   | Quarterly            | August 1, November 1, February 1, May 1 | 4  | 2 * | 3   | 4   | 2 * | 3   | 4   | 2 * | 3   | 4   | 2 * | 3   |
| Michigan (MI)        | Varies – Semi-Annual | July – Sept and Dec - March             |  |     |     |     |     |     |     |     |     |     |     |     |
| Minnesota (MN)       | Semi-                | May 15, October 15                      | 5  | 6   | 7   | 8   | 3 * | 4   | 5   | 6   | 7   | 2 * | 3   | 4   |



|                     |               |   |    |    |    |    |    |    |    |    |    |    |    |    |
|---------------------|---------------|---|----|----|----|----|----|----|----|----|----|----|----|----|
|                     | Annual        |   |    |    |    |    |    |    |    |    |    |    |    |    |
| Missouri (MO)       | Annual        | December 31   | 3  | 4  | 5  | 6  | 7  | 8  | 9  | 10 | 11 | 12 | 13 | 2* |
| Montana (MT)        | Semi-Annual   | November 30, May 31   | 4  | 5  | 6  | 7  | 2* | 3  | 4  | 5  | 6  | 7  | 2* | 3  |
| Nevada (NV)         | Quarterly     | 3 <sup>rd</sup> Monday August, First Monday October, First Monday January, First Monday March | 2* | 3  | 2* | 3  | 4  | 5  | 6  | 2* | 3  | 2* | 3  | 4  |
| New Hampshire (NH)  | Semi-Annual   | July 1, December 1  |    |    |    |    |    |    |    |    |    |    |    |    |
| New Jersey (NJ)     | Quarterly     | May 1, August 1, November 1, February 1   | 4  | 2* | 3  | 4  | 2* | 3  | 4  | 2* | 3  | 4  | 2* | 3  |
| North Carolina (NC) | Annual        | September 1   |    |    |    |    |    |    |    |    |    |    |    |    |
| North Dakota (ND)   | Semi-Annual   | March 1, October 15   | 5  | 6  | 7  | 8  | 3* | 4  | 5  | 6  | 7  | 2* | 3  | 4  |
| Ohio (OH)           | Semi-Annual   | January 20, June 20   | 3* | 4  | 5  | 6  | 7  | 2* | 3  | 4  | 5  | 6  | 7  | 8  |
| Oklahoma (OK)       | Semi-Annual   | December 31, March 31   |    |    |    |    |    |    |    |    |    |    |    |    |
| Oregon (OR)         | 3 installment | November 15, February 15, May 15  | 4  | 5  | 6  | 7  | 8  | 9  | 10 | 11 | 12 | 13 | 2* | 3  |
| Pennsylvania (PA)   | Varies        | Contact County Tax Office – Aug 1 or Sept 1   |    |    |    |    |    |    |    |    |    |    |    |    |
| South Carolina      | Annual        | January 15  |    |    |    |    |    |    |    |    |    |    |    |    |
| Tennessee (TN)      | Varies        | Contact County Tax Office   |    |    |    |    |    |    |    |    |    |    |    |    |
| Texas (TX)          | Annual        | January 31  | 3  | 4  | 5  | 6  | 7  | 8  | 9  | 10 | 11 | 12 | 13 | 2* |
| Virginia (VA)       | Varies        | Contact County Tax Office   |    |    |    |    |    |    |    |    |    |    |    |    |
| Utah (UT)           | Annual        | November 30   | 4  | 5  | 6  | 7  | 8  | 9  | 10 | 11 | 12 | 13 | 2* | 3  |
| Washington (WA)     | Semi-Annual   | April 30, October 31  | 5  | 6  | 7  | 2* | 3  | 4  | 5  | 6  | 7  | 2* | 3  | 4  |
| Wisconsin (WI)      | Annual        | January 31  | 2* | 3  | 4  | 5  | 6  | 7  | 2* | 3  | 4  | 5  | 6  | 7  |
| Alabama             | Annual        | December 31   | 3  | 4  | 5  | 6  | 7  | 8  | 9  | 10 | 11 | 12 | 13 | 2* |
| Delaware            | Annual        | September 30  | 6  | 7  | 8  | 9  | 10 | 11 | 12 | 13 | 2* | 3  | 4  | 5  |
| Alaska              | Semi-Annual   | June 15, August 15  | 5  | 6  | 7  | 8  | 9  | 10 | 11 | 12 | 13 | 2* | 3  | 4  |



\*Indicates that installment due must be paid through closing if evidence of payment outside of closing is not available.