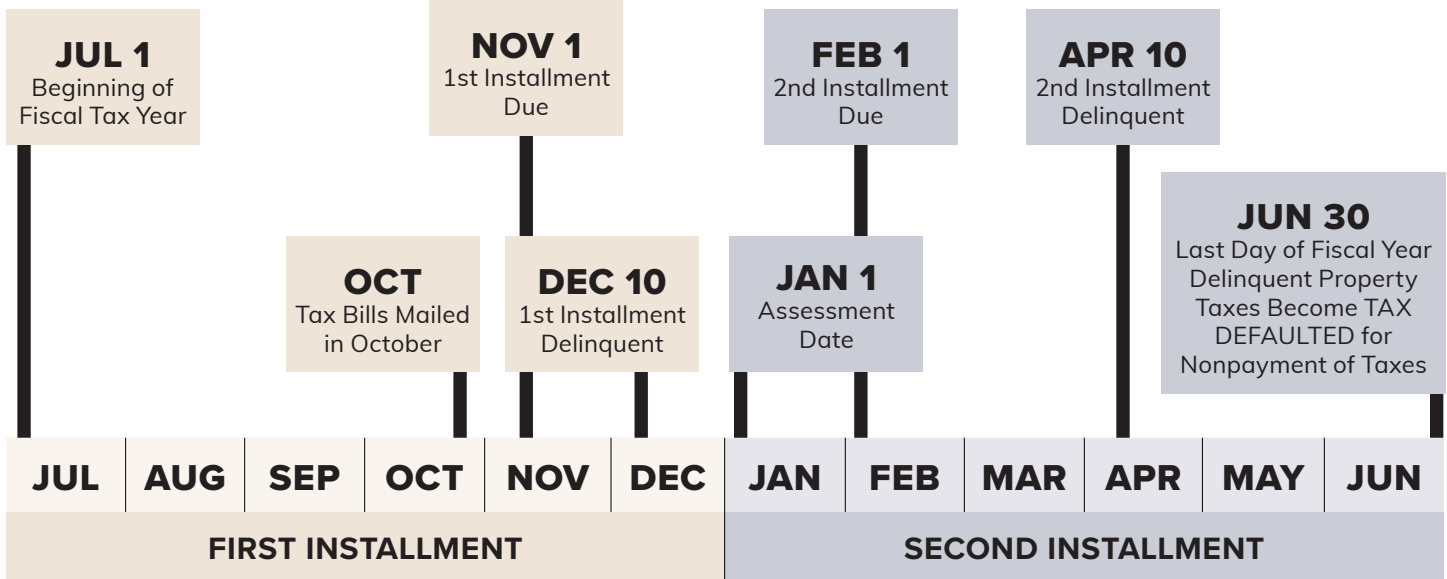


Northern California Property Tax Calendar



TAX CALENDAR NOTES:

1. 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.
2. 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*
January	March	—	Yes	2	July	September	—	—	7
February	April	—	Yes	2	August	October	No	—	8
March	May	—	Yes	3	September	November	No	—	9
April	June	—	Yes	4	October	December	Yes	—	4
May	July	—	—	5	November	January	Yes	—	5
June	August	—	—	6	December	February	Yes	—	6

*It is the lender's responsibility to determine the specific number of months to impound. 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. Cypress Title Corporation provides tax information on the title report.

This is provided as a guide and is dated information.

