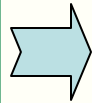


Delinquent Taxes . . . What Happens Next?

1. Circuit Court Petition

If your home or property has delinquent taxes from 2007 or earlier, State law requires that your property be listed in a Foreclosure Petition filed with the Circuit Court by June 15, 2009. This petition is a public record.

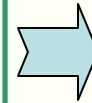
If you pay your delinquent taxes by May 25, 2009, your home or other property will not be listed in this petition.



2. Title Research

State Law requires that a title search be conducted of homes and property with delinquent taxes from 2007 or earlier. A title search will identify anyone with a claim against your property (such as a mortgage company, the IRS, or a contractor). We are required to send a copy of your delinquent tax notice to these individuals or companies.

If you pay your delinquent taxes by March 1, 2009, we will not do a title search on your home or property.



3. Personal Visit

This summer we will make in-person visits to the homes and properties with delinquent taxes from 2007 and earlier as required by State law.

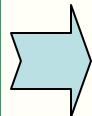
We provide referrals to renters who are concerned about non-payment of taxes by their landlords.

If you pay your delinquent taxes by July 20, 2009, we will not make a personal visit.

4. Lenders Notified

We are required by State law to notify anyone with a claim against your property (such as a bank or mortgage company, the IRS, or a contractor). Sometimes the mortgage company will pay the taxes due to protect their mortgage. If they pay your taxes, they may then demand repayment by you, either immediately or by increasing your monthly mortgage payment. Sometimes they file a bad credit report. They may even begin mortgage foreclosure.

Your mortgage company or bank may have already been notified by us. If not, they will likely receive a notice soon.



5. Newspaper Listing

This fall we are required to publish a list of homes and property with delinquent taxes from 2007 or earlier. This notice will run for 3 weeks in local newspapers. It will include your name and property address.

If you pay the remaining balance of your 2007 and earlier taxes before December 1, 2009, your property will not be listed in the newspaper.



6. Foreclosure

A Foreclosure Hearing will be held in February 2010 to order foreclosure on all property with remaining delinquent taxes from 2007 or earlier. **The foreclosure will become final on March 31, 2010 at 5:00pm.** The county Treasurer will own your property and it will be sold at public action. You will not receive any of the proceeds.

Some property may be withheld from foreclosure for serious financial hardships. Please contact us to discuss this program.

616-994-4507 or
treasurer@miottawa.org

You can make payment arrangements or request that your property be withheld from the foreclosure process for up to one year for serious financial hardship. Please contact us to discuss these programs with our caring and knowledgeable staff.