TAX CHECKLIST

Property Tax Exemption or Appeal Escrow Packet Checklist

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PREPARE TAX UPDATE

Build a clean evidence packet after a property-tax exemption, appeal, or corrected assessment changes the official bill used in mortgage escrow.

WHEN TO USE	FEDERAL / PRIMARY REFERENCE
Build a clean evidence packet after a property-tax exemption, appeal, or corrected assessment changes the official bill used in mortgage escrow.	12 CFR § 1024.17(c)(7) · 12 CFR § 1024.36

Federal baseline to check

☐ When a servicer knows the next computation year's escrow charge, Regulation X generally requires it to use that known amount in the estimate.

☐ A tax exemption, appeal, or corrected assessment can change the official charge, but the effective tax year and date the corrected bill became available matter to the escrow analysis.

☐ An RFI can be used to obtain the servicer's tax record, analysis inputs, or explanation if the updated bill is not reflected.

BORROWER AND LOAN

Borrower name ______________________________	**Property address** ______________________________
Loan/account number ______________________________	**Servicer name** ______________________________

Official decision

Final authority decision: _________ Effective tax year / period: ______________

Notes: ____

Corrected charge

Old official charge: $_________ Corrected official charge: $_________

Notes: ____

Refund / credit

Authority refund / credit: $_________ Issued to: __________________ on _________

Notes: ____

Servicer projection

Servicer projected tax after correction: $_________ Analysis date: _________

Notes: ____

Update request

Corrected bill delivered to servicer: __________ Update / reanalysis response: ____________________

Notes: ____

Attachment checklist

☐ Official corrected tax bill

☐ Exemption or appeal decision

☐ Tax-account payment/refund history

☐ Current escrow analysis

☐ Copy of this completed template retained for your records

☐ Mailing / delivery confirmation retained if sent formally

Use notes

☐ Include the taxing authority's final decision and corrected bill, not only the appeal application or preliminary estimate.

☐ Identify whether a refund/credit was issued by the taxing authority and to whom; do not assume a tax refund automatically entered the mortgage escrow account.

☐ Record the date you delivered the corrected official amount to the servicer so later analyses can be evaluated against what the servicer actually knew.

☐ Keep a complete copy of the completed template and supporting records; send copies rather than irreplaceable originals when copies are sufficient.

PRIMARY SOURCES TO CHECK

12 CFR § 1024.17(c)(7) • 12 CFR § 1024.36

Official links: https://www.consumerfinance.gov/rules-policy/regulations/1024/17/ | https://www.consumerfinance.gov/rules-policy/regulations/1024/36/