

September 10, 2007

Hon. Merle H. Phillips  
106 Arch Street  
Sunbury, PA 17801

Dear Mr. Phillips:

After reading all the articles in The Daily Item concerning the changes I have made in my office in dealing with property owners who have Escrow Agents, I felt it was "MY TURN" to respond with the truth for my reasons.

I have enclosed for your information a copy of the letter which I wrote and asked to have published in the "MY TURN" column since I knew it was too lengthy for the "Letter to Editor" column in the paper. I was certainly disgusted at how my letter was chopped apart and put in the paper as a "Letter to the Editor" which did not convey all I wished to say. (A copy of what was printed is attached to this letter.) So much for "Freedom of Speech" in the Susquehanna Valley!

I hope you will read the truthful version of my response to these people who would like to run my office when they don't know the first thing about it.

Also for your information: On August 31, 2007, the last day of the discount period to pay taxes, I received a total of 18 letters. Of these 18 letters, 15 were from Escrow Agents. Why? These Escrow Agents had the property owners' money in early July and should have made the payments at that time. Copies of incorrect payments sent in to me are also enclosed for your review.

Please contact me at 570-473-7275(Office) or 570-473-9572(Home) if I can be of further help.

Yours truly,

James Snyder, Jr.  
Northumberland Borough Tax Collector

**James Snyder Jr.**  
**Borough of Northumberland Tax Collector**  
219 Front Street, Northumberland, PA 17857  
(570) 473-7572

May 20, 2008

Pennsylvania House of Representatives  
Finance Committee Members,

I have been a tax collector since 1998. Prior to that, I retired from the Northumberland National Bank as cashier and loan officer.

I have read House Bill 2091 and feel it is incomplete. It does not address guidelines for escrow agents to follow when paying real estate taxes, but puts the entire burden on the tax collector to accept tax payments without addressing the manner in which they should be submitted.

I have fourteen (14) exhibits for this committee to review, several which illustrate problems that are not addressed by House Bill 2091.

1. The Letter to the Editor that I submitted to the Daily Item on September 2, 2007 which explains a policy I adopted regarding payments from escrow agents and reasons for the policy.
2. A copy of a payment check and disbursement report from Countrywide Tax Services Corp. This report lists eleven (11) properties and tax amounts – all of which were in error. The correct amounts are penciled in to the right of the incorrect amounts. No original tax bills were included.
3. A copy of a check and real estate notice from SunTrust Mortgage – tax bill was for \$1,644.57; payment was in the amount of \$1,552.47.
4. A copy of a Wells Fargo Financial check for \$1,548.00 with “Value America Real Estate Tax Information” showing the amount due of \$1,547.73. No bill was included.

5. Copy of a check from Payment Processing Center for \$1,748.69. No documentation was included with this check; therefore I had no way of knowing how to credit the payment.
6. A copy of a check and information provided from Chase Home Finance LLC for a payment that did not correspond with any of the taxes due for this property.
7. A copy of a check and list of properties from Countrywide Tax Services Corp. Payment of \$9.80 for one personal bill was paid instead of the property's real estate tax. No bills were included.
8. Sample of "bill requests" from Wells Fargo Real Estate Tax Service and American Real Estate Tax Service. The property owners should have forwarded the bills to the companies. Property owners have told me that they have submitted copies of tax bills to the companies and companies "lose" them.
9. Two letters from the PA Housing Finance Agency requesting bills for various properties because the property owners neglected to send them the original bills. I have no way of knowing if this is the correct mortgage company for each of these property owners since in the past I have received tax payments from more than one company for the same property. The property owner should be responsible for providing the tax bills to the mortgage company. Additionally, one of these bills had already been paid.
10. While many mortgage companies have complied with my new policy, I feel this policy would not have become such an issue if David Sinopoli, Shikellamy School District Business Manager had not encouraged non-compliance such as in the Daily Item article, an excerpt being "Mr. Sinopoli said he advised them to pay their taxes in the usual way and assured them there would be no penalties for payments received late.
11. Daily Item Editorial with the statement "Shikellamy School District officials said taxpayers should continue making payment as they always have. Further, no resident will be penalized if their payments are late due to their tax collector's decision."
12. FLASHLINE from First American Real Estate Tax Service



**Borough of Northumberland**  
OFFICE OF THE TAX COLLECTOR  
219 FRONT STREET  
NORTHUMBERLAND, PA 17857

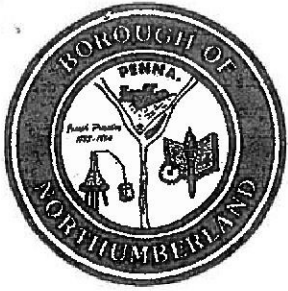
**(717) 473-7275**  
570

To Whom It May Concern:

Payments from Escrow Agents should be made payable to the Tax Collector and mailed to the property owner who will make the payment to the Tax Collector and receive a stamped receipt for same. Thank you.

  
James Snyder, Jr.  
Tax Collector





**Borough of Northumberland**

OFFICE OF THE TAX COLLECTOR

219 FRONT STREET  
NORTHUMBERLAND, PA 17857

(717) 473-7275

1

September 2, 2007

Mr. Leonard M. Ingrassia, Editor  
The Daily Item  
Market Street  
Sunbury, PA 17857

Dear Mr. Ingrassia,

Please find enclosed my response to the numerous news articles published in the Daily Item concerning my tax office. I would like this response to be printed verbatim as a "My Turn" column in the Opinion section of your paper.

For your information, I am enclosing some examples of the paperwork that I have received this week. My purpose for enforcing the policy of a tax bill submitted with payment is not to create a hardship for property owners. I feel that property owners are entitled to know how their escrow company is managing or mismanaging their accounts.

If you have any questions concerning my response, please contact me at (570) 473-7275. I am available on Thursdays from 9:00 a.m. to noon and 1:30 to 4:30 p.m.

Kind regards,

James Snyder, Jr.  
Northumberland Borough Tax Collector

Enclosures

1

## MY TURN...

I am currently serving my third term in office as the tax collector for the Borough of Northumberland. If questioned, I'm confident that all taxing bodies will report to you that my tax deposits and corresponding reports are made on a timely basis. My decision to not accept payments directly from escrow companies was not something arrived at lightly. Due to the many problems with the escrow companies' payments, I implemented a new office procedure: Tax payments from escrow companies are to be sent to the property owner. The property owner may then mail or pay his taxes in person. This enables the property owner to know when his taxes are paid and that the amount being paid is correct. The property owner may also obtain a receipt for his payment. The escrow company's check may be made payable to me if the company is unwilling to make the check payable to their client. Since most property owners also have personal taxes to pay to this office, this should not be an inconvenience to them.

Quite frankly, I find it puzzling that school district personnel, state and local officials, and the editor of the Daily Item are supporting the escrow companies in their efforts to regulate how property taxes are collected.

The explanation in the August 28, 2007 Daily Item Editorial makes tax collecting sound so simple! "As a refresher: With an escrow account, the taxpayer makes a portion of the tax payment each month. At the end of the year, the total payment is forwarded to the tax collector by an escrow agent." This sounds so simple! And if all escrow companies would forward the total payment along with the tax bill, it would be simple! Instead of advocating in your editorial that "controversy illustrates need for reform", why not advocate that all escrow companies should follow the same rules as taxpayers who pay their own tax bills?

I am appalled at the incompetency of some of the escrow agents! Let me describe some of the problems:

- The property owners are to send their tax bill to their escrow agents. But I receive many calls from escrow agents requesting that I send them copies of tax bills. They claim that the property owner neglected to send the bill. However, I have asked several property owners if that is true and in each case was informed that the bill was indeed sent to the escrow companies. Did they lose them or is it just easier for them to call the tax collector instead of searching through their files?
- In past tax seasons, I have provided escrow companies with copies of the tax bills. However, instead of returning each bill with a check for the correct amount, escrow companies will submit a list of property owners with one check for the entire amount. The problems arise when the amount of the check does not equal the amount of the total tax bills for the properties. On August 30th, I received one check from an escrow company for 11 different property owners' taxes. The escrow agent did not include the tax bills. All eleven figures were incorrect. Since I may not accept a partial payment, I must return this check. When the bills

are resubmitted for payment, the discount period will have expired and the face amount will be due. I do not know if the escrow company pays for the mistake made by the escrow agent's incompetence, or if the property owner is charged the additional tax amount.

- Mortgage companies sell mortgages to other companies. I have had more than one escrow agent request the tax amount for the same property. I have no way of knowing which company is the correct one. I have also had more than one escrow company pay the taxes for the same property. By requiring that the escrow company send the check with the bill to the property owner, I know the payment is correct.
- Escrow companies send the checks in all types of mailings. In order to finally get to the check, it requires several minutes to wade through the FEDEX envelope, bubble wrap and superfluous papers that they submit along with, or instead of the required bill and check. It would be interesting to learn who pays the postage for this elaborate packaging.

Several years ago, the Shikellamy School district provided the tax collectors with notices to send with every tax bill stating that the tax bill must accompany payment for the taxes. A number of escrow companies did not comply with this request. Instead of enforcing the rule, the Shikellamy Business Manager has backed down and requested that tax collectors deal with payments in whatever manner the escrow companies choose to send them. Why are escrow companies not expected to follow the rules? Tax collectors must provide the school business office with a detailed report, totaling the exact amount of the bills included in the report. This is as it should be. By receiving the tax bill along with the payment, these reports may be completed accurately and in a timely manner.

Every year a number of residents come to me to request copies of paid tax bills for the previous years so they may obtain tax rebates. By submitting the tax payment and receiving a receipt when the bill is paid, they are saved a trip to my office the following year for a receipt.

How many other companies accept one payment for bills from numerous customers, without copies of the bills? Why would the Daily Item call for "reform" instead of advocating that escrow companies be required to submit payment as stipulated? Why should escrow companies be given special treatment?

Escrow companies are not infallible. In the August 17, 2007 issue of the Patriot-News (Harrisburg, PA), Sharon Smith reported that American Home Mortgage filed for Chapter 11 bankruptcy protection. Several tax collectors received checks that bounced. The State Attorney General lacks jurisdiction since the company filed for federal bankruptcy protection.

Why are escrow companies unwilling to send a check to the property owner so he may pay his taxes? Do they really think that the property owner is going to keep the money

and let the taxes go delinquent after he has made the monthly payments? And if the check is made out to the tax collector, the property owner would be unable to cash it. Some escrow companies have complied with this new regulation and have sent the tax payments to the property owners. There is no good reason why the others can't do so as well.

Instead of harassing me for doing my job CORRECTLY, the Shikellamy Business Manager, elected officials and the Daily Item should investigate the business practices of these escrow companies in the best interest of the property owners.

Thank you for allowing me to have My Turn.

James Snyder, Jr.  
Northumberland Borough Tax Collector

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 **Countrywide**  
**TAX SERVICES CORPORATION**

PO Box 10211, MS: SVW-24  
Van Nuys, CA 91410-0211

Dear Treasurer/Tax Collector.

Enclosed please find real estate property tax payment(s) for our borrowers in your jurisdiction. If you have any problem applying our payments or have any questions pertaining to these disbursements, please contact us immediately.

If any of the enclosed check(s) need to be returned, please use the enclosed return envelope. Please do not cancel or mark void on the check(s).

The items checked off are included for each check.

- Cover letter
- Payment check
- Register tape (total of all tax bill payments included on the check)
- Tax Bills that match the parcel numbers paid on the check
- Tax Listing (records not processed are indicated with a "N" next to each record)
- CTSC generated NIL (notice in lieu) bills or listing
- CTSC disbursement report
- Duplicate bill fee check/s (if applicable)
- Envelope that contains bills for loans that are no longer serviced by CTSC
- Return envelope

Sincerely,

*Karen Azenon*

CTSC - Disbursement Department  
Phone: 1(866) 337-0464 Press 2  
Fax: 1(866) 360-5038  
Email: Karen\_Azenon@Countrywide.com

**MEMORANDUM TAX BILL LISTING**

COUNTRYWIDE TAX SERVICES CORPORATION  
 P.O. BOX 10211, MS: SWW-24  
 VAN NUYS, CA 91499

PAID DATE: 2007/08/30  
 BATCH REF: J70253  
 US POST MARK: N

| LOAN NUMBER | OWNER NAME / ADDRESS  | TAX AUTHORITY INFO   | PARCEL NUMBER | AMOUNT PAID |
|-------------|---|--|---------------|-------------|
| 81482818    | TODD W HENDRICKS<br>395 QUEEN STREET<br>NORTHUMBERLAND, PA 17857                | NORTHUMBERLAND BOROSHIKELLAMY S.<br>C/O JAMES SNYDER, JR TAX COLLECTOR<br>219 FRONT STREET<br>NORTHUMBERLAND, PA 17857 | 01002108      | \$176.65    |
| 68040305    | MARY JEAN VAN DEUSEN<br>205 KING ST<br>NORTHUMBERLAND, PA 17857                 | NORTHUMBERLAND BOROSHIKELLAMY S.<br>C/O JAMES SNYDER, JR TAX COLLECTOR<br>219 FRONT STREET<br>NORTHUMBERLAND, PA 17857 | 01002180      | \$518.58    |
| ✓ 94049204  | MATTHEW V KLOCK & HEATHER M MI<br>326 FOURTH STREET<br>NORTHUMBERLAND, PA 17857 | NORTHUMBERLAND BOROSHIKELLAMY S.<br>C/O JAMES SNYDER, JR TAX COLLECTOR<br>219 FRONT STREET<br>NORTHUMBERLAND, PA 17857 | 01002210      | \$165.29    |
| 57320455    | DANIEL K DODGE<br>170 KING STREET<br>NORTHUMBERLAND, PA 17857                   | NORTHUMBERLAND BOROSHIKELLAMY S.<br>C/O JAMES SNYDER, JR TAX COLLECTOR<br>219 FRONT STREET<br>NORTHUMBERLAND, PA 17857 | 01002249      | \$580.41    |
| 118693779   | MELINDA E MCCARRON<br>280 ORANGE STREET<br>NORTHUMBERLAND, PA 17857             | NORTHUMBERLAND BOROSHIKELLAMY S.<br>C/O JAMES SNYDER, JR TAX COLLECTOR<br>219 FRONT STREET<br>NORTHUMBERLAND, PA 17857 | 01002318      | \$242.26    |
| 36048319    | ROBERT D & SHERYL L BARNER<br>449 SHEETZ AVENUE<br>NORTHUMBERLAND, PA 17857     | NORTHUMBERLAND BOROSHIKELLAMY S.<br>C/O JAMES SNYDER, JR TAX COLLECTOR<br>219 FRONT STREET<br>NORTHUMBERLAND, PA 17857 | 01003254      | \$300.30    |

*Handwritten notes:*  
 Jm  
 428.75  
 1258.61  
 401.19  
 1408.75  
 588.00  
 728.85

**MEMORANDUM TAX BILL LISTING**

**COUNTRYWIDE TAX SERVICES CORPORATION  
P.O. BOX 10211, MS: SWF-24  
VAN NUYS, CA 91409**

**PAID DATE:** 2007/08/30  
**BATCH REF:** J70253  
**US POST MARK:** N

| LOAN NUMBER | OWNER NAME / ADDRESS   | TAX AUTHORITY INFO  | PARCEL NUMBER | AMOUNT PAID | Amount Due |
|-------------|--|---|---------------|-------------|------------|
| 104656247   | CHRISTOPHER M MCCORMICK<br>652 & 652 1/2 ORANGE STREET<br>NORTHUMBERLAND, PA 17857 | NORTHUMBERLAND BORO/SHIKELLAMY S.<br>C/O JAMES SNYDER, JR TAX COLLECTOR<br>219 FRONT STREET<br>NORTHUMBERLAND, PA 17857 | 01003361      | \$465.59    | 1150.07    |
| 155333242   | LARRY E CHUBB, II<br>457 WATER STREET<br>NORTHUMBERLAND, PA 17857                  | NORTHUMBERLAND BORO/SHIKELLAMY S.<br>C/O JAMES SNYDER, JR TAX COLLECTOR<br>219 FRONT STREET<br>NORTHUMBERLAND, PA 17857 | 03601001246   | \$225.85    | 548.19     |
| 2904108     | FREDERICK A GIMINO<br>679 KING STREET<br>NORTHUMBERLAND, PA 17857                  | NORTHUMBERLAND BORO/SHIKELLAMY S.<br>C/O JAMES SNYDER, JR TAX COLLECTOR<br>219 FRONT STREET<br>NORTHUMBERLAND, PA 17857 | 1-3-188       | \$329.32    | 799.32     |
| 93047238    | ANTHONY R SANUTTI<br>329,329 1/2,331,331 1/2 ORANGE<br>NORTHUMBERLAND, PA 17857    | NORTHUMBERLAND BORO/SHIKELLAMY S.<br>C/O JAMES SNYDER, JR TAX COLLECTOR<br>219 FRONT STREET<br>NORTHUMBERLAND, PA 17857 | 37 1 2 286    | \$272.54    | 661.52     |
| 93047238    | ANTHONY R SANUTTI<br>329,329 1/2,331,331 1/2 ORANGE<br>NORTHUMBERLAND, PA 17857    | NORTHUMBERLAND BORO/SHIKELLAMY S.<br>C/O JAMES SNYDER, JR TAX COLLECTOR<br>219 FRONT STREET<br>NORTHUMBERLAND, PA 17857 | 37 1 2 287    | \$272.54    | 661.52     |

**Batch Count: 11      Batch Total: \$3,549.33**

3549.33  
8614.84



TSO 48571647

KAZENON

NORTHUMBERLAND BORO/SHIKELLAMY S.D.  
C/O JAMES SNYDER, JR TAX COLLECTOR  
219 FRONT STREET  
NORTHUMBERLAND PA 17857

81482818

THIS CHECK IS VOID WHEN THE CHECKER BACKGROUND AND AN ADDITIONAL WATERMARK ON THE BACK, BOTH ARE NOT FULLY VIEWED

**Countrywide**  
**HOME LOANS, INC.**  
PO Box 5012  
Woodland Hills CA 91365-5012

If unable to pay funds,  
please return check to:  
P.O. Box 5012  
Woodland Hills, CA 91365-5012

62-20/371  
Citibank, N.A.  
One Penn's Way  
New Castle DE 19720

NO. 0000013774

DATE 08/30/2007 AMOUNT \$\*\*\*\*\*3,549.33\*\*\*\*

**PAY** THREE THOUSAND FIVE HUNDRED FORTY-NINE DOLLARS AND 33 CENTS\*\*\*\*

VOID AFTER 180 DAYS

PAY TO: NORTHUMBERLAND BORO/SHIKELLAMY S.D.  
C/O JAMES SNYDER, JR TAX COLLECTOR  
219 FRONT STREET  
NORTHUMBERLAND PA 17857

*E. P. Sivaldi*  
*[Signature]*

0000013774



**SUNTRUST**  
MORTGAGE  
P.O. Box 28149 Richmond, VA 23260-6149

SUNTRUST MORTGAGE, INC  
SUNTRUST BANK  
GENERAL ACCOUNT

013081996

88-0002  
0510

CHECK NO.  
**152576**

MO/DAY/YR  
**08/29/2007**

AMOUNT

\*\*\*\*\***\$1,552.47**

VOID IF NOT CASHED WITHIN 180 DAYS

EX CK

One Thousand Five Hundred Fifty Two and 47/100 Dollars

**PAY TO**  
**THE ORDER**  
**OF**

**JAMES J SNYDER**

*[Handwritten Signature]*  
AUTHORIZED SIGNATURE

**REAL ESTATE TAX NOTICE**

TAX YEAR: 2007      DATE: JULY 1, 2007      ASSESSMENT: 26,850      BILL NUMBER: 172  
NORTHUMBERLAND BOROUGH WARD DUPLICATE CONTROL # 000472      12 MONTHS

TAKE CHECK  
PAYABLE TO:

JULY-AUG TUES & THURS 9AM-4:30PM  
JAMES SNYDER JR  
219 FRONT STREET  
NORTHUMBERLAND PA 17857

SEPT-DEC THURSDAY 9AM-4:30PM  
LAST 3 DAYS PER PERIOD 6PM-8PM  
LUNCH/BANK NOON-1:30 473-7275

| ASSESSED VALUE | HOMESTEAD REDUCTION | FARM/STEAD DEDUCTION | GAMING REVENUE | TAXABLE ASSESSMENT |
|----------------|---------------------|----------------------|----------------|--------------------|
| 26,850         |                     |                      |                | 26,850             |

If unpaid by 12/31/07 taxes will be turned over to Northumberland Co. Tax Claim Bureau. Return bill with payment. For a receipt, return both copies with a self addressed stamped envelope.

**SCHOOL MILLS**

62.500

| PAYMENT PERIOD | PAYMENT AMOUNT |
|----------------|----------------|
| JUL-AUG        | \$1,644.57     |
| SEPT-OCT       | \$1,678.13     |
| NOV-DEC        | \$1,845.94     |

037-01-002-482-Y

.390 AC

351 RIVERVIEW DR

FANGMAN RICHARD C/ EILEEN L  
351 RIVERVIEW DR  
NORTHUMBERLAND, PA.

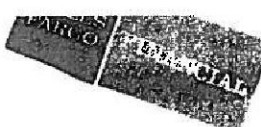
17857

**PAID**  
**08-11-07**  
**JAMES SNYDER JR**  
**TAX COLLECTOR**

SHIKELLY SCHOOL DISTRICT

▲▲ USE UPPER STUB FOR FULL PAYMENT ▲▲  
▼▼ USE COUPONS BELOW TO SUBMIT INSTALLMENTS ▼▼

TAXPAYER



Tina M. Becker  
Loan Processor II

4

Wells Fargo Financial  
Pennsylvania, Inc.  
MAC F6577-011  
4830 Carlisle Pike, Space E3  
Mechanicsburg, PA 17050  
717 761-7040 / 717 763-9386 Fax  
www.wellsfargo.com

Reason for Check

0611 48115  
1c1048115 68738967 1548.00  
payoff Kolovich



70-2328  
0719

0611-48115

Pay to the order of  
JAMES SNYDER TAX COLLECTOR

Date [ 07/27/07 ] Check Amount [ \$1,548.00\*\* ]

For:  
Bank of America  
California Disbursement Account  
Northbrook, IL

Wells Fargo Financial Pennsylvania, Inc.  
Mechanicsburg, Pennsylvania

*Tina M. Becker*  
By \_\_\_\_\_  
Authorized Representative

VOID After 180 Days From Date of Issue

⑈061148115⑈ ⑆071923284⑆ ⑆7655⑈ ⑆1823⑈



**ValuAmerica**  
Real Estate Tax Information

Borrower: ROBERT AND CATHY KOLOVICH  
 TPG#: 1272107820  
 Address: 385 SUSQUEHANNA COURT NORTHUMBERLAND PA 17857

Parcel#: 03705035027  
 County: NORTHUMBERLAND

**COUNTY AND TOWNSHIP Taxes**

Phone # 570-473-7275

| Year:2007         | Year:     | Year:     | Year:     |
|-------------------|-----------|-----------|-----------|
| Amount:\$1407.02  | Amount:\$ | Amount:\$ | Amount:\$ |
| Period:ANNUAL     | Period:   | Period:   | Period:   |
| Status:DELINQUENT | Status:   | Status:   | Status:   |
| Due Date:06/30/07 | Due Date: | Due Date: | Due Date: |

MAKE CHECKS PAYABLE TO: JAMES SNYDER TAX COLLECTOR  
 PAYMENT MAILING ADDRESS: 219 FRONT STREET NORTHUMBERLAND PA 17857  
 SPOKE TO: MAIL  
 NOTES: DELINQUENT TAXES ARE \$1547.73 GOOD TILL 12/31/07

**SCHOOL Taxes**

Phone # 570-473-7275

| Year:NOTE         | Year:     | Year:     | Year:     |
|-------------------|-----------|-----------|-----------|
| Amount:\$1923.40  | Amount:\$ | Amount:\$ | Amount:\$ |
| Period:ANNUAL     | Period:   | Period:   | Period:   |
| Status:PAID       | Status:   | Status:   | Status:   |
| Due Date:10/31/06 | Due Date: | Due Date: | Due Date: |

MAKE CHECKS PAYABLE TO: JAMES SNYDER TAX COLLECTOR  
 PAYMENT MAILING ADDRESS: 219 FRONT STREET NORTHUMBERLAND PA 17857  
 SPOKE TO: MAIL  
 NOTES: TAX YEAR IS 2006/2007. NO PRIOR YEARS TAXES ARE DUE.

**Taxes**

Phone #

| Year:     | Year:     | Year:     | Year:     |
|-----------|-----------|-----------|-----------|
| Amount:\$ | Amount:\$ | Amount:\$ | Amount:\$ |
| Period:   | Period:   | Period:   | Period:   |
| Status:   | Status:   | Status:   | Status:   |
| Due Date: | Due Date: | Due Date: | Due Date: |

MAKE CHECKS PAYABLE TO:  
 PAYMENT MAILING ADDRESS:  
 SPOKE TO:  
 NOTES:

PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER

Account: 038-04-035-055

\$1,748.69

5

JEFFREY W DOZIER  
PAYMENT PROCESSING CENTER  
PO BOX 2168  
COLUMBUS, OH 43216-2168

Please Direct Any Questions  
To: 877-848-7923  
Online Bill Payment Processing Center  
P.O. BOX 182088  
COLUMBUS, OH 43218-2088

74-1329/724

0067290714

August 08, 2007

MEMO: Shikellamy School/Real Estate Tax

ONE THOUSAND SEVEN HUNDRED FORTY EIGHT AND 69/100

DOLLARS

\$ \*\*\*\*\*1,748.69

REMITTANCE VOID IF NOT CASHED WITHIN 80 DAYS

To  
the  
order  
of

JAMES SNYDER JR.  
219 FRONT ST  
NORTHUMBERLAND, PA 17857-1611  
[Barcode]

*[Signature]*

AUTHORIZED SIGNATURE

⑈0067290714⑈ ⑆072413298⑆ 7160012907⑈

All THAT WAS IN THE ENVELOPE.

**Chase Home Finance LLC**

First American Real Estate Solutions of Texas, L.P., As Agent for Chase Home Finance LLC Escrow Disbursement Custodial Clearing Account in trust for various mortgagors and investors.  
1 First American Way  
Westlake, Texas 76262

Tar Number  
State Number 37  
Batch Id RH18

6

Page 1 of 1

| Date      | Agency Number | Agency Name            | Check Number |
|-----------|---------------|------------------------|--------------|
| 29-FEB-08 | 370496021     | SHIKELLAMY S.D./NORTHU | 71697743     |

| Loan       | Trac ID                   | Borrower Name and Address  | Amount |
|------------|---------------------------|--|--------|
| 1687129203 | 03601001263 (2006 ANNUAL) | CIMINO, DONALD<br>444 WATER ST<br>NORTHUMBERLAND, PA 17857-1236                              | 711.21 |
|            |                           | <i>This is all that was in the envelope.</i>   |        |
|            |                           | <i>DONALD'S TAXES ARE \$137.47 &amp; ARE PAID!</i>   |        |
|            |                           | <i>LAST YEARS SCHOOL TAXES WERE \$208.13 AND WERE TURNED BACK TO TAX CLAIMS FOR \$223.44</i> |        |

Please detach and retain this statement as your record of payment

711.21

THIS CHECK IS VOID WITHOUT A PURPLE AND BLUE BORDER AND BACKGROUND PLUS AN ARTIFICIAL WATERMARK ON THE BACK - HOLD AT ANGLE TO VIEW

000116890

**Chase Home Finance LLC**

First American Real Estate Solutions of Texas, L.P., As Agent for Chase Home Finance LLC Escrow Disbursement Custodial Clearing Account in trust for various mortgagors and investors.  
1 First American Way  
Westlake, Texas 76262

JPMorgan Chase Bank, N.A.  
Chase Metro Tech Center  
Brooklyn, NY 11245

370496021 50-937 213  
1687129203

| Check Date   | Check Number |
|--------------|--------------|
| 29-FEB-08    | 71697743     |
| Check Amount |              |
| *****711.21  |              |

**Pay** Seven Hundred Eleven Dollars And 21 Cents\*\*\*\*\*

To The Order Of T-C OF SHIKELLAMY SCHOOL DIST  
SHIKELLAMY S.D./NORTHUMBERLAND BORO  
219 FRONT ST  
NORTHUMBERLAND, PA 178571611

VOID AFTER 90 DAYS FROM DATE OF ISSUE

*Ala Agl*  
Authorized Signature



Countrywide Tax Services Corporation  
PO Box 5012  
Woodland Hills CA 91365-5012

EId: 04/30/2008  
Postmark Y/N: N  
Accept NIL Y/N: N

7

NORTHUMBERLAND BOROUGH TAX COLL.

C/O JAMES SNYDER, JR  
219 FRONT STREET  
NORTHUMBERLAND PA 17857

Check no: 3333876 Treasury id: 52891031 Page: 1  
Date: 03/31/2008 Comp. No: 97 MNESSIA  
Check amount: 3,112.29 Agency No: 14226 TAX  
Escrow type: 92  
Escrow desc: 0097-14226 PROPERTY TAXES  
Check payee: NORTHUMBERLAND BOROUGH TAX COLL.

Loan no Amount Mortgagor Reference  
000000000 >>>> Report attached

*Included 1 Personal Tax Bill.*

\*TOTAL: 3,112.29

\*NUMBER OF ACCOUNTS: 0

THIS CHECK IS VOID WITHOUT A GREEN BACKGROUND AND A WATERMARK - HOLD UP TO LIGHT TO VIEW

**Countrywide**  
TAX SERVICES CORPORATION  
PO Box 5012  
Woodland Hills CA 91365-5012

If unable to apply funds,  
please return check to:  
P.O. Box 5012  
Woodland Hills, CA 91365-5012

62-20/311  
Citibank, N.A.  
One Penn's Way  
New Castle DE 19720

NO. 0003333876

DATE 03/31/2008 AMOUNT \$\*\*\*\*\*3,112.29\*\*\*\*\*

**PAY** THREE THOUSAND ONE HUNDRED TWELVE DOLLARS AND 29 CENTS\*\*\*\*

VOID AFTER 180 DAYS

PAY TO: NORTHUMBERLAND BOROUGH TAX COLL.  
C/O JAMES SNYDER, JR  
219 FRONT STREET  
NORTHUMBERLAND PA 17857

*Fri P. Sinardi*

*[Signature]*

SIGNATURE HAS A GOLDEN BACKGROUND - BORDER CONTAINS MICROPRINTING

⑈0003333876⑈ ⑆031100209⑆

38755775⑈

USER: MNESSIA BATCH: KDOF ORIGINAL BATCH# H/W Offset: (SRX414R2-1) PAGE

ESCROW DESCRIPTION BATCH: KDOF ORIGINAL BATCH# H/W Offset: 3/31/2008  
 STATE TAX DISBURSEMENTS DATE 3/31/2008  
 COUNTY-TOWNSHIP TAX AUTHORITY  
 0097-1426

92 39 PENNSYLVANIA NORTHERLAND BOROUGH TAX COLL.  
 ACCT NO. ESC-DUE DATE AMOUNT PAID NAME OF MORTGAGOR ADDRESS ESCROW DESCRIPTION

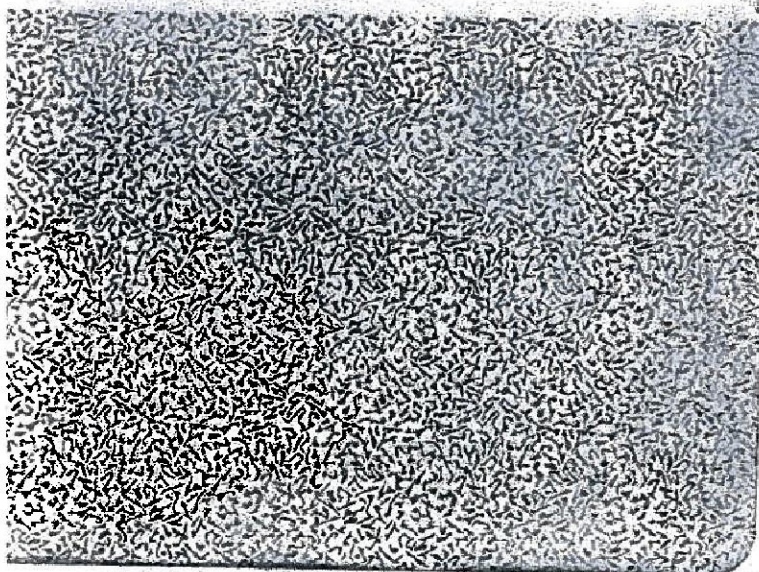
| ACCT NO.  | ESC-DUE DATE | AMOUNT PAID | NAME OF MORTGAGOR           | ADDRESS                     | ESCROW DESCRIPTION |
|-----------|--------------|-------------|-----------------------------|-----------------------------|--------------------|
| 092369991 | 20080301     | 503.23      | LEA ANN KREMER              | 398 KING STREET             | 01002208           |
| 082681483 | 20080301     | 5.80        | SUELEEN B HADDON            | 652 KING STREET             | 01003288           |
| 045856586 | 20080301     | 518.14      | DEBORAH J KEBUCK            | 645 PRINCE STREET           | 01003447           |
| 080199746 | 20080301     | 634.46      | DENNIS M. & DIANE B. MORGAN | 489 1/2 KING STREET         | 01003230           |
| 086466889 | 20080301     | 334.15      | RANDY S BLOOM               | 115 THIRD STREET            | 01002083           |
| 104656247 | 20080301     | 780.37      | CHRISTOPHER M MCCORMICK     | 652 & 652 1/2 ORANGE STREET | 01003361           |
| 068461321 | 20080301     | 322.04      | ANTHONY J & MELISSA L DEETZ | 640 WHEATLEY AVE            | 01003203           |

AMOUNT PAID 3,112.29  
 AMOUNT PAID 3,112.29

AUTHORITY TOTAL 7 LOANS  
 -- BATCH TOTAL 7 LOANS

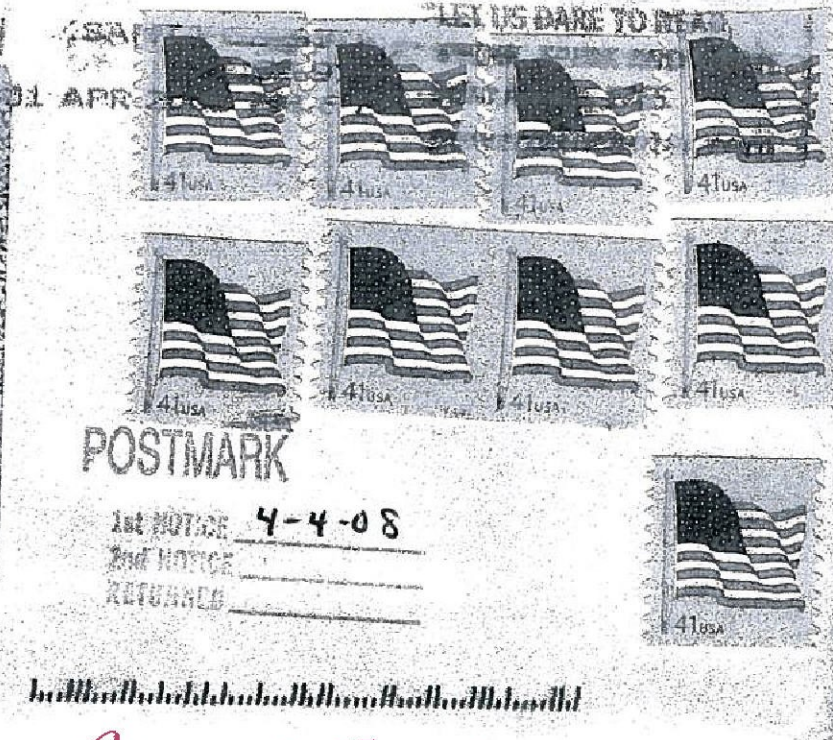


7007 0710 0005 1835 8022



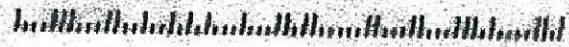
0.82 (9)

17857+1611



POSTMARK

1st NOTICE 4-4-08  
2nd NOTICE  
RETURNED



Copy of Envelope.

\$3.69 Postage

Would have cost \$2.89 To mail  
each bill To The Homeowner.



County & Boro Section

8

**NORTHUMBERLAND BORO (2) BILL REQUEST (370970021)**

Wells Fargo Real Estate Tax Service  
1 Home Campus, MAC X2502-011  
Des Moines, IA 50328-0001  
(800)499-4829, FAX (866)846-9117

| Parcel Number | Borrower Name<br>Previous Owner | Lot<br>Subdivision | Block | Section | Property Address<br>Property City    | Closing<br>Date | Client-Unique ID<br>Tax Amount |
|---------------|---------------------------------|--------------------|-------|---------|--------------------------------------|-----------------|--------------------------------|
| ✓ 368         | MICHAEL G LUDEN                 |                    |       |         | 324 ORANGE ST<br>NORTHUMBERLAND      | 1<br>02/16/2007 | 936-30566611<br>\$             |
| ✓ 419         | KIRSTEN A CASTRILLI             |                    |       |         | 459 QUEEN ST<br>NORTHUMBERLAND       | 1<br>12/01/2006 | 936-29340564<br>\$             |
| 460           | PAULA J REBER                   |                    |       |         | 650 HORIZON AVENUE<br>NORTHUMBERLAND | 1<br>06/23/2003 | 708-14602686<br>\$             |
| ✓ 144         | PATRICK K MALONE                | 36-1-1-81          |       |         | 264 WATER ST<br>NORTHUMBERLAND       | 1<br>12/01/2006 | 936-28699319<br>\$             |
| ✓ 624         | KIMBERLY M RUSH                 | wilt               |       |         | 486 QUEEN ST<br>NORTHUMBERLAND       | 1<br>12/01/2006 | 936-29336104<br>\$             |
| ✓ 2.17        | JASON J DEIVERT                 | Apple              |       |         | 640 KING ST<br>NORTHUMBERLAND        | 1<br>02/01/2007 | 936-30192214<br>\$             |
| ✓ 160         | BRUCE H MOYER                   |                    |       |         | 508 PRIESTLEY AVE<br>NORTHUMBERLAND  | 1<br>12/01/2006 | 936-29414511<br>\$             |
| ✓ 483         | DAVID I REBUCK                  |                    |       |         | 464 THIRD ST<br>NORTHUMBERLAND       | 1<br>08/09/1996 | 472-4459345<br>\$              |
| ✓ 265         | FRANKLIN C HOFFMAN              |                    |       |         | 126 REAGAN CIRCLE<br>NORTHUMBERLAND  | 1<br>01/16/2007 | 708-28787519<br>\$             |
| ✓ 24          | REUBEN D BARNER                 |                    |       |         | 340 WHEATLEY AVE<br>NORTHUMBERLAND   | 1<br>12/01/2006 | 936-29138197<br>\$             |

Total Parcel(s): 10

Dup Bills Mailed - 6/21/07

TAXER: PA1617  
 AGENCY: 370490021 NORTHUMBERLAND BORO  
 TYPE: 17 BOROUSH  
 <NORTHUM, 219 FRONT ST, NORTHUMBERLAND PA17857 (570)473-7275  
 HQA TYPE: 1  
 PAGE: 103  
 DUPL BILL FEE: 05.00

TAX IDENTIFICATION  
 PROPERTY STREET ADDR.  
 CITY  
 LEGAL DESCRIPTION  
 CURRENT OWNER  
 PREVIOUS OWNER  
 CUSTOMER LOAN NUMBER  
 SVC CONTRACT/SUF/SUF  
 PAY OPT  
 ELD DATE: 04/30  
 MEDIA:  
 SEARCHER:

03701002489 F  
 69 NORTHUMBERL ELLIOTT DRIVE  
 ANTHONY P LOBIANCO  
 PA 17857 0042579 20518726  
 C 44647656-001-002  
 37-361

03601001118  
 326 WATER ST  
 NORTHUMBERLA  
 LEGAL DESCRIPTION ON FILE. DOCUMENT ID: 0080534954  
 CARL M LIBBY  
 PA 17857 0042579 71500524  
 C 59155024-001-005  
 36-133

03601001224  
 619 WATER ST  
 NORTHUMBERL  
 ERIC J SHADE  
 PA 17857 0042579 20519369  
 C 47031665-001-002  
 36-227

03801003426  
 696 HANOVER ST  
 NORTHUMBERLAN  
 FLEURY ANTHONY R  
 PA 17857 0042318 2805360520  
 C 72081899-001-005  
 38-194

03705055059 A-002  
 470 SUSQUEHANNA ST  
 NORTHUMBERLAND  
 HUDSON WILLIAM  
 HUDSON WILLIAM J  
 PA 178570000 0043001 0619677285  
 C 48417709-001-006  
 37-280

03801003017  
 651 65DUKE ST  
 KROFT RODNEY J  
 PA 0042616 8017502736  
 C 74751854-001-005  
 38-320

03801003062  
 779 DUKE STREET  
 NORTHUMBERLAN  
 SEE ATTACHED  
 KURN KIM  
 PA 17857 0043001 5901844880  
 C 23619739-001-005  
 38-321

03701002583  
 345 HANOVER ST  
 NORTHUMBERLAND  
 01802583  
 LEHMAN DEBRA  
 F STUCKEY WILLIAM  
 PA 178570000 0043001 0634333181  
 1879.89  
 C 59881937-001-004  
 37-349

Dkt copies 107  
 Sent 4/5/07

8

TAXER: PA1617 AGENCY: 370690021 NORTHUMBERLAND BORO <MTRM, 219 FRONT ST, NORTHUMBERLAND PA17857 (570)473-7275  
TYPE: 17 BOROUGH  
LEGAL DESCRIPTION: 17 BOROUGH

TAX IDENTIFICATION: CURRENT OWNER: LIEB JAMES  
PROPERTY STREET ADDR: PREVIOUS OWNER: LIEB JAMES  
CITY: CUSTOMER LOAN NUMBER: 0043001 0608719555  
LEGAL DESCRIPTION: SVC CONTRACT/SUR/SUP: 80226873-001-005  
PAY OPT: MEDIA: 06/30  
ELD DATE: 06/30  
SEARCHER:

03701002305 340342 ORANGE ST B PA 17857 LIEB JAMES  
NORTHUMBERLAN 0043001 0608719555 C 80226873-001-005  
37 -1--2--385- 37-357

03801003326 A 405 ORANGE ST PA 17857 ~~LIEB, BENJAMIN~~ SORALZUK TODD A  
NORTHUMBERLAND 0042318 6324553186 C 16804545-001-004 2 38-340  
LEGAL DESCRIPTION ON FILE: DOCUMENT ID: 0075927947

03701002314 434 THIRD ST PA 17857 MICHELLE R STAHL  
NORTHUMBERL 0042579 71500664 C 13264036-001-002 2 PAID

03601001219 721 WATER ST PA 17857 MITCHELL SUSAN  
NORTHUMBERLAND 0042318 6300668925 C 12536662-001-003 36-157  
LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF. \*

03701002257 146 SHEETZ AVE PA 17857 MORGAN DENNIS M  
NORTHUMBERLAN 0043001 0068690346 C 76310085-001-005 37-413  
37 -1--2--257-

03701002247 188 KING ST PA 17857 ROBERT L LONG  
NORTHUMBERL 0042379 71500516 C 59156023-001-004 37-363  
LEGAL DESCRIPTION ON FILE: DOCUMENT ID: 0080534955

03601001176 472 FRONT ST PA 17857 TREAS JANEED  
NORTHUMBERLAND 0042318 6195797996 C 66925413-001-003 36-261  
36-1-1-1766 "LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF. \*

03701002320 270 ORANGE ST PA 17857 YANKIRK TODD R  
NORTHUMBERLAN 0041417 8400011688 C 58875154-001-005 37-622

TAXER: PA1617  
AGENCY...: 370490821 NORTHUMBERLAND BORO  
TYPE...: 17 BOROUGH  
CANTON, 219 FRONT ST, NORTHUMBERLAND PA17857 (570)473-7275  
LEGAL DESCRIPTION

TAX IDENTIFICATION  
PROPERTY STREET ADDR.  
CITY  
LEGAL DESCRIPTION  
CURRENT OWNER  
PREVIOUS OWNER  
CUSTOMER LOAN NUMBER  
MEDIA:  
ELD DATE: 04/30  
SEARCHER:

03901003133  
448  
NORTHUMBERLAND  
LEGAL DESCRIPTION ON FILE. DOCUMENT ID: 0076102169  
WILLIS TIMOTHY LEE  
TIMOTHY L WILLIS  
9042994 8225062697570  
C 27523083-001-003  
38-621

03802003037 B  
725  
NORTHUMBERLAND  
WETTES AND BOUNDS, LEGAL TO PARCELS:  
ZIMMERMAN GREGORY  
ZIMMERMAN GREGORY J  
0041417 6880077712  
C 59981863-901-002  
38-636

TOTAL AGENCY 570490821 TOTAL ITEMS 18

**Pennsylvania  
Housing Finance Agency**

**Accounting / Loan Servicing Division**

*211 North Front Street, P.O. Box 15057  
Harrisburg, PA 17105-5057  
Customer Service 1-800-346-3597 FAX (717) 780-3853  
TTY (717) 780-1869*

NORTHUMBERLAND BORO TAX COLL  
JAMES SNYDER JR  
219 FRONT STREET  
NORTHUMBERLAND, PA 17857

10/02/07

**PAST DUE TAX BILLS**

RE: Tax Bills

Dear Tax Collector:

We have mailed several requests to our borrowers with regards to their past due tax bills with no response. A listing of the properties for which we have **NOT RECEIVED** a School tax bill appears on the **REVERSE** of this letter. Please forward the bill(s) for payment to:

PA Housing Finance Agency  
Accounting/Loan Servicing Division  
Escrow Department  
P. O. Box 15057  
Harrisburg, PA 17105-5057

A self-addressed stamped envelope is enclosed for your convenience. **If you charge a duplicate bill fee we will include the fee with our payment.** Please contact me at the number above if you have any questions.

Sincerely,

Thresa Mateer  
Servicing Officer II

9

**Pennsylvania  
Housing Finance Agency**

**Accounting / Loan Servicing Division**

211 North Front Street, P.O. Box 15057  
Harrisburg, PA 17105-5057  
Customer Service 1-800-346-3597 FAX (717) 780-3853  
TTY (717) 780-1869

NORTHUMBERLAND BORO TAX COLL  
JAMES SNYDER JR  
219 FRONT STREET  
NORTHUMBERLAND, PA 17857

4/23/08

**PAST DUE TAX BILLS**

RE: Tax Bills

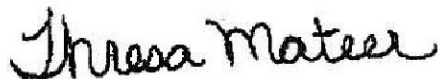
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Harrisburg, PA 17105-5057

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Sincerely,



Theresa Mateer  
Servicing Officer II

10

An article appearing in "The Daily Item"

## School: No penalty for late taxes

By Rob Scott  
The Daily Item

— NORTHUMBERLAND — Taxpayers in the Shikellamy School District will not be subjected to penalties if their taxes arrive late due to the borough tax collector's stance on escrow payments.

Last month, Northumberland tax collector James Snyder decided he would no longer accept real estate tax payments from escrow agents.

Some borough officials said he was having problems with some of the payments he was receiving.

However, this caused concern for a number of borough taxpayers. David Sinopoli, Shikellamy's business manager, said the district has received several calls from taxpayers, as well as escrow companies, "wanting to know what to do."

Mr. Sinopoli said he advised them to pay their taxes in the usual way and assured them there would be no penalties for payments received late.

He said the district is "going through some legal channels" to resolve the situation.

"We feel, as a tax collector, he should accept those payments," Mr. Sinopoli said. "We are trying to work toward a resolution. When that's going to work out, I cannot say."

Mr. Snyder met with the Borough Council in executive session following its regular meeting last Tuesday.

Though he would not comment further, Mr. Snyder said the purpose of the meeting with the council was to "let them know what's going on."

Council President Bryan Wolfe said the meeting was held behind closed doors because Mr. Snyder's actions "may open him up to legal concerns."

Mr. Wolfe said he doesn't agree with Mr. Snyder's decision because it penalizes the taxpayers and that some other members of council expressed similar concerns.

"Some concern was raised on the taxpayers being hurt," Mr. Wolfe said. "I think it's hurting the wrong people."

But because the tax collector is an elected position, the council is "kind of an outsider here," he said.

State Sen. John Gordner, R-27 of Berwick, also questioned Mr. Snyder's policy, but so far has not taken any official action on the issue.

n E-mail comments to [rscott@dailyitem.com](mailto:rscott@dailyitem.com).

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11

Editorial which appeared in "The Daily Item"

## Controversy illustrates need for reform

— James Snyder was elected to collect taxes in Northumberland borough.

He now says he will not collect taxes in some cases. Other officials say they cannot force Mr. Snyder to do his job because he was elected.

Mr. Snyder has reportedly had problems with payments from escrow agents. So he is no longer taking payments that originate from those type of accounts.

As a refresher: With an escrow account, the taxpayer makes a portion of the tax payment each month. At the end of the year, the total payment is forwarded to the tax collector by an escrow agent.

Escrow accounts exist because they are convenient for the taxpayer and the bank. Apparently, they are less convenient for the tax collector.

Borough officials say some escrow agents were sending one check for multiple taxpayers. This was a headache for the tax collector because the lump sum did not always match what the taxpayers owed. One can understand how that would annoy the tax collector. But remember: Collecting taxes is his job.

There was good news Monday. Shikellamy School District officials said taxpayers should continue making payments as they always have. Further, no resident will be penalized if their payments are late due to their tax collector's decision. The implication seems to be that the situation will be resolved without much further aggravation for taxpayers.

But the case illustrates broader problems with the state of local government in Pennsylvania. Jobs that should be done by employees who can be held accountable are held by elected officials who rarely face opposition when running for office.

Until the system is reformed, it will remain difficult to force those elected to obscure offices to fulfill the obligations of their positions.

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*First American  
Real Estate Tax Service*

# **FLASHLINE**

12

## **ATTENTION: TAX/ESCROW MANAGER**

**August 29, 2007**

### **Important Information Regarding Shikellamy School District / Northumberland Boro (370496021)**

---

First American has been updating lenders on the situation in Shikellamy School District regarding the tax collector's refusal to accept real estate tax payments remitted from an escrow agent versus the homeowner directly (see Weekly Tax Update excerpt below).

***David Sinopoli, Shikellamy School District Business Manager, advises as of this week to disburse payments and remit to the tax collector at the below address postmarked by August 31, 2007.***

**Shikellamy School District / Northumberland Boro  
219 Front Street  
Northumberland, PA 17857-1611**

While Mr. Sinopoli is not guaranteeing that payments will be accepted upon this first submission he continues working with the School District solicitor and plans on identifying the lost interest / lost discount that the tax collector, James Snyder, is creating with this situation and via legal channels attempt to hold him financially accountable.

If possible, please forward copies of any direct payments or returned payments within this taxing authority to First American at the below address / attention so that First American may coordinate with the School District Business Manager and the pending legal actions.

**First American Real Estate Tax Service, Inc.  
486 Thomas Jones Way, suite 150  
Exton, PA 19341  
ATTN: Robert Bell / Shikellamy SD payments**

Please contact the Philadelphia Area Service Center at 800-229-3477 with questions regarding this Flashline.

## 13 Taxing Authority Updates (Weekly Tax Update)

Officials at the Shikellamy School District/Northumberland Borough (370496021) are still working to resolve the dispute resulting from the tax collector's refusal to accept tax payments from mortgage lenders. The Shikellamy School District Business Manager confirmed to First American the following:

- Taxpayers with escrow mortgages have been advised by the school district not to pay taxes individually, but to wait for the anticipated resolution with the collector.
- The school district guarantees that the discounted amount will be honored no matter when the issue is resolved.
- The school district has initiated legal action against the collector to accept escrow tax payments remitted by lenders.
- Lenders should withhold their escrow tax remittance for this agency until the issue is resolved.

In light of the controversy, lenders may choose to remit their escrow tax payments in an attempt to formally fulfill their fiduciary obligations, but should be aware that they may be rejected by the collector. However, First American recommends that those who do so, then fully document the transaction in the event of legal action by the Shikellamy School District Administration.

The dispute began with a recent policy implemented by the tax collector to refuse tax payments from escrow agents; First American has been in direct communication with the Shikellamy School District Business Manager, who has agreed to rescind the policy. Tax notices issued by this particular collector state that any lender direct payments will not be accepted and that mortgagors must, "get your money from your Escrow Agent to pay your taxes." However, the School District authority (as opposed to its appointed collector, James Snyder) has indicated that it will be revised, and that they will order tax payments to be accepted, or they will establish an alternative collection process in accordance with Pennsylvania statute.

First American will continue to work with the tax authority and is coordinating an appropriate response to the collector. Revised payment procedures will be disseminated in upcoming editions of the *Weekly Tax Bulletin*, or via a *Flashline*. Please contact the Philadelphia ASC Customer Service Team with any questions or requests for assistance

The Daily Item – online at

[http://www.dailyitem.com/archivesearch/local\\_story\\_254003020.html](http://www.dailyitem.com/archivesearch/local_story_254003020.html)

Published September 11, 2007 12:30 am -

Bravo, taxman

When we bought our first house in Texas back in 1990, our mortgage company failed to pay the property taxes the first year. We received a notice from the county that the taxes were overdue and a penalty was owed. We had to argue with the mortgage company to be sure the penalty would not come out of our escrow account as it was their fault for not making the payment on time. After that first year, we always paid the property taxes directly and sent the receipt to the mortgage company for reimbursement. We paid our tax bill early to get the discount. We have a mortgage now, but the taxes are not escrowed -- a requirement when we shopped around for a loan.

Over the years, friends and coworkers have complained that their mortgage company also pays their tax bills late -- or never. This appears to be a widespread problem.

Mortgage companies have an ethical obligation to act in their client's best interest and pay the taxes early. This is called fiduciary responsibility.

When mortgage companies screw up, borrowers get a lot of grief but are powerless to alter the situation because they signed on to the escrow arrangement. However, local taxing authorities -- like Northumberland borough -- have no contractual agreement with any mortgage company. Given a choice, why allow yourself to be victimized by another's incompetence? If all tax collectors followed Mr. Snyder's lead, mortgage companies would have to shape up.

Gary Kendall,

Rolanda Ritzman,

New Berlin

13. Taxing Authority Updates (Weekly Tax Updates) includes several statements attributed to Mr. Sinopoli.
14. September 11, 2007 Letter to the Editor in the Daily Item from Gary Kendall and Rolanda Ritzman citing issues with mortgage companies and tax payments.

I hope when you review these documents, you will see that this issue is more complicated than simply requiring tax collectors to accept tax payments from escrow agents.

My recommendation is that you add the following statement to this bill:

“Escrow agents are required to submit an original tax bill with payment to the tax collector. The tax bill should be obtained from the property owner.”  
Penalties should be established for any escrow agent who fails to comply with this provision.

Please consider all of the issues and this recommendation before you finalize House Bill 2091.

Sincerely,

James Snyder Jr.  
Borough of Northumberland Tax Collector



**Township of Robinson  
Department of Tax Collection**

1000 Church Hill Road  
Pittsburgh, PA 15205-9006  
(412) 788-8119  
FAX: (412) 788-5810

*Treasurer*  
**Edward C. Ritter**

January 1, 2008

To Whom It May Concern:

This is to inform you that effective January 1, 2008 the cost for a 3-year Tax Certification went up to \$20.00 per parcel and the duplicate bill fee is now \$15.00 per lot/block. For all future requests please pay the correct amounts.

Checks are to be made payable to Edward C. Ritter, Tax Collector.

If you have any questions, please do not hesitate to contact our office.

Sincerely,

TOWNSHIP OF ROBINSON

Edward C. Ritter  
Treasurer/Tax Collector

21-Apr-2008 10:21 AM Keystone Municipal Collections 7249780339

2/2



43289263

**Keystone Municipal Collections®**

April 17, 2008

 Land America Lender Services  
 1123 S. Parkview Drive  
 Covina CA 91724

 RE: Real Estate Tax Verification  
 County of Westmoreland, Municipality of Murrysville  
 and Franklin Regional School District  
 Property Owner: Ramsey Brian G Diana L  
 Property Address: Kingdom Drive  
 Map Number: 49-13-16-0-148

According to the records in our possession, the following represents a summary of real estate taxes paid and unpaid for the above listed property for the most recent three (3) tax years:

|                 | <u>Westmoreland<br/>County</u> | <u>Municipality of<br/>Murrysville</u> | <u>Franklin Regional<br/>School District</u> |
|-----------------|--------------------------------|--|--|
| 2006            | <u>Unpaid</u>                  | <u>Unpaid</u>                          | <u>Unpaid</u>                                |
| 2007            | <u>Paid</u>                    | <u>Paid</u>                            | <u>Paid</u>                                  |
| 2008            | <u>N/A</u>                     | <u>N/A</u>                             | <u>N/A</u>                                   |
| Face Amount     | <u>N/A</u>                     | <u>N/A</u>                             | <u>\$ 3,845.21 (2007)</u>                    |
| Discount Period | <u>3/1 - 4/30</u>              | <u>3/1 - 4/30</u>                      | <u>7/15 - 9/15</u>                           |
| Face Period     | <u>5/1 - 6/30</u>              | <u>5/1 - 6/30</u>                      | <u>9/16 - 11/15</u>                          |
| Penalty Period  | <u>After 6/30</u>              | <u>After 6/30</u>                      | <u>After 11/15</u>                           |

 Municipality of Murrysville household *per capita* tax 2008: N/A.  
 Franklin Regional School District household *per capita* tax 2008: N/A.

Any pre-2008 tax year delinquencies should be verified for amount(s) due with Westmoreland County Tax Claim Bureau (Telephone: 724-830-3428). The above information was provided to this firm by the noted taxing authorities. It is not intended to be a substitute for a complete title search and should not be relied upon for that purpose.

 On this date, supplemental (interim) billing for tax year 2007 and 2008 is (none), due on or before N/A. For all prior year supplemental (interim) tax data, contact the Westmoreland County Tax Claim Bureau. (LB)