

# PROPERTY TAX FORECLOSURE

Kalamazoo County Treasurer's Department  
Mary Balkema, County Treasurer



Kalamazoo County Treasurer's Department  
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Prepared by Kalamazoo County Treasurer's  
Department and Legal Aid of Western Michigan



## Delinquent Taxes

### *A Note About Banks and Mortgage Companies*

State law requires us to notify anyone with a claim against your property, including your mortgage lender. When we conduct a search of records in the County Register of Deeds office next year, we will notify anyone with a recorded claim against your property

Sometimes a bank or mortgage company will pay your delinquent taxes to protect their mortgage. They may then demand repayment from you, either immediately or by increasing your monthly mortgage payment. They may even begin the mortgage foreclosure process.

Please contact us at once if you are concerned about a mortgage lender's payment. Also, please be cautious before refinancing to pay your delinquent taxes. Most lenders are reputable but there are predatory lenders whose business practices may endanger the equity you've built up in your home.

Mary Balkema,  
Kalamazoo County Treasurer

**Fees and Interest have been added to the base amount of your taxes:**

- √ Any fees/interest added by your local treasurer
- √ 4% Administration fee
- √ 1% interest per month, beginning March 1, 2007

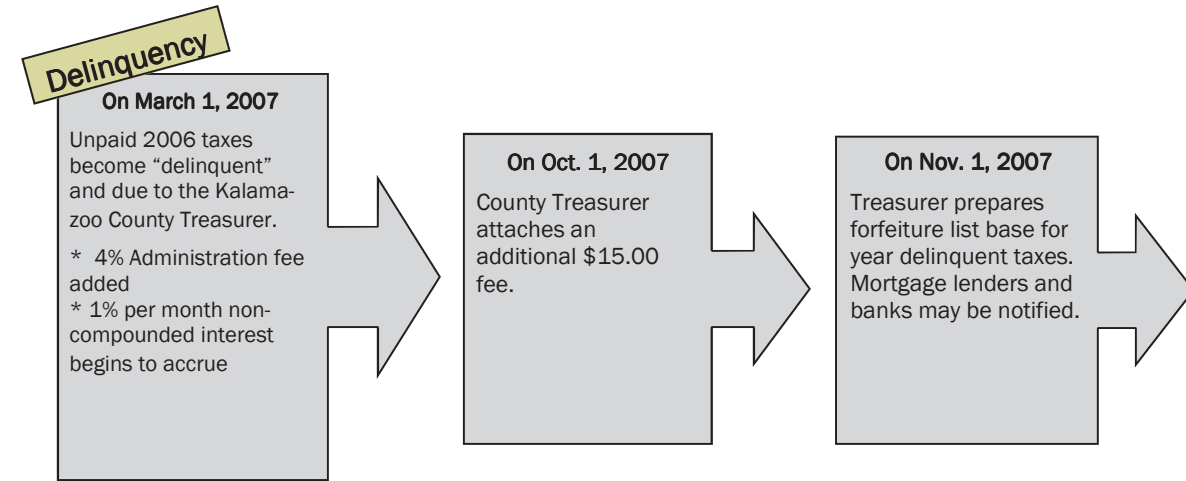
**We cannot waive any of these fees even if you did not receive a prior bill.**

**Partial payments (minimum \$50.00) are accepted on your account and we strongly encourage you to make a payment as soon as possible.**

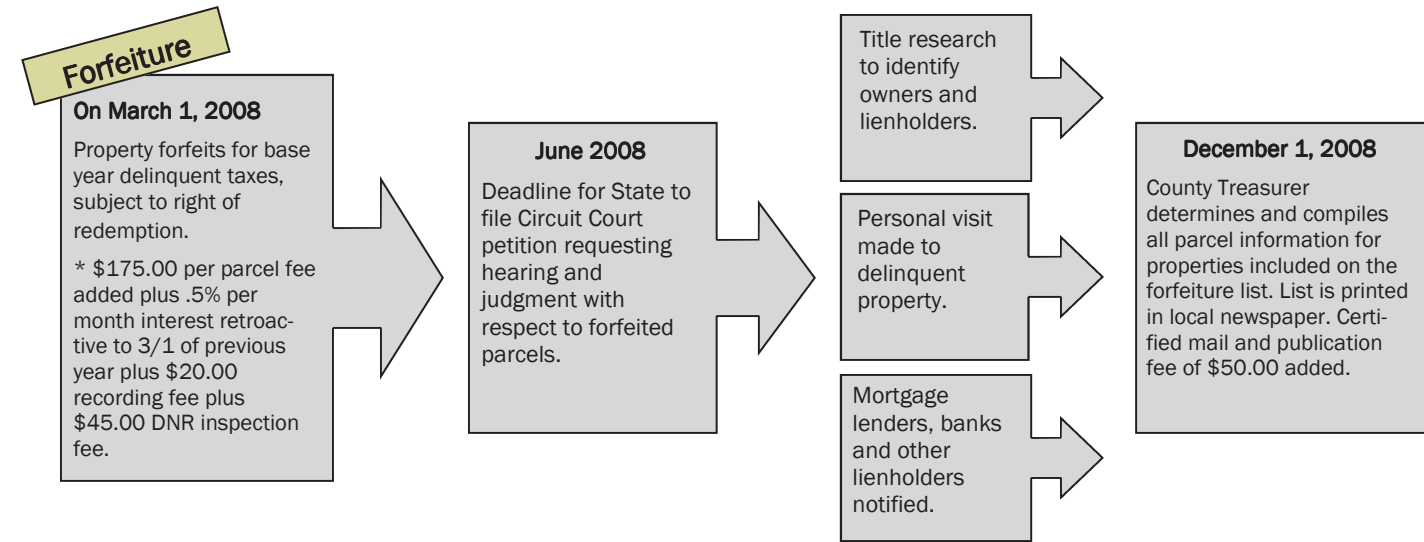
**Unpaid taxes can lead to the  
loss of your property as early  
as February 2009!**

# DELINQUENT PROPERTY TAX TIMELINE FOR 2006 TAXES

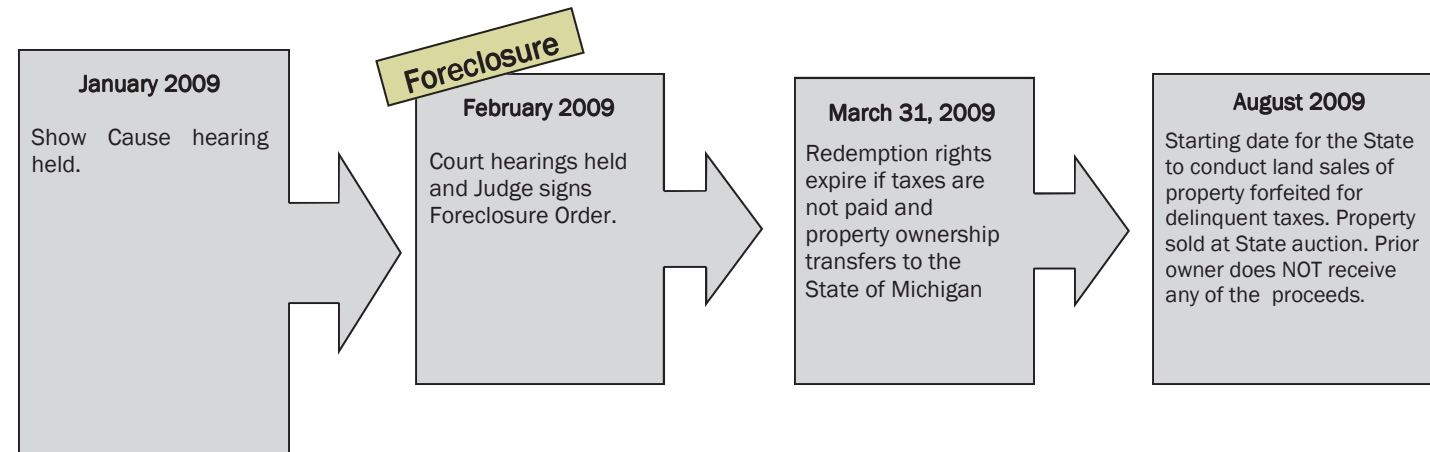
**2007**



**2008**



**2009**



The property tax foreclosure process can be confusing. We'd like to answer any questions you might have. We can also help you develop a payment strategy. Please call us at 384-8124.

This timeline is intended to describe in general terms the major elements and deadlines of delinquent tax collection law.

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