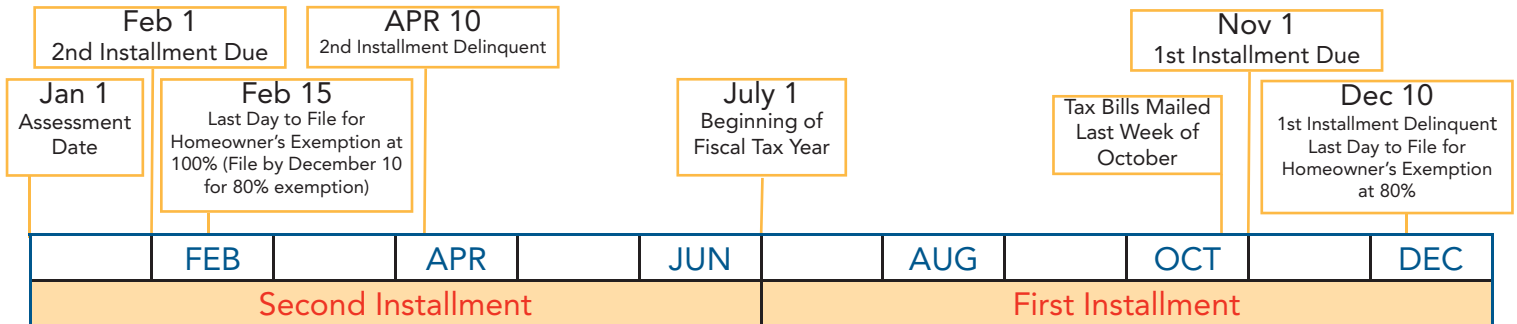


State of California Property Tax Calendar



Closing Month	1st Payment	In Escrow Pay 1st	Pay 2nd	Estimated Number of Months Required by Lender to Impound
January	March	--	Yes	0
February	April	--	Yes	0
March	May	--	Yes	1
April	June	--	Yes	2
May	July	--	--	3
June	August	--	--	4
July	September	--	--	5
August	October	No	--	6
September	November	No	--	7
October	December	Yes	--	2
November	January	Yes	--	3
December	February	Yes	--	4

* Note: Add one month for Government Loans

TAX IMPOUND RESERVE SCHEDULES: The Impound Reserve Schedule shows "minimum" months required by Lenders to collect a sufficient amount to pay the next tax installment. The listed months to impound for property tax payment are approximate and are to be used as an example only. Please refer to your Lender for specific requirements and conditions on impounds on your loan(s).

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