

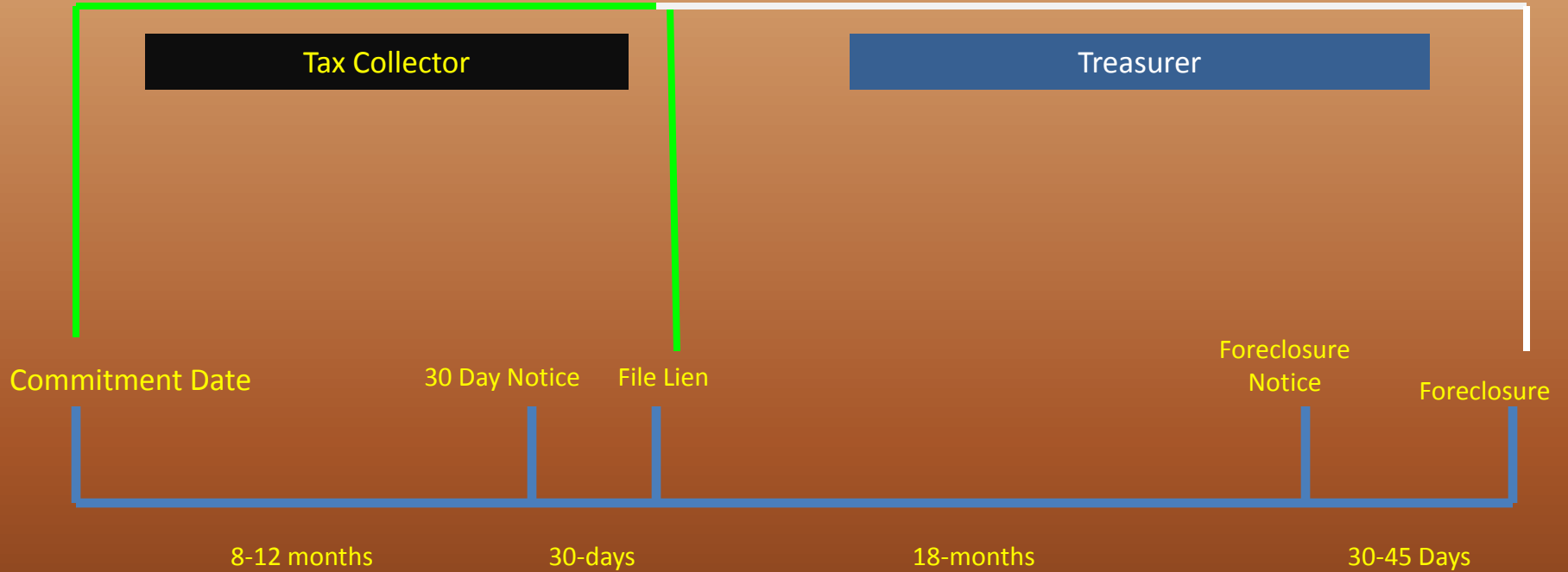
Welcome to Tax Liens

What is a lien?

- the right to take another's property if an obligation is not discharged
- a lien is a form of security interest granted over an item of property to secure the payment of a debt or performance of some other obligation.
- A legal hold or claim on a property as security for a debt or charge. It can be voluntary such as a mortgage or involuntary such as for back taxes.

The Tax Collector's Role

Time Line



Lien Time Line Calculation

| | |
|-----------------------------|-----------|
| Tax Commitment Date | 14-Jul-10 |
| Lien Window Start | 13-Mar-11 |
| Lien Window End | 14-Jul-11 |
| 30-day Notice Filed | 15-Apr-11 |
| End of 30-days | 15-May-11 |
| Lien filing deadline | 25-May-11 |
| Lien Filing Date | 17-May-11 |
| Foreclosure Notice Start | 1-Oct-12 |
| Foreclosure Notice Deadline | 16-Oct-12 |
| Foreclosure Date | 15-Nov-12 |

The Tax Collector's Role



Collect the tax payment(s)

Generate Receipts

| | | | |
|---|---------------|---------------|---------------|
| Town of Lamoine-Property Tax Receipt | | Receipt # | 1332 |
| Received From: | | Date Rec'd | 12/01/10 |
| Assessed Owner | Marckoon | Stuart/Bonnie | |
| Map | 1 Lot(s) 29-1 | Paid by Check | \$1,120.32 |
| Property Tax Received | \$1,120.32 | Check # | 2955 |
| Interest Received | | Paid by Cash | |
| Fees Received | | Total Rec'd | \$1,120.32 |
| Overpaid | | | |
| Transaction Total | \$1,120.32 | | |
| | | | Tax Collector |
| | | | |
| Town of Lamoine-Property Tax Receipt | | Receipt # | 650 |
| Received From: | | Date Rec'd | 08/26/10 |
| Assessed Owner | Marckoon | Stuart/Bonnie | |
| Map | 1 Lot(s) 29-1 | Paid by Check | \$1,120.32 |
| Property Tax Received | \$1,120.32 | Check # | 2899 |
| Interest Received | | Paid by Cash | |
| Fees Received | | Total Rec'd | \$1,120.32 |
| Overpaid | | | |
| Transaction Total | \$1,120.32 | | |
| | | | Tax Collector |

The Tax Collector's Role

Track Payments (or lack thereof)

2010/11 Property Tax Payment Record

| | |
|----------------|--------------|
| Land Value | \$114,400.00 |
| Building Value | \$141,400.00 |
| Personal Prop | \$0.00 |

Ahlsblad Lynn
200 Partridge Cove Road
Lamoine ME 04605

Map: 4 Lot: 24 Book: 1527 Page: 136
Phys Address: 53 Milky Way

| | |
|--------------------|-------------------|
| Original Tax | \$2,369.28 |
| Total Payments | |
| Tax Balance | \$2,369.28 |
| Interest | 33.85 |
| Total Due | \$2,403.13 |

| | |
|--------------------|------------|
| Due 8/31/10 | \$1,184.64 |
| 1st 1/2 Paid | \$0.00 |
| 1st 1/2 balance | \$1,184.64 |
| in half 1 | \$33.85 |
| First Half Balance | \$1,218.49 |

| | |
|-----------------|------------|
| Due 2/28/11 | \$1,184.64 |
| 2nd 1/2 paid | \$0.00 |
| 2nd 1/2 balance | \$1,184.64 |

First Half Payment

| | |
|-----------|--------|
| Payment1: | \$0.00 |
| Payment2: | |
| Payment3: | |

1st Half Paid Date: 08/31/2010

Second Half Payment

| | |
|-----------|--|
| Payment4: | |
| Payment5: | |
| Payment6: | |

2nd Half Paid Date:

Original Commitment Amount

Interest Calculation

Last Payment Date

The Tax Collector's Role



Town of Lamoine
Jennifer M. Kovacs, Tax Collector
606 Douglas Hwy
Lamoine, ME 04605
(207) 667-2242

town@lamoine-me.gov

State of Maine
TAX COLLECTOR'S NOTICE, LIEN CLAIM & DEMAND
36 MRSA § 942, 943

IMPORTANT, DO NOT DISREGARD THIS NOTICE. YOU WILL LOSE YOUR PROPERTY UNLESS YOU PAY YOUR 2009/2010 PROPERTY TAXES, INTEREST AND COSTS. YOU MAY APPLY TO THE BOARD OF SELECTMEN FOR AN ABATEMENT OF TAXES IF, BECAUSE OF POVERTY OR INFIRMITY YOU CANNOT PAY THE TAXES THAT HAVE BEEN ASSESSED.

To: Lynn Ahlblad
200 Partridge Cove Road
Lamoine, ME 04605

You are hereby notified that a tax of \$2,361.46 assessed to the real estate described below and committed to me as Tax Collector for the Town of Lamoine, Maine for collection on August 17, 2009, less payments of \$1,179.27 for the net sum of \$1,182.19 remains unpaid. The tax was assessed to the real estate described as follows:

Book 1527 Page 136 at the Hancock County Registry of Deeds Map 4 Lot 24 of the Assessor's Tax Maps of the Town of Lamoine made by James W. Sewall Co., Old Town Maine dated 1973 consisting of 21 maps, numbered 1 to 21 inclusive, as revised on April 1, 2009, which are on file at the Lamoine Town Hall and as assessed to you as owner(s) or occupant(s) thereof.

A LIEN IS HEREBY CLAIMED on the above-described real estate to secure payment of the tax.

Payment of said tax, together with interest of \$ 25.98 which has been added to and becomes a part of said tax, \$3.00 to the officer for making this demand, and the certified mail, return receipt requested fee of \$5.54 for the sum total of \$1,216.71 is hereby demanded of you within 30 days from today's date, which is the date of service of mailing of this notice.

Dated at said Lamoine, Maine on this 28th day of May 2010

Jennifer M. Kovacs

Jennifer M. Kovacs, Tax Collector
Town of Lamoine, Maine
County of Hancock

| | |
|--------------------|------------|
| Tax Due | \$1,182.19 |
| Interest | \$ 25.98 |
| Demand Fee | \$3.00 |
| Certified Mail Fee | \$5.54 |
| Total Due | \$1,216.71 |

The 30-Day Demand Notice

- Must give taxpayer 30-days prior to the filing of a lien a chance to pay the unpaid taxes. (36 MRSA §942)
- Interest "frozen" for 30-day period
- \$3.00 Demand Fee charged

Must contain:

- Amount of Tax Due
- Real Estate Description
- Allegation lien is secured
- Demand for Payment
- Poverty Abatement Notice
- Signature or facsimile

Methods of Service – 30 Day Notice

- In Person
- Leave a copy at the last usual place of abode
- Certified Mail

Document it!

Application of Payments – 30 Day Notice Period

- Applying to oldest fees, interest & tax first
- Partial Payment applications
- Interest Calculations

Fees included for 30 Day Notice

- Demand Fee \$3.00
- Certified Mail Fees \$0.44 postage +
\$2.80 (cert mail) + \$2.30 (return receipt)
= \$5.54

Calculating Interest

| | | |
|-------|------------------------|-------------------|
| | Tax Due | \$1,000.00 |
| X | Interest Rate | 7% (.07) |
| = | Annual Interest | \$70.00 |
| /365= | Daily Rate | \$0.191 |
| X | Number of Days Overdue | 325 |
| = | Interest Due | \$62.08 |

Preparing the Tax Lien Certificate for Filing

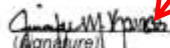
State of Maine
Town of Lamoine
TAX COLLECTOR'S LIEN CERTIFICATE
36 MRSA § 942, 943

I hereby certify that a tax of \$2,361.46 assessed to the real estate described below and committed to me as Tax collector for the municipality of Lamoine, Maine for collection on August 17, 2009 together with interest of \$ 37.35 which has been added to and become a part of said tax, less the payment(s) of \$1,179.27 for the net sum of \$1,269.62 remains unpaid. The tax was assessed to the real estate described below as follows:

Book 1527 Page 136 at the Hancock County Registry of Deeds. Map 4 Lot 24 of the Assessors' Tax Maps of the Town of Lamoine made by James W. Sewall Co., Old Town, Maine, dated 1973, consisting of 21 maps numbered 1 to 21 inclusive, as revised April 1, 2009, which are on file at the Town Hall in the Town of Lamoine, and was assessed against **Lynn Ahlblad**, as owner(s) or occupant(s) thereof.

A LIEN IS HEREBY CLAIMED on the above described real estate to secure payment of the tax. A demand for payment of said tax has been legally made of **Lynn Ahlblad**, as [owner] [occupant] [personal representative/heir/devisee of the said owner or occupant] by me in accordance with the provisions of 36 MRSA § 942.

| | |
|------------------------|-------------------|
| Net Tax | \$1,182.19 |
| Interest | \$ 37.35 |
| Demand Fees | \$8.54 |
| Collector's Filing Fee | \$1.00 |
| Municipality | \$9.00 |
| Lien Certified Mailing | \$ 5.54 |
| Registry Filing Fee | \$13.00 |
| Discharge Fee | \$13.00 |
| Total Due | \$1,269.62 |


(Signature)
Jennifer M. Kovacs, Tax Collector
Municipality of Lamoine, Maine
606 Douglas Hwy.
Lamoine, ME 04805
(207) 667-2242

State of Maine
County of Hancock

July 6, 2010

Then personally appeared the above named Jennifer M. Kovacs, Tax Collector of Lamoine and acknowledged the foregoing instrument to be her free act and deed in her capacity.


Stuart Maroon, Notary Public
My Commission Expires June 10, 2014

Must Be's for the lien:

- All Property Owners
- Collector's Signature
- Tax Amount
- Real Estate Description
- Lien Claim
- Claim 30-day notice given
- Statement Remains Unpaid
- Notarized

Yet More Fees

- Lien Filing Fee \$13.00 (more if > 4 owners)
- Discharge Fee \$13.00 (more if > 4 owners)
- Collector Fee \$ 1.00
- Municipal Fee \$ 9.00
- Notice Mailings \$ 5.54 x # of parties in interest
- 30-Notice Fees \$ 8.54

The Tax Collector's Role

Hancock COUNTY RECORDS VERIFIED THROUGH Wednesday, Jan 26, 2011. LAST CFN - 2011001206 - Windows Internet Explorer

http://216.220.241.165/OnCoreWeb/Search.aspx?g=detail

File Edit View Favorites Tools Help

Hancock COUNTY RECORDS VERIFIED THROUGH We...

STATUS U = UNVERIFIED DOCUMENT D = DELETED A = ADDED

| [row] | Status | PartyType | FullName | CrossPartyName | RecordDate | Doc Type | B |
|--------------------------|--------|-----------|-----------------|---|------------|----------------|---|
| <input type="checkbox"/> | 1 | From | AHLBLAD, LYNN | AHLBLAD, LYNN | 2/12/1985 | Miscellaneous | 0 |
| <input type="checkbox"/> | 2 | To | AHLBLAD, LYNN | AHLBLAD, LYNN | 2/12/1985 | Miscellaneous | 0 |
| <input type="checkbox"/> | 3 | To | AHLBLAD, LYNN | LAMOINE TOWN OF | 1/4/1988 | Discharge | 0 |
| <input type="checkbox"/> | 4 | From | AHLBLAD, LYNN | LAMOINE TOWN OF | 7/15/1987 | Lien | 0 |
| <input type="checkbox"/> | 5 | To | AHLBLAD, LYNN | ATWELL, LUCILLE | 2/12/1985 | Deed | 0 |
| <input type="checkbox"/> | 6 | From | AHLBLAD, LYNN | LAMOINE TOWN OF | 7/21/1988 | Lien | 0 |
| <input type="checkbox"/> | 7 | From | AHLBLAD, LYNN | LAMOINE TOWN OF | 7/14/1992 | Lien | 0 |
| <input type="checkbox"/> | 8 | From | AHLBLAD, LYNN | FLEET BK OF MAINE | 3/21/1990 | Mortgage | 0 |
| <input type="checkbox"/> | 9 | To | AHLBLAD, LYNN | FLEET BANK OF MAINE | 5/9/1996 | Discharge | 0 |
| <input type="checkbox"/> | 10 | From | AHLBLAD, LYNN | BANGOR HYDRO-ELECTRIC COMPANY | 5/15/1996 | Easement | 0 |
| <input type="checkbox"/> | 11 | To | AHLBLAD, LYNN | LAMOINE TOWN OF | 8/17/1988 | Discharge | 0 |
| <input type="checkbox"/> | 12 | From | AHLBLAD, LYNN | BROOKS, BARBARA | 5/28/1996 | Easement | 0 |
| <input type="checkbox"/> | 13 | From | AHLBLAD, LYNN | BROOKS, BARBARA | 11/3/1995 | Deed | 0 |
| <input type="checkbox"/> | 14 | To | AHLBLAD, LYNN | LAMOINE TOWN OF | 9/4/1992 | Discharge | 0 |
| <input type="checkbox"/> | 15 | To | AHLBLAD, LYNN F | BAR HARBOR BANKING AND TRUST COMPANY | 9/18/1996 | Discharge | 0 |
| <input type="checkbox"/> | 16 | From | AHLBLAD, LYNN E | UNION TR CO OF ELLS | 2/12/1985 | Mortgage | 0 |
| <input type="checkbox"/> | 17 | To | AHLBLAD, LYNN E | BUDWINE, PERSIS Y | 3/19/1990 | Discharge | 0 |
| <input type="checkbox"/> | 18 | From | AHLBLAD, LYNN | BAR HARBOR SAVINGS AND LOAN ASSOCIATION | 7/10/2001 | Mortgage | 0 |
| <input type="checkbox"/> | 19 | To | AHLBLAD, LYNN | LAMOINE TOWN OF | 11/25/2003 | Discharge | 0 |
| <input type="checkbox"/> | 20 | From | AHLBLAD, LYNN | LAMOINE TOWN OF | 6/17/1998 | Lien | 0 |
| <input type="checkbox"/> | 21 | From | AHLBLAD, LYNN | LAMOINE TOWN OF | 6/20/2003 | Lien | 0 |
| <input type="checkbox"/> | 22 | From | AHLBLAD, LYNN F | BAR HARBOR BANKING AND TRUST COMPANY | 12/11/1995 | Mortgage | 0 |
| <input type="checkbox"/> | 23 | From | AHLBLAD, LYNN E | AHLBLAD, LYNN E | 6/4/1979 | Court Document | 0 |

http://216.220.241.165/OnCoreWeb/showdetails.aspx?id=255611&n=9&pi=0&ref=search

start | Inboxes - Microsoft Out... | Hancock COUNTY RE... | Microsoft PowerPoint...

During the 30-day notice period, search the Registry of Deeds for mortgages and other parties of interest.

Who is a party in interest?

- *Mortgage Holders*
- *Maine Revenue Service*
- *Internal Revenue Service*
- *New Owners!!!*
- *Other Lien Holders (Court Order)*

Send Lien Copy by Certified Mail

Postal Service™
CERTIFIED MAIL™ RECEIPT
 (Domestic Mail Only; No Insurance Coverage Provided)
 For delivery information visit our website at www.usps.com

OFFICIAL USE

BAR HARBOR ME 04609

| | |
|--|---------------|
| Postage | \$0.44 |
| Certified Fee | |
| Return Receipt Fee (Endorsement Required) | \$2.70 |
| Restricted Delivery Fee (Endorsement Required) | \$0.00 |
| Total | \$5.54 |

07/07/2010

Bar Harbor Savings & Loan Association
 103 Main St.
 Bar Harbor, ME 04609

PS Form 3811, February 2004 See reverse for instructions

| SENDER: COMPLETE THIS SECTION | COMPLETE THIS SECTION ON DELIVERY |
|--|---|
| <ul style="list-style-type: none"> Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired. Print your name and address on the reverse so that we can return the card to you. Attach this card to the back of the mailpiece, or on the front if space permits. | <p>A. Signature <input checked="" type="checkbox"/> <i>Credette Spear</i> <input type="checkbox"/> Agent <input type="checkbox"/> Addressee</p> <p>B. Received by (Printed Name) <i>Credette Spear</i> C. Date of Delivery <i>7/8/10</i></p> <p>D. Is delivery address different from Item 1? <input type="checkbox"/> Yes if YES, enter delivery address below: <input type="checkbox"/> No</p> |
| <p>1. Article Addressed to:</p> <p>Bar Harbor Savings & Loan Association 103 Main St. Bar Harbor, ME 04609</p> | <p>3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p> |
| <p>2. Article Number (Transfer from service label)</p> <p>7010 0290 0003 7282 3945</p> | <p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p> |

PS Form 3811, February 2004 Domestic Return Receipt 102595-02-M-1540

The Tax Collector's Role

Once liens are filed and notices mailed, turn 'em over to the Treasurer. Depending on the personal property tax situation, you should be able to do your settlement after the filings.

Tax Collector's Settlement Statement

Taxes Committed August 23, 2008

To: Board of Selectmen, Town of Lamoine

Dear Sirs

I have collected and submitted payment in full of the August 23, 2008 Property Tax Commitment submitted to me by the Board of Assessors. I offer the following settlement:

Tax Commitment \$2,170,101.60

Prepaid Taxes

| | | |
|------------------------|------------|------------|
| Levesque, Beth | \$700.00 | |
| Schoene, Laura | \$500.00 | |
| Reed, Shirley | \$3.33 | |
| Wimerding, Nicholas | \$7.64 | |
| Patten, John | \$5.05 | |
| Schoene, Laura | \$2,500.00 | |
| Kohlenbush, Patricia | \$4.49 | |
| Jordan, Melinda | \$32.00 | |
| Handy, Robert | \$31.34 | |
| Lambert, Miranda/Jamie | \$1,090.60 | \$4,874.45 |

Supplemental Taxes

| | | |
|----------------------------|-------------|-------------|
| William Shorey | \$345.72 | |
| Barbara Davis (3 Lots) | \$37,751.17 | |
| Maine Coast Baptist Church | \$39,156.84 | |
| Partridge Cove Association | \$117.30 | |
| Cynthia Martin | \$1,141.90 | \$78,512.93 |

Net to collect **\$2,243,740.08**

Collections Sent to Treasurer \$2,124,092.83
 Liens sent to Treasurer \$40,934.53
 Supplemental Taxes Collected \$78,512.92
 Total Sent to Treasurer by 7/6/09 \$2,243,540.28

Balance Left 7/6/09 \$199.80

Personal Property Tax Collected After 7/6/09

| | | |
|-----------------------|---------|----------|
| William Haass | \$60.30 | |
| Barry Muise | \$45.00 | |
| Abated - Barry Normis | \$94.50 | \$199.80 |

Balance \$0.00

Signed, Approved June 17, 2010

 Jennifer Kovacs, Tax Collector

 Cynthia Donaldson, Selectman

 S. Josephine Cooper, Chair

 Richard Fennelly, Jr. Selectman

 Gary McFarland, Selectman

 William Brann, Selectman

Tax Collector settles with municipal officers to release from personal obligation for taxes.

Personal Property Tax

NEVER, NEVER, NEVER, NEVER, NEVER (Get the idea) file a lien for personal property at the Registry of Deeds

DO NOT INCLUDE AMOUNT with real property lien

Options:

- ❖ UCC Filing Through Secretary of State
- ❖ Small Claims Court (Limit is \$6,000, filing cost is \$50)

Discussed Further in Chapter 5 in Lien Manual