

MINNESOTA TAX IMPOUND CHART
For Disclosure on Good Faith Estimate

Mortgages Unlimited, Inc / Great Rivers Mortgage

CLOSING MONTH	1st PAYMENT DUE	# OF MONTHS NEEDED
January	3/1	5
February	4/1	6
March	5/1	1(Confirm 1st half paid)*
April	6/1	2
May	7/1	3
June	8/1	4
July	9/1	5
August	10/1	6
September	11/1	1(Confirm 2nd half paid)*
October	12/1	2
November	1/1	3
December	2/1	4

* Tax due dates are May 15th and October 15th

IMPORTANT: When first payment falls on 5/1 - 7/1, the entire first half tax is collected and paid at close (this is in addition to the # of months impounded). The same is true for first payment dates of 11/1 - 12/1, the entire 2nd half tax is collected and paid at close (this is in addition to the # of months impounded). Please keep this in mind when preparing Good Faith Estimates (especially where borrower is responsible for all tax payments on the property).