

NEW TAX COLLECTOR'S WORKBOOK

V. LIEN PROCESS

The Tax Lien Procedure Schedule of Fees and Costs

Sample Deed

Questions and Answers

Quiz

Calendar

Collection of Delinquent
Taxes

Tax

Liening/Deeding/Repurchase

Interest.

- * 1st half property tax 12% after July 1st or 30 days after mailing.
- * 2nd half property tax 12% after December 1st or 30 days after mailing.
- * Current Use Change Tax 18% 30 days after mailing.
- * Excavation Tax 18% 30 days after mailing.
- * Yield Tax 18% 30 days after mailing.
- * Tax Liens 18% from date of lien.

RSA 76:11-b. Notice of Arrearage.

The Tax Collector shall provide to the owner as of April 1 or current owner, if known, a summary of all uncollected and unredeemed taxes on the property. This summary may be included on or with the tax bill, or may be sent by separate mailing within 90 days of the due date of the final tax bill.

Your notice must contain the following verbiage regarding bankruptcy or you must include a separate insert containing this information:

IMPORTANT NOTICE TO ASSESSED PROPERTY OWNERS CURRENTLY IN BANKRUPTCY

PLEASE NOTE: If you are currently in bankruptcy and subject to the protections of the Automatic Stay provisions of Section 362(a) of the Bankruptcy Code, then the language on this notice is hereby modified as follows:

(a) By sending this notice, the Town is not attempting to collect any delinquent tax debt from property owner(s) in bankruptcy and the notice should not be interpreted as requiring payment. The notice is a requirement of New Hampshire law in order for the Town to perfect its statutory lien.

(b) The Tax Collector or Town may not increase the rate of interest where the Court has set such rate without seeking appropriate Bankruptcy Court approval.

(c) The provisions of the federal bankruptcy law may affect the rights of the municipality under state law as long as the assessed property owner is in bankruptcy. A tax collector's deed cannot and will not be issued without appropriate bankruptcy Court approval.

Please seek legal counsel if you have any questions concerning this bankruptcy section of the Notice of Tax Delinquencies and Unredeemed Tax Liens. The tax collector's office cannot provide legal advice.

Name of Municipal Collector

72:6 Real Estate. 80:86 Tax Lien on Real Estate

72:6. All Real estate, whether improved or unimproved, shall be taxed except as otherwise provided.

80:86. Real estate of every kind levied upon under RSA 85 shall be subject to the real estate tax lien procedure, and the owner of such real estate shall have the right to redeem the real estate.

Taxes Subject to Lien Procedure

- * Betterment/Special Assessments
- * Current Use Change Taxes
- * Excavation Taxes -(excavated materials)
- * Property Taxes
- * Resident Taxes
- * Sewer Rents
- * Water Rents
- * Yield Taxes

- *Discretionary Preservation Easements (Barn assessments)

- * Conservation Assessments (inconsistent use for properties under a Conservation Restriction Assessment)

- * Termination of Covenant; Reduction of Tax Relief Penalty (for properties with Community Revitalization Tax Relief Incentives)

RSA 80:60. Notice of Lien.

- Collector shall give notice of impending lien .
 - At least 30 days prior to the execution of said lien .
 - Certified or registered mail return receipt requested to last known post office address of the current owner, if known, or the person against whom the tax was assessed.

Notice shall:

- State the name of the current owner, if known, or the person against whom the tax was assessed.
 - Description of the property as committed to the tax collector.
 - Date & time on which the last payment shall be accepted.
 - Amount of the tax, interest and costs to the date of execution.
 - Bankruptcy information shall be contained on the notice or included as a separate insert
- * Return receipt shall be prima facie evidence that the collector has complied with the notice requirements of this section.

80:63. Right to Tax Lien.

* Except under the provisions of RSA 80:80, II-a, (transfer of tax lien) only a municipality or county where the property is located or the state may acquire a tax lien against land and buildings for unpaid taxes .

80:61. Affidavit of Execution of Real Estate Tax Lien.

- * An affidavit of the execution of the tax lien to the municipality, county or state shall be delivered to the municipality by the tax collector on the day following the last date for payment of taxes as stated in the notice given in RSA 80:60.
- * The collector shall execute to the municipality, county or state only a 100% common and undivided interest in the property and no portion thereof shall be executed in severalty by metes and bounds; Provided, however, that where distinct interests in the property have been separately assessed, the tax lien shall be for 100% of the separate distinct interest upon which the taxes have not been paid.

RSA 80:64. Report of Tax Lien.

Within 30 days after executing the tax lien .

Deliver or forward to the register of deeds a statement of the following facts:

Name of person taxed.

Description of the property as appeared on the tax list committed.

Total amount of each tax lien, including taxes, interest, fees and costs incident to the tax lien process.

Date and place of execution.

Certified under oath by the tax collector.

80:65 . Notice by Lienholder to Mortgagee.

The municipality, county or state as lienholder shall:

- * Identify and notify all persons holding mortgages upon such property recorded in the office of the register of deeds.
- * Within 45 days from the date of the execution of the lien.
- * May, if they determine mortgages exist, direct the collector to give such notice.

Notice shall contain:

- * Date of execution of the lien.
- * Name of the delinquent taxpayer.
- * Total amount of the lien and the amount of costs for identifying and notifying mortgagees.

Similar notice for subsequent payment.

It is recommended that the tax collector get a directive each year from the Selectmen directing them to research and/or notify mortgagees.

RSA 80:66. How Notice Shall be Given.

Notice shall be in writing.

Copy given to each mortgagee as recorded at the registry of deeds

In hand,

Left at his usual place of abode, or

Sent by certified mail, return receipt requested, or registered mail to his last known post-office address.

RSA 80:69. Redemption.

Any person with a legal interest may redeem by paying or tendering to the collector:

- * Before a deed is given.
- * Amount of real estate lien, with interest @ 18% per annum upon the whole amount of the recorded lien.
- * From the date of execution to the time of payment in full .
- * Except in the case of partial payments in redemption.

Interest computed on the unpaid balance, together with redemption costs and costs for identifying and notifying mortgagees.

RSA 80:70. Notice of Redemption.

When full redemption is made:

- * Tax Collector shall within 30 days notify the register of deeds.
 - * Name of the person redeeming.
 - * Date when redemption was made.
 - * Date of the execution of the tax lien.
 - * Brief description of the real estate in question
 - * Name of the person or persons against whom the tax was liened.

RSA 80:71. Partial Payments in Redemption.

- * Any person with a legal interest in real estate upon which a real estate tax lien has been executed may make partial payments in redemption.
- * Tax Collector receives the partial payment and gives a receipt therefor.
- * Pay over such sums to the town treasurer.
- * If complete redemption is not made before a deed is given to the lienholder:
 - * Tax Collector shall within 10 days direct the selectmen to issue an order upon the town treasurer to refund to the person making such partial payments or his heirs or assigns the sum so paid.
 - * Selectmen shall promptly issue such order
 - If not issued within 30 days of the time the collector directs that the order be issued, the sum to be refunded shall draw interest at 6% per annum from the date the sum was directed to be paid to the date of actual payment.

RSA 80:76. Tax Deed.

- The collector, after 2 years from the execution of the real estate tax lien, shall execute to the lienholder a deed of the land subject to the real estate tax lien and not redeemed.
- Notwithstanding the provisions of paragraph I, the collector shall not execute a deed of the real estate to a municipality when the governing body of the municipality has notified the collector that it shall not accept the deed because acceptance would subject the municipality to potential liability as an owner of property under the Comprehensive Environmental Response, Compensation and Liability Act of 1980, 42 V.S.C. section 9601 et seq., the Resource Conservation and Recovery Act, 42 V.S.c. section 6901 et seq.; RSA 147-A and 147-B, and any other federal or state environmental statute which imposes strict liability on owners for environmental impairment of the real estate involved.

RSA 80:76. Tax Deed Continued

- In addition to the circumstances described in paragraph II, the governing body of the municipality may refuse to accept a tax deed on behalf of the municipality, and may so notify the collector, whenever in its judgment acceptance and ownership of the real estate would subject the municipality to undesirable obligations or liability risks, including obligations under real estate covenants or obligations to tenants, or for any other reason would be contrary to the public interest. Such a decision shall not be made solely for the benefit of a taxpayer.
- When a governing body has, under paragraph II or II-a, served notice upon the collector it shall not accept the deed, the tax lien shall remain in effect indefinitely, retaining its priority over other liens. The taxpayer's right of redemption as provided by RSA 80:69 shall likewise be extended indefinitely, with interest continuing to accrue as provided in that section.
- The tax lien may be enforced by the municipality by suit as provided under RSA 80:50, and through any remedy provided by law for the enforcement of other types of liens and attachments.
If, at any time, in the judgment of the municipal governing body, the reasons for refusing the tax deed no longer apply, and the tax lien has not been satisfied, the governing body may instruct the collector to issue the tax deed, and the collector shall do so after giving the notices required by RSA 80:77 and 80:77-a.

RSA 80:77. Notice to Current Owner. RSA 80:77-a. Notice to Mortgagee.

At least 30 days prior to executing the deed:

- * Tax Collector shall notify the current owner of the property or his representative or executor.
- * By certified mail, return receipt requested.
- * Tax Collector shall notify each person holding a mortgage upon such property.

Any mortgagee whose mortgage was recorded in the office of the register of deeds at least 30 days prior to the mailing of the notice.

Notice shall, at the minimum, contain:

- * Name of the delinquent taxpayer.
- * Description of the property subject to the tax lien.
- * Amount of the tax lien and the amount of tax collector's fee and expenses necessary for redemption.
- * Issue date of the tax lien deed.
- * Expiration date of the right of redemption.
- * Warning that the legal interest of the taxpayer and each mortgagee will be extinguished by the tax lien deed.

RSA 80:78.

Incontestability.

- No action, suit or other proceeding shall be brought to contest the validity of an execution of the real estate tax lien or any other collector's deed based thereon after 10 years from the date of record of the collector's deed.

RSA 80:89. Notice to Former Owner and Opportunity for Repurchase.

At least 90 days prior to offering for sale:

- Municipal governing body or its designee shall send notice by certified mail, address service requested, return receipt requested, to the last known post office address of the owner of the property at the time of the tax deed, if known, or to the person to whom the notice of impending tax deed was sent.

Within 30 days after the notice, or if no such notice is received, at any time within 3 years after the date of recording the tax deed, any former owner of the property may give notice by certified mail, return receipt requested, of intent to repurchase the property from the municipality.

- If all such \$ is not actually tendered within 15 days of such notice of intent to repurchase, the municipality may proceed.

80:89. Cont.

Former owners' title upon repurchase shall be subject to any liens of record against the property as of the time of the tax deed as well as any leases, easements or other encumbrances as may have been granted or placed on the property by the municipality.

Notice to repurchase may also be filed by the holder of any recorded mortgage interest in the property.

Shall not be subject to the real estate transfer tax.

The duty of the municipality to notify former owners and to distribute proceeds and the former owners' right of repurchase shall terminate 3 years after the date of recording of the deed.

RSA 80:88. Distribution of Proceeds from the Sale of Tax-Deeded Property.

Municipality's recovery of proceeds acquired by tax deed shall be limited to back taxes, interest, costs and penalty (RSA 80:90 definition next)

If there are excess proceeds:

- Within 60 days of settlement the municipality shall file a bill of interpleader with the superior court for the county in which the property is located.
 - * Names the owner or owners.
 - * All persons having a recorded interest in the property.
 - * Paying to the court all amounts over and above those entitled to be retained.

Superior Court shall issue such orders of notice as are necessary and shall make such disposition of funds as it finds appropriate.

No interpleader filed if:

- * At the time of the tax deed execution there are no record lienholders and only one record owner or joint owners.
- * Such former owner/owners are easily identified and located.
- * Excess proceeds shall be paid to such owner/owners.

RSA 80:90. Definitions.

For the purposes of RSA 80:88 and 80:89, the phrase "back taxes, interest, costs and penalty" shall include all of the following:

* All taxes assessed but unpaid as of the date of the tax deed, together with all taxes which would thereafter otherwise have been assessed against such property based on its valuation, but) for its ownership by the municipality.

* All statutory interest actually accrued on all back taxes as of the date of the tax deed, together with all statutory interest which would otherwise thereafter have accrued on all taxes listed in subparagraph (a), but for the property's ownership by the municipality.

* All allowable statutory fees charged for notice and recording in connection with the tax collection process.

RSA 80:90 cont.

- * All legal costs incurred by the municipality in connection with the property, including those connected with the municipality's sale or the former owner's repurchase.
- * All incidental and consequential costs as are reasonably incurred or estimated to be incurred by the municipality in connection with its ownership and disposition of the property, including but not limited to insurance, maintenance, repairs or improvements, and marketing expenses.
- * An additional penalty equal in amount to 15 percent of the assessed value of the property as of the date of the recording of the tax deed, adjusted by the equalization ratio for the year of the assessment.
- * Former owner shall mean any person in whom title to the property, or partial interest therein, was vested at the time of the tax deed, and shall include any heir, successor, or assign of any former owner, provided, however, that any person to whom a former owner has attempted to convey or assign any interest, lien or expectancy in the property subsequent to the date of the tax deed shall not be deemed a former owner.

RSA 80:91. Liability and Obligations Limited.

If the municipality has complied with RSA 80:88 and 80:89, it shall not have any liability whatsoever to any former owner or lienholder.

- * In connection with its management of the property.
- * Or for the amount of consideration received upon disposition of the property.

After execution of the tax deed, the municipality may treat the property in all respects as the fee owner thereof without any accountability to the former owners

- * Including leasing or encumbering all or any portion of the property.
- * Except that the proceeds of any sale must be accounted for as provided in RSA 80:88 .

Nothing in this chapter shall obligate the municipality to dispose of property acquired by tax deed, except as provided in RSA 80:89.

Nothing in RSA 80:88 or 80:89 shall be construed to preclude a municipality from granting more favorable terms to a former owner pursuant to RSA). 80:80, VI.

TIME TO START ALL
OVER AGAIN!



Time to
regroup,
reorganize and
get ready for
the next round!

BASIC STEPS OF THE PROPERTY TAX LIEN PROCESS

- RSA 76:11-b Notice of Arrearage
- RSA 80:60 Notice of Lien (Impending)
- RSA 80:61 Affidavit of Execution of Real Estate Tax Lien
- RSA 80:64 Report of Tax Lien
- RSA 80:65 Notice by Lienholder to Mortgagee
- RSA 80:66 How Notice Shall Be Given
- RSA 80:69 Redemption
- RSA 80:70 Notice of Redemption
- RSA 80:71 Partial Payments in Redemption
- RSA 80:77 Notice of Tax Deed
- RSA 80:77-a Notice to Mortgagees (Impending Deed)
- RSA 80:76 Tax Deed (After 2 Years)
- RSA 80:89 Notice to Former Owner and Opportunity for Repurchase
- RSA 80:88 Distribution of Proceeds from the Sale of Tax Deeded Property

**NEW HAMPSHIRE TAX COLLECTORS' ASSOCIATION
TAX LIEN PROCEDURE
SCHEDULE OF FEES AND COSTS**

IN FOLLOWING THE TAX LIEN PROCEDURE FOR NON-PAYMENT OF REAL ESTATE TAXES, THERE ARE CERTAIN CHARGES FIXED BY STATE LAW AND OTHER COSTS THAT ARE GOVERNED BY LOCAL CONDITIONS. IN THE LATTER RESPECT, THE VARIATION IS SO SMALL BETWEEN TOWNS THAT THE FOLLOWING SCHEDULE MAY BE ADOPTED AS A STANDARD.

<u>PARCEL</u>	1 ST PARCEL OF REAL ESTATE	2 ND OR SUBSEQUENT
<u>NOTICE OF IMPENDING TAX LIEN:</u>		
COLLECTOR'S FEE FOR NOTICE OF THE IMPENDING TAX LIEN AGAINST DELINQUENT TAXPAYER COVERING ALL UNPAID TAXES LISTED UNDER HIS NAME (RSA 80:81.I-a)	\$10.00	\$0.00
COLLECTOR'S FEE FOR EACH PARCEL LISTED ON THE IMPENDING TAX LIEN (RSA 80:81.I-b SENDING ABOVE NOTICE BY CERTIFIED MAIL RETURN RECEIPT REQUESTED (RSA 80:60, RSA 80:81.II)	2.00	<u>2.00</u>
	6.49*	
INCIDENTAL EXPENSE: PRINTED FORMS, SERVICE ETC. PRO RATA COST PER DELINQUENT TAXPAYER (RSA 80:81.II)	<u>.51*</u>	
TOTAL COSTS AND FEES FOR NOTICE OF IMPENDING TAX LIEN	<u>\$19.00</u>	<u>\$2.00</u>

PLEASE NOTE: THE ABOVE FEE SHOULD APPEAR ON THE NOTICE OF IMPENDING TAX LIEN.

EXECUTING REAL ESTATE TAX LIEN:

COLLECTOR'S FEE FOR EXECUTING THE REAL ESTATE TAX LIEN AGAINST EACH DELINQUENT TAXPAYER (RSA 80:81.I-c)	\$10.00	
COLLECTOR'S FEE FOR EXECUTING THE TAX LIEN AGAINST EACH PARCEL (RSA 80:82.I-d)	2.00	\$2.00
COLLECTOR'S FEE FOR NOTICE TO THE REGISTER OF DEEDS OF REDEMPTION OR DISCHARGE OF THE LIEN AFTER EXECUTION (RSA 80:81.I-e)	2.00	2.00
REGISTER OF DEEDS FEE FOR RECORDING AND INDEXING A REPORT OF OF EXECUTION OF TAX LIEN, EACH PARCEL (RSA 80:82.I-b)	2.00	2.00
REGISTER OF DEEDS FEE FOR RECORDING AND INDEXING A REPORT REDEMPTION OR DISCHARGE OF LIEN EACH PARCEL (RSA 80:82.Ia)	2.00	2.00
INCIDENTAL EXPENSE: PRO RATA AS BEFORE (RSA 80:81.II)	<u>.50</u>	
TOTAL COSTS AND FEES FOR EXECUTING REAL ESTATE TAX LIEN	<u>\$18.50</u>	<u>\$8.00</u>
TOTAL COSTS AND FEES FOR NOTICE AND EXECUTION OF REAL ESTATE TAX LIEN	<u>\$37.50</u>	<u>\$10.00</u>

PLEASE NOTE: THE ABOVE FEE IS THE AMOUNT CHARGED TO THOSE ACCOUNTS THAT GO TO TAX LIEN.

IDENTIFYING MORTGAGEES:

IN ORDER TO MEET THE REQUIREMENTS OF NOTIFICATION TO ALL MORTGAGEES, THE LIENHOLDER MUST FIRST SEARCH THE REGISTRY OF DEEDS RECORDS TO DETERMINE IF MORTGAGES EXIST ON ALL PROPERTY LISTED ON THE EXECUTION OF TAX LIEN DOCUMENT. SAID EXPENSES FOR THE SEARCH SHALL BE TOTALLED AND DIVIDED PRO RATA AMONG THE DELINQUENT ACCOUNTS (RSA 80:67) (ESTIMATED EXPENSE) **\$10.00**

NOTICE TO MORTGAGEE:

THE MUNICIPALITY, COUNTY, OR STATE AS LIENHOLDER, WITHIN 45 DAYS FROM THE DATE OF EXECUTION OF THE LIEN SHALL IDENTIFY AND NOTIFY ALL PERSONS HOLDING MORTGAGES (RSA 80:65). THE NOTICE SHALL BE IN WRITING, AND A COPY SHALL BE GIVEN TO EACH MORTGAGEE AS RECORDED AT THE REGISTRY OF DEEDS IN HAND, OR LEFT AT HIS USUAL PLACE OF ABODE, OR SENT BY REGISTERED MAIL TO HIS LAST KNOWN POST OFFICE ADDRESS (RSA 80:66). EXPENSES SO INCURRED BECOME A PART OF THE TAX LIEN CHARGES AND MUST BE PAID TO THE COLLECTOR WHEN REDEMPTION IS MADE (RSA 80:67). FEE FOR NOTIFYING MORTGAGEE FOR EACH NOTICE OR EACH NAME ON A LISTING SENT OR GIVEN (RSA 80:67). \$10.00

NOTICE TO BE SENT BY CERTIFIED MAIL, RETURN RECEIPT REQUESTED OR MILEAGE EACH WAY AT \$.25 PER MILE TO SERVICE NOTICE (RSA 80:67). USE OF CERTIFIED MAIL IS RECOMMENDED RATHER THAN MILEAGE COST OF PRINTED NOTICE, ETC. 6.49*

TOTAL COST OF NOTICE **17.00**

TOTAL COSTS FOR IDENTIFYING AND NOTIFYING MORTGAGEE **\$27.00**

SUBSEQUENT TAX PAYMENT:

FOR TOWNS/CITIES WHO UTILIZE THE SUBSEQUENT TAX PAYMENT, PLEASE REFER TO RSA 80:75,I, AND II.

NOTICE TO CURRENT OWNER OF IMPENDING TAX DEED:

AT LEAST 30 DAYS PRIOR TO EXECUTING THE DEED UNDER RSA 80:76, THE TAX COLLECTOR SHALL NOTIFY THE CURRENT OWNER OF THE PROPERTY OR HIS REPRESENTATIVE OR EXECUTOR BY CERTIFIED MAIL, RETURN RECEIPT REQUESTED OF THE IMPENDING DEEDING (RSA 80:77)

COLLECTOR'S FEE	\$10.00
NOTICE TO BE SENT BY CERTIFIED MAIL, RETURN RECEIPT REQUESTED	6.49*
COST OF PRINTED NOTICE	.51*

TOTAL COST OF PRINTED NOTICE TO OWNER **\$17.00**

IDENTIFYING MORTGAGEES:

IN ORDER TO MEET THE REQUIREMENT OF NOTIFICATION TO ALL MORTGAGEES, THE LIENHOLDER MUST FIRST SEARCH THE REGISTRY OF DEEDS RECORDS TO DETERMINE IF MORTGAGES EXIST ON ALL PROPERTY LISTED ON THE EXECUTION OF THE TAX LIEN DOCUMENT. SAID EXPENSES FOR THE SEARCH SHALL BE TOTALLED AND DIVIDED PRO RATA AMONG THE DELINQUENT ACCOUNTS (RSA 80:67 & RSA 80:77-a) (ESTIMATED AMOUNT)

\$10.00

NOTICE TO MORTGAGEES OF IMPENDING TAX DEED:

AT LEAST 30 DAYS PRIOR TO EXECUTING THE DEED UNDER RSA 86:76, THE TAX COLLECTOR SHALL NOTIFY EACH PERSON HOLDING A MORTGAGE UPON SUCH PROPERTY, BY CERTIFIED MAIL, RETURN RECEIPT REQUESTED, OF THE IMPENDING DEEDING. (RSA 80:77-a)

COLLECTOR'S FEE	\$10.00
NOTICE TO BE SENT BY CERTIFIED MAIL, RETURN RECEIPT REQUESTED	6.49*
COST OF PRINTED NOTICE	.51*

COST OF NOTICE TO MORTGAGEE **\$17.00**

TOTAL COST OF IDENTIFYING AND NOTIFYING MORTGAGEE **\$27.00**

REDEMPTION:

IN ACCORDANCE WITH RSA 80:69, ALL PAYMENTS MUST BE PAID TO THE COLLECTOR. INTEREST AT 18% PER ANNUM UPON THE WHOLE AMOUNT OF THE RECORDED LIEN FROM THE DATE OF THE EXECUTION TO THE TIME OF PAYMENT IN FULL, EXCEPT THAT IN THE CASE OF PARTIAL PAYMENTS IN REDEMPTION MADE UNDER RSA 80:71, THE INTEREST SHALL BE COMPUTED ON THE UNPAID BALANCE. THE COSTS OF IDENTIFYING MORTGAGEES, NOTICE TO MORTGAGEE, SUBSEQUENT TAX PAYMENT AND NOTICE TO CURRENT OWNER OF IMPENDING TAX DEED ARE **NOT** SUBJECT TO INTEREST AS RSA 80:69 PROVIDES FOR THE 18% INTEREST TO BE COMPUTED ON THE RECORDED LIEN.

TAX COLLECTOR'S DEED:

COLLECTOR'S FEE FOR EACH DEED MADE, RECORDED AND DELIVERED TO THE LIENHOLDER (RSA 80:81,I-f) **\$10.00**
(plus the recording fees)

REGISTERED MAIL:

IN CONNECTION WITH THE VARIOUS REQUIREMENTS FOR NOTICE BY MAIL, THE FEE FOR REGISTERED MAIL WITH RETURN RECEIPT IS: **\$14.65**

CHANGES ARE INDICATED BY AN ASTERIX
*REVISED FOR POSTAGE CHANGE AS OF 01/22/2014

Questions & Answers on Liens

1. Can a lien be released as soon as a check is received?

The tax collector should wait for the check to clear prior to releasing a lien, unless the check was a certified check.

2. Last year a 100-acre parcel was assessed as one piece. The taxes were not paid and a tax lien was executed on the parcel. This year, the owner has subdivided the parcel and plans to sell lots. Can the collector release the liens on individual lots?

The tax collector cannot release the lien on just one lot. The lien is on the entire 100 acres so the collector cannot release the full lien and place another lien on a smaller parcel.

3. How Are Partial Payments Handled?

See RSA 80:71. Partial payments should be handled in the same manner as full payments. Best business practices suggest that payments should be applied against interest due before lien amount due. The receipt given must be dated, should show amount paid, how it was credited, and amount still owed.

Extreme care must be exercised to post the correct amounts and keep records of payment dates and amounts in order to ensure that the correct amount of interest is received if full redemption is made.

If full redemption is not made before the final date prior to deeding, the tax collector must, within 10 days, direct the selectmen to issue an order upon the town treasurer to refund to the person making such partial payments, or his heirs or assigns, the sum so paid. If the order is not issued within 30 days of the date of the collector's directive, interest at 6% per year shall be paid from the date of the directive.

4. What are subsequent tax payments?

See RSA 80:75. A subsequent tax is the property tax due for any year after the year of the tax lien.

Tax Liens may be transferred in accordance with RSA 80:80, II, (a). The transferee may pay the subsequent taxes. Interest accrues at 18%.

5. What is the significance of the "Barrington Notice" or the Notice of Arrearage in reference to the tax lien procedure?

See RSA 76: II-b. The notice of arrearage is not part of the tax lien process. This is a separate requirement relating to tax billing. However, neglecting to send this notice could create a problem if the property is deeded in the future.

6. What happens if the Lien is not executed within 18 months?

Per RSA 80:50, delinquent taxes may be collected by a suit at law or bill in equity against the taxpayer brought by either the selectmen or the tax collector in the name of the tax collector. This is a more cumbersome and expensive procedure.

7. What information is required on the report of tax lien that is sent to the Registry?

Per RSA 80:64, the report of tax lien to the Register of Deeds will include the following information relating to each parcel of real estate subject to lien:

- a. Name of the current owner if known or the person against whom the tax was assessed
- b. Description of the property as it appeared on the tax list committed to the tax collector
- c. Total amount of each tax lien
- d. Date and place of the execution of the tax lien

It is critical that the entire, correct name(s) appear on the report so the lien can be indexed properly. Therefore, abbreviations or truncated names are not acceptable to the county registers. Eliminating names and using "et al" is not correct procedure. Check computer generated reports to be sure the entire, correct name(s) are reported and that part of the name has not been cut off when the name column is not wide enough. Also, be sure reports are legible and are printed dark enough so that reproduction of the document will be clear.

8. What happens if a notice of redemption is not sent to the Register of Deeds?

The lien would show up under any future title search even many years after the payment was made. If this occurs, it is possible, or even likely, that a different tax

collector is in office. The present tax collector must research to see whether the lien was redeemed and if so, when the payment was made. If the lien was paid in full, a notice should be sent to the register to release the lien.

9. When shall the deed be executed to the town?

Per RSA 80:76, **after 2 years** from the execution of the tax lien, the tax collector **shall** execute a deed to the lienholder.

The municipality may refuse to accept a deed if the property involved could be subject to a potential liability for environmental impairment or other undesirable liabilities or obligations per RSA 80:76, II-a.

A collector should not deed if every step of the lien process has not been done properly.

10. What happens if the tax liens are transferred?

See RSA 80:80, II-a. The transferee becomes the lienholder. See RSA 80:72, Redemption and Payment to Lienholder and RSA 80:76, Tax Deed. Upon complete redemption, the money so paid shall be paid over to the lienholder upon demand. If complete redemption is not made in 2 years, the property is deeded to the lienholder.

QUIZ - TAX LIEN PROCESS

1. What are some factors the tax collector should consider when choosing a lien date?

2. Why do RSA 80:60 and 80:77 require that Notices of Impending Lien and Notices of Impending Deed be sent by certified or registered mail, return receipt requested?

3. a. What is your town's fiscal year?
b. What period is covered by the property tax year?

4. a. What is the rate on unpaid taxes before the lien?
b. How is the total lien amount determined?
c. What is the interest rate on unredeemed liens?
d. Does this mean interest is charged on interest?

5. How is the cost of the lien search allocated?

6. What is the amount of uncollected taxes remaining on the warrant after the lien has been executed?

7. RSA 80:76 discusses tax deeds. List the reasons *why* the selectmen may refuse to accept a deed from the tax collector.

SCHEDULE OF DATES FROM TOWN OF SALEM TAX COLLECTOR

Run DELINQUENT PROPERTY TAX & W/S Notices

Mail DELINQUENT PROPERTY TAX & W/S Notices

List & Issue P.O. To Title Company for Deed Search

Last Day to Pay Delinquent Accts Before Additional Fees (USE A FRIDAY)

Run IMPENDING LIEN NOTICES - with added costs

Mail IMPENDING LIEN NOTICES - CERTIFIED MAIL (30 days prior)

Last Day to Pay with PERSONAL CHECK – (USE A FRIDAY)

Run IMPENDING DEED NOTICES (Need fees from Title Co. before run)

Mail IMPENDING DEED NOTICES - CERTIFIED MAIL

Mail MORTGAGEE NOTICES DEED 30 DAYS PRIOR - CERTIFIED MAIL

LIEN DATE – POST RECEIPTS BEFORE EXECUTE LIEN

Send Executed Lien to Registry of Deeds

List & Issue P.O. to Title Company for Mortgagee Search (Liens)

DEED DATE (USE A MONDAY TO CORRESPOND TO BOS MTG)

Notify Mortgagees of Liens - CERTIFIED MAIL (within 45 days of lien)

Postage Check for Property Tax Bills to Printer 1st Issue

Issue Purchase Order for Property Tax Bill Printing 1st and 2nd Issue

Postage Check for Property Tax Bills to Printer 2nd Issue

RECOMMITTAL WARRANT
PROPERTY TAXES
STATE OF NEW HAMPSHIRE

County ss:

To _____ Collector of Taxes for the _____ in said County:

In the name of the said state you are hereby directed to collect the taxes in the list herewith committed to you, the same being the uncollected balance of the warrant as committed to _____, Collector of Taxes for the year _____, and amounting in all to the sum of _____ with interest thereon at the rate of twelve percent (12%) as appropriate, from the date that the original warrants were issued.

And you are further ordered and directed to accept payments in redemption from the tax lien held on _____, for unpaid taxes of _____, said unredeemed accounts amounting in all to the sum of _____ with interest thereon at the rate of eighteen percent (18%) per year from date of said tax lien.

And we further order you to pay all monies collected to the Treasurer of said Town/City at least on a weekly basis when receipts exceed \$ 1,500.00, or oftener when directed by the Commissioner of Revenue Administration.

Given under our hands and seal at said _____, New Hampshire, this day of _____, in the year _____.

(SEAL)

Selectmen of _____, New Hampshire

SAMPLE NOTICE OF TAX DELINQUENCIES and UNREDEEMED TAXES

Name & Address of Municipality
Phone Number of Municipality

Statement Date:

Notice of Tax Delinquencies and Unredeemed Tax Liens

Name & Address of Property Owner

Interest Date:
Property ID

Notice of Tax Delinquencies and Unredeemed Tax Liens

According to my records the following tax accounts/tax liens remain unpaid:

Year/Type Due Date Bill # Tax Due Costs Due Interest Due Per Diem Total Due this Bill
(List all unpaid liens by year and current year bills as delinquent)

If full payment for unpaid (year to be tax deeded) and older tax liens is not made by (insert deed date here) a tax deed will be issued to the purchaser of the lien pursuant to RSA 80:76.

In the event that the above items may have been overlooked, this notice is to remind you of any previous outstanding liens and the potential for any additional unpaid bills that may go to tax lien per RSA 76:11-B. The tax due amounts, together with interest, must be paid in full by (last day to pay before impending lien notice is run), to prevent further tax lien action and an additional cost of (impending lien fee cost). Interest is calculated through (last day to pay before impending lien notice is run).

Prior to final payment: Please call the tax collector at (phone number) for correct interest computation and/or costs due.

PLEASE NOTE: If you are currently in bankruptcy and subject to the protections of the Automatic Stay provisions of Section 362(a) of the Bankruptcy Code, then the above language is hereby modified as follows: (a) By sending this notice, the Town is not attempting to collect any delinquent tax debt from property owner(s) in bankruptcy and the notice should not be interpreted as requiring payment. The notice is a requirement of New Hampshire law. (b) The Tax Collector or Town may not increase the rate of interest in cases where the Court has set such rate without seeking appropriate Bankruptcy Court approval. (c) The provisions of federal bankruptcy law may affect the rights of the municipality under state law as long as the assessed property owner is in bankruptcy. A tax collector’s deed cannot and will not be issued without appropriate Bankruptcy Court approval. A tax lien may be imposed, and the Town is required to give separate notice of that action. Please seek legal counsel if you have any questions concerning this bankruptcy section of the Notice of Tax Delinquencies and Unredeemed Tax Liens. The tax collector’s office cannot provide legal advice.

Name of Tax Collector

SAMPLE NOTICE OF IMPENDING LIEN

Name & Address of Municipality
Phone Number of Municipality

Date of Notice:

Billed Owner:
Name & Address of Property Owner

Notice of Impending Tax Lien

This letter is not a demand for payment, but a notice of our intent to perfect a lien against your property.

In accordance with RSA 80:60, you are hereby notified of the Impending Tax Lien against the following real estate which are taxed to you in the list committed to me as Tax Collector for the year (year of lien) as follows:

Map/Lot Location Balance on Bill Costs Interest Amount Due
(List all unpaid bills for the current year)

If payment in full is not received on or before the (day of lien) of (month of lien) at (time), I shall execute a tax lien on said real estate which will be recorded in the (county registry). This tax lien will entitle the City/Town to a tax deed for a 100% interest in the property described above unless, within two years of the execution of the tax lien, the property is redeemed by payment of the above amount plus interest at 18% per annum and redemption costs.

Prior to final payment: Please call the tax collector at (phone number) for correct interest computation and/or costs due.

PLEASE NOTE: If you are currently in bankruptcy and subject to the protections of the Automatic Stay provisions of Section 362(a) of the Bankruptcy Code, then the above language is hereby modified as follows: (a) By sending this notice, the Town is not attempting to collect any delinquent tax debt from property owner(s) in bankruptcy and the notice should not be interpreted as requiring payment. The notice is a requirement of New Hampshire law. (b) The Tax Collector or Town may not increase the rate of interest in cases where the Court has set such rate without seeking appropriate Bankruptcy Court approval. (c) The provisions of federal bankruptcy law may affect the rights of the municipality under state law as long as the assessed property owner is in bankruptcy. A tax collector's deed cannot and will not be issued without appropriate Bankruptcy Court approval. A tax lien may be imposed, and the Town is required to give separate notice of that action. Please seek legal counsel if you have any questions concerning this bankruptcy section of the Notice of Impending Lien. The tax collector's office cannot provide legal advice.

Name of Municipal Tax Collector

REPORT OF COLLECTOR'S EXECUTON OF REAL ESTATE TAX LIEN

Town of Merrimack

TOWN OF MERRIMACK, NH

PAGE 1 OF 1

Merrimack Tax Collector's Office

Date: April 27, 2011

Date of Execution: April 27, 2011

Year of Levy: 2010

Owner or person taxed and Description of Real Estate	Taxes	Total Interest	Fees & Costs	Amount of Lien
Cox, Margaret E. 6D/498	275.91	44.44	35.50	\$355.85
Mayhew, Gregory S 5C/468	335.42	54.03	35.50	\$424.95

REPORT OF COLLECTOR'S EXECUTION OF REAL ESTATE TAX LIEN

City/Town of: Merrimack

Page # 2 of 2

Merrimack Tax Collector's Office

Date: April 27, 2011

Date of Execution: April 27, 2011

Year of Levy: 2010

The execution of real estate tax liens on properties on pages ____1__ to ____2__ was made to the city/town of Merrimack and was for the 100% common and undivided interest of each parcel listed.

Collector of Taxes

City/Town

P.O. Address

Date

State of New Hampshire, Hillsborough

4/27/2011

Personally appearing _____ above named, and acknowledged the foregoing instrument to be his voluntary act and deed. Before me,

Justice of the Peace
Notary Public

AFFIDAVIT OF EXECUTION OF REAL ESTATE TAX LIEN

Town of Salem, New Hampshire

March 16, 2011

Date of Execution: March 15, 2011

Levy of 2010

I, Cheryl-Ann Bolouk, Tax Collector, certify that I gave notice of the Impending Lien on the 9th day of February 2011. Being at least 30 days prior to the execution of the lien. Said notice was sent by certified mail return receipt requested to the last known post office address of the current owner, if known, or of the person against whom the tax was assessed.

In accordance with provisions of RSA 80:59 Real Estate Tax Liens were executed to the municipality.

_____ Tax Collector

State of New Hampshire Rockingham ss. 20

Personally appearing above named,

And acknowledged the foregoing instrument to be his voluntary act and deed. Before me

Justice of the Peace
Notary Public

SAMPLE NOTICE TO LIENHOLDER (MORTGAGEE NOTICE) AFTER LIEN EXECUTION

NOTICE TO LIENHOLDER

Name of Municipality

Date of Notice

The laws of the state of New Hampshire require that this notice be given to each lienholder in person, or left at his place of abode, or sent by registered/certified mail, return receipt requested, to his last known address within 45 days of the execution of real estate tax lien.

Name & Address of Lienholder

You are hereby notified that on (date of lien execution), I , name of municipal tax collector, for the (name of your City/Town), New Hampshire, executed a real estate tax lien on the following real estate on which you hold a lien, according to the records of the register of deed and probate for the (name of your county). The execution of this lien was initiated because of nonpayment of (year of tax lien) Municipal Taxes.

Name of Property Owner	Description: Book/Page Map/Lot or Property ID	Tax Amount/Costs	Total Owed
------------------------	--	------------------	------------

Name of Municipality, Lienholder
Name of Municipal Tax Collector
Tax Collector

Please direct any inquiries to the Tax Collector whose office is at:
Mailing address and telephone number of municipal office

REPORT OF TAX LIEN REDEMPTIONS
LEVY OF 2010

TOWN OF SALEM, NH 33 GEREMONTY DRIVE, 03079-3390 DATE: 8/1/2011

OWNER OR PERSON TAXED DESCRIPTION OF PROPERTY	BOOK/ PAGE	LIEN DATE	TOTAL PRICE	REDEEMED BY/DATE
BUTTERS NANCY 68 GROVE AVENUE MAP: 73 LOT: 2397	4630 0850	03/14/2010	\$ 2,179.02	BUTTERS NANCY 7/27/2011

PAGE: _____ of _____

TAX COLLECTOR

DATE:

SAMPLE IMPENDING DEED NOTICE

Name & Address of Municipality
Phone Number

Notice Date:

Name & Address of Property Owner

Billed Owner:

*****NOTICE OF IMPENDING TAX DEED *****

Pursuant to RSA 80:77, you are hereby notified that the (year of the deed) tax liens in your name will be deeded to the lienholder the (name of municipality) on (deed date) unless full redemption is made before this date..

Map/Lot/Unit Location Tax Amount Costs Interest Amount Due

Unredeemed tax lien total for the year of the deed; calculate interest through the deed date.

**Payment in full must be received before (time) on (deed date). If full redemption is not made by this date, you will be divested of ownership of this property.

****If you have any questions regarding the payment of your tax bill or are paying earlier than the final date, please contact my office for the exact amount due.

*****Municipal Office Hours: Time and Date
Office Telephone Number

Name of Municipal Tax Collector

SAMPLE NOTICE TO LIENHOLDER IMPENDING TAX DEED

NOTICE TO LIENHOLDER OF IMPENDING TAX DEED

FOR: Tax Year to be deeded

Name of Municipality

Date of Notice

The laws of the state of New Hampshire require that this notice be given to each lienholder in person, or left at his place of abode, or sent by registered/certified mail, return receipt requested, to his last known address 30 days before the date of execution of Impending Tax Collectors Deed.

Name & Address of Lienholder

You are hereby notified that according to the records of the register of deeds and probate for the (name of your county) you hold a lien on the parcels of property listed below, and according to the enclosed redemption information, I, name of municipal tax collector, for the (name of your City/Town), New Hampshire, will execute a Tax Collectors Deed if full redemption is not received before the deeding date and **YOUR RIGHT OF REDEMPTION WILL EXPIRE AND YOUR MORTGAGE WILL BE EXTINGUISHED. DEEDING DATE IS** (date of deed).

Name of Property Owner Owed	Description: Book/Page Map/Lot (Property ID)	Tax Amount/Costs	Total
--------------------------------	---	------------------	-------

Name of Municipality, Lienholder
Name of Municipal Tax Collector
Tax Collector

Please direct any inquiries to the Tax Collector whose office is at:
Mailing address and telephone number of municipal office

SAMPLE DEED

KNOW ALL MEN BY THESE PRESENTS

That I, _____, Tax Collector of the Town/City of _____ in the County of _____, and State of New Hampshire, for the year _____, by the authority in me vested by the laws of the State, and in consideration of \$1.00 and other valuable consideration to me paid by the Town of _____, located at _____ do hereby sell and convey to the said Town of _____ successors/heirs and assigns a certain tract or parcel of land situated in the Town of _____, NH, aforesaid, to have and to hold with appurtenances forever, taxed by the Assessing Officials in _____ to _____, located at _____ and described in the Invoice Books as:

Description of Property

Deeded for 100% common and undivided interest.

Meaning and intending to describe and convey the same premises conveyed to _____ by deed dated _____, and recorded in the _____ County Registry of Deeds in Book _____, Page _____.

This deed is the result of the tax lien execution held at the _____ located at _____ in the Town of _____, New Hampshire on the ____ day of _____, _____, and I hereby covenant with the said Town of _____ that in making this conveyance, I have in all things complied with the law, and that I have good right, so far as that right may depend upon the regularity of my own proceedings, to sell and convey the same in the manner aforesaid.

In Witness Whereof, I have hereunto set my hand and seal, the ____ day of _____, in the year of our Lord _____.

Name of Tax Collector, Tax Collector

State of New Hampshire _____ ss. _____, 20__

Personally appearing _____ above named and acknowledged the foregoing instrument to be his voluntary act and deed. Before me

Justice of the Peace
Notary Public

April

Sun

Mon

Tue

Wed

Thu

Fri

Sat

1

2

3

4

Deposit (or more often RSA 41:35)

Send notice of impending lien 2014 levy. RSA 80:60

5

6

7

8

9

10

11

Remit to Treasurer

Deposit (or more often RSA 41:35)

Deed 2012 to town RSA 80:76

12

13

14

15

16

17

18

Remit to Treasurer

Deposit (or more often RSA 41:35)

19

20

21

22

23

24

25

Remit to Treasurer

BOS refund partial payment on tax dedeed property RSA 80:71

Deposit (or more often RSA 41:35)

26

27

28

29

30

Remit to Treasurer

Do internal MS-61

2015

May

Sun

Mon

Tue

Wed

Thu

Fri

Sat

1

2

Deposit (or more often RSA 41:35)

First day to apply for Low & Moderate Tax Relief

3

4

5

6

7

8

9

Remit to Treasurer

Execute Tax Lien

Affidavit of lien to Municipality RSA 80:61

Start research for lien notices to mortgagee

Deposit (or more often RSA 41:35)

Prepare for June billing

10

11

12

13

14

15

16

Remit to Treasurer

Deposit (or more often RSA 41:35)

17

18

19

20

21

22

23

Remit to Treasurer

Deposit (or more often RSA 41:35)

24

25

26

27

28

29

30

Remit to Treasurer

Memorial Day

Deposit (or more often RSA 41:35)

Do internal MS-61

31

2015

June

<i>Sun</i>	<i>Mon</i>	<i>Tue</i>	<i>Wed</i>	<i>Thu</i>	<i>Fri</i>	<i>Sat</i>
	1 Remit to Treasurer	2	3	4	5 Deposit (or more often RSA 41:35)	6
7 Remit to Treasurer	8	9	10	11	12 Deposit (or more often RSA 41:35)	13
14 Remit to Treasurer	15	16	17	18	19 Deposit (or more often RSA 41:35) Mail lien notice to mortgagees RSA 80:65	20
21 Remit to Treasurer	22	23	24	25	26 Deposit (or more often RSA 41:35)	27
28	29 Remit to Treasurer	30 Do internal MS-61 End of Optional FY. Final deposit (or by July10)				

July

Sun

Mon

Tue

Wed

Thu

Fri

Sat

1

Tax bills due RSA 76:15-1 (or 30 days after mailed) See also RSA 80:55 III)

2

Interest begins on 1st billing RSA 76:13

3

Deposit (or more often RSA 41:35)

Prepare for FY Audit – Optional FY

Start MS-61

4

5

6

Remit to Treasurer

7

8

9

10

Deposit (or more often RSA 41:35)

Last day for FY deposits

11

12

13

Remit to Treasurer

14

15

16

17

Deposit (or more often RSA 41:35)

18

19

20

Remit to Treasurer

21

22

23

24

Deposit (or more often RSA 41:35)

25

26

27

Remit to Treasurer

28

29

30

31

Deposit (or more often RSA 41:35)

Do internal MS-61

2015

August

Sun

Mon

Tue

Wed

Thu

Fri

Sat

1

2

3

4

5

6

7

8

Remit to Treasurer

Deposit (or more often RSA 41:35)

9

10

11

12

13

14

15

Remit to Treasurer

Deposit (or more often RSA 41:35)

16

17

18

19

20

21

22

Remit to Treasurer

Deposit (or more often RSA 41:35)

23

24

25

26

27

28

29

Remit to Treasurer

Deposit (or more often RSA 41:35)

30

31

Remit to Treasurer
Do internal MS-61

Last Possible day
for notice of lien
for 2014 taxes
RSA 80:60

2015

September

Sun

Mon

Tue

Wed

Thu

Fri

Sat

1

2

3

4

5

MS-61 due to DRA
(FY towns ending
June 30)

Deposit (or more
often RSA 41:35)

6

7

8

9

10

11

12

Labor Day

Remit to Treasurer

Deposit (or more
often RSA 41:35)

13

14

15

16

17

18

19

Remit to Treasurer

Deposit (or more
often RSA 41:35)

20

21

22

23

24

25

26

Remit to Treasurer

Deposit (or more
often RSA 41:35)

27

28

29

30

Remit to Treasurer

Do internal MS-61
Last possible lien
execution day for
2014 levy RSA
80:19

October

Sun

Mon

Tue

Wed

Thu

Fri

Sat

1

2

3

Start Mortgage search for liened properties if 9/30 lien date

Deposit (or more often RSA 41:35)

4

5

6

7

8

9

10

Remit to Treasurer

Deposit (or more often RSA 41:35)

11

12

13

14

15

16

17

Remit to Treasurer

Columbus Day

Deposit (or more often RSA 41:35)

18

19

20

21

22

23

24

Remit to Treasurer

Deposit (or more often RSA 41:35)

Annual Educational Conference

25

26

27

28

29

30

31

Remit to Treasurer

Deposit (or more often RSA 41:35)

Halloween

Do internal MS-61

2015

November

<i>Sun</i>	<i>Mon</i>	<i>Tue</i>	<i>Wed</i>	<i>Thu</i>	<i>Fri</i>	<i>Sat</i>
1	2 Remit to Treasurer	3	4	5	6 Deposit (or more often RSA 41:35)	7
8 Remit to Treasurer	9	10	11 Veterans Day	12	13 Deposit (or more often RSA 41:35) Last possible day for notice to mortgagees for 2014 levy if liened on 9/30. RSA 80:65	14
15 Remit to Treasurer	16	17	18	19	20 Deposit (or more often RSA 41:35)	21
22 Remit to Treasurer	23	24	25	26 Thanksgiving	27 Deposit (or more often RSA 41:35)	28
29	30 Remit to Treasurer Do internal MS-61					

December

Sun

Mon

Tue

Wed

Thu

Fri

Sat

1

2

3

4

5

2015 Tax Bills due
(Or 30 days form
mailing) Also see
RSA 80:55, III

Deposit (or more
often RSA 41:35)

6

7

8

9

10

11

12

Remit to Treasurer

Deposit (or more
often RSA 41:35)

13

14

15

16

17

18

19

Remit to Treasurer

Deposit (or more
often RSA 41:35)

20

21

22

23

24

25

26

Remit to Treasurer

Deposit (or more
often RSA 41:35)

Christmas

27

28

29

30

31

Remit to Treasurer

End of FY final
deposit or by Jan
10

Do Internal MS-61

January

<i>Sun</i>	<i>Mon</i>	<i>Tue</i>	<i>Wed</i>	<i>Thu</i>	<i>Fri</i>	<i>Sat</i>
					1	2
					Deposit (or more often RSA 41:35) New Year's Day	
3	4	5	6	7	8	9
	Remit to Treasurer				Deposit (or more often RSA 41:35)	
10	11	12	13	14	15	16
Last day of 2015 deposits	Remit to Treasurer	Start notices of arrearage RSA 76-11:b			Deposit (or more often RSA 41:35)	
17	18	19	20	21	22	23
	Remit to Treasurer Civil Rights Day				Deposit (or more often RSA 41:35)	
24	25	26	27	28	29	30
	Remit to Treasurer				Deposit (or more often RSA 41:35) Do internal MS-61	
31						

February

<i>Sun</i>	<i>Mon</i>	<i>Tue</i>	<i>Wed</i>	<i>Thu</i>	<i>Fri</i>	<i>Sat</i>
	1 Remit to Treasurer	2	3	4 Notive of arrearage withing 90 days of 2015 due data RSA 76:11-b	5 Deposit (or more often RSA 41:35)	6
7 Remit to Treasurer	8	9	10 Prepare of 2013 levy deeding	11	12 Deposit (or more often RSA 41:35)	13
14 Remit to Treasurer Presidents Day	15	16	17	18	19 Deposit (or more often RSA 41:35)	20
21 Remit to Treasurer	22	23	24	25	26 Deposit (or more often RSA 41:35) Did arrearage notices go out?	27
28	29 Remit to Treasurer Do internal MS-61					

March

Sun

Mon

Tue

Wed

Thu

Fri

Sat

1

2

3

4

5

Send BOS list of
impending deeds

Deposit (or more
often RSA 41:35)

6

7

8

9

10

11

12

Remit to Treasurer

Send notice of
impending deed to
mortgagees 2013
levy (RSA 80:77-a)
and to current
owner (RSA80:77)

Deposit (or more
often RSA 41:35)

13

14

15

16

17

18

19

Remit to Treasurer

Deposit (or more
often RSA 41:35)

20

21

22

23

24

25

26

Remit to Treasurer

Deposit (or more
often RSA 41:35)

27

28

29

30

31

Remit to Treasurer

Do internal MS-61

Last day to mail
prior years bills
RSA 70:14

N. H. TAX COLLECTORS ASSOCIATION

INTEREST TABLE

12 % per year - 365 day year
EFFECTIVE DATE: AUGUST 24, 1981

DAYS	FACTOR														
1	0.000329	49	0.016110	97	0.031890	145	0.047671	193	0.063452	241	0.079233	289	0.095014	337	0.110795
2	0.000658	50	0.016438	98	0.032219	146	0.048000	194	0.063781	242	0.079562	290	0.095342	338	0.111123
3	0.000986	51	0.016767	99	0.032548	147	0.048329	195	0.064110	243	0.079890	291	0.095671	339	0.111452
4	0.001315	52	0.017096	100	0.032877	148	0.048658	196	0.064438	244	0.080219	292	0.096000	340	0.111781
5	0.001644	53	0.017425	101	0.033205	149	0.048986	197	0.064767	245	0.080548	293	0.096329	341	0.112110
6	0.001973	54	0.017753	102	0.033534	150	0.049315	198	0.065096	246	0.080877	294	0.096658	342	0.112438
7	0.002301	55	0.018082	103	0.033863	151	0.049644	199	0.065425	247	0.081205	295	0.096986	343	0.112767
8	0.002630	56	0.018411	104	0.034192	152	0.049973	200	0.065753	248	0.081534	296	0.097315	344	0.113096
9	0.002959	57	0.018740	105	0.034521	153	0.050301	201	0.066082	249	0.081863	297	0.097644	345	0.113425
10	0.003288	58	0.019068	106	0.034849	154	0.050630	202	0.066411	250	0.082192	298	0.097973	346	0.113753
11	0.003616	59	0.019397	107	0.035178	155	0.050959	203	0.066740	251	0.082521	299	0.098301	347	0.114082
12	0.003945	60	0.019726	108	0.035507	156	0.051288	204	0.067069	252	0.082849	300	0.098630	348	0.114411
13	0.004274	61	0.020055	109	0.035836	157	0.051616	205	0.067397	253	0.083178	301	0.098959	349	0.114740
14	0.004603	62	0.020384	110	0.036164	158	0.051945	206	0.067726	254	0.083507	302	0.099288	350	0.115069
15	0.004932	63	0.020712	111	0.036493	159	0.052274	207	0.068055	255	0.083836	303	0.099616	351	0.115397
16	0.005260	64	0.021041	112	0.036822	160	0.052603	208	0.068384	256	0.084164	304	0.099945	352	0.115726
17	0.005589	65	0.021370	113	0.037151	161	0.052932	209	0.068712	257	0.084493	305	0.100274	353	0.116055
18	0.005918	66	0.021699	114	0.037479	162	0.053260	210	0.069041	258	0.084822	306	0.100603	354	0.116384
19	0.006247	67	0.022027	115	0.037808	163	0.053589	211	0.069370	259	0.085151	307	0.100932	355	0.116712
20	0.006575	68	0.022356	116	0.038137	164	0.053918	212	0.069699	260	0.085479	308	0.101260	356	0.117041
21	0.006904	69	0.022685	117	0.038466	165	0.054247	213	0.070027	261	0.085808	309	0.101589	357	0.117370
22	0.007233	70	0.023014	118	0.038795	166	0.054575	214	0.070356	262	0.086137	310	0.101918	358	0.117699
23	0.007562	71	0.023342	119	0.039123	167	0.054904	215	0.070685	263	0.086466	311	0.102247	359	0.118027
24	0.007890	72	0.023671	120	0.039452	168	0.055233	216	0.071014	264	0.086795	312	0.102575	360	0.118356
25	0.008219	73	0.024000	121	0.039781	169	0.055562	217	0.071342	265	0.087123	313	0.102904	361	0.118685
26	0.008548	74	0.024329	122	0.040110	170	0.055890	218	0.071671	266	0.087452	314	0.103233	362	0.119014
27	0.008877	75	0.024658	123	0.040438	171	0.056219	219	0.072000	267	0.087781	315	0.103562	363	0.119342
28	0.009205	76	0.024986	124	0.040767	172	0.056548	220	0.072329	268	0.088110	316	0.103890	364	0.119671
29	0.009534	77	0.025315	125	0.041096	173	0.056877	221	0.072658	269	0.088438	317	0.104219	365	0.120000
30	0.009863	78	0.025644	126	0.041425	174	0.057205	222	0.072986	270	0.088767	318	0.104548	366	0.120329
31	0.010192	79	0.025973	127	0.041753	175	0.057534	223	0.073315	271	0.089096	319	0.104877	367	0.120658
32	0.010521	80	0.026301	128	0.042082	176	0.057863	224	0.073644	272	0.089425	320	0.105206	368	0.120986
33	0.010849	81	0.026630	129	0.042411	177	0.058192	225	0.073973	273	0.089753	321	0.105534	369	0.121315
34	0.011178	82	0.026959	130	0.042740	178	0.058521	226	0.074301	274	0.090082	322	0.105863	370	0.121644
35	0.011507	83	0.027288	131	0.043068	179	0.058849	227	0.074630	275	0.090411	323	0.106192	371	0.121973
36	0.011836	84	0.027616	132	0.043397	180	0.059178	228	0.074959	276	0.090740	324	0.106521	372	0.122301
37	0.012164	85	0.027945	133	0.043726	181	0.059507	229	0.075288	277	0.091069	325	0.106849	373	0.122630
38	0.012493	86	0.028274	134	0.044055	182	0.059836	230	0.075616	278	0.091397	326	0.107178	374	0.122959
39	0.012822	87	0.028603	135	0.044384	183	0.060164	231	0.075945	279	0.091726	327	0.107507	375	0.123288
40	0.013151	88	0.028932	136	0.044712	184	0.060493	232	0.076274	280	0.092055	328	0.107836	376	0.123616
41	0.013479	89	0.029260	137	0.045041	185	0.060822	233	0.076603	281	0.092384	329	0.108164	377	0.123945
42	0.013808	90	0.029589	138	0.045370	186	0.061151	234	0.076932	282	0.092712	330	0.108493	378	0.124274
43	0.014137	91	0.029918	139	0.045699	187	0.061479	235	0.077260	283	0.093041	331	0.108822	379	0.124603
44	0.014466	92	0.030247	140	0.046027	188	0.061808	236	0.077589	284	0.093370	332	0.109151	380	0.124932
45	0.014795	93	0.030575	141	0.046356	189	0.062137	237	0.077918	285	0.093699	333	0.109479	381	0.125260
46	0.015123	94	0.030904	142	0.046685	190	0.062466	238	0.078247	286	0.094027	334	0.109808	382	0.125589
47	0.015452	95	0.031233	143	0.047014	191	0.062795	239	0.078575	287	0.094356	335	0.110137	383	0.125918
48	0.015781	96	0.031562	144	0.047342	192	0.063123	240	0.078904	288	0.094685	336	0.110466	384	0.126247

Interest table 12 % per year

DAYS	FACTOR														
385	0.126575	433	0.142356	481	0.158137	529	0.173918	577	0.189699	625	0.205479	673	0.221260	721	0.237041
386	0.126904	434	0.142685	482	0.158466	530	0.174247	578	0.190027	626	0.205808	674	0.221589	722	0.237370
387	0.127233	435	0.143014	483	0.158795	531	0.174575	579	0.190356	627	0.206137	675	0.221918	723	0.237699
388	0.127562	436	0.143342	484	0.159123	532	0.174904	580	0.190685	628	0.206466	676	0.222247	724	0.238027
389	0.127890	437	0.143671	485	0.159452	533	0.175233	581	0.191014	629	0.206795	677	0.222575	725	0.238356
390	0.128219	438	0.144000	486	0.159781	534	0.175562	582	0.191342	630	0.207123	678	0.222904	726	0.238685
391	0.128548	439	0.144329	487	0.160110	535	0.175890	583	0.191671	631	0.207452	679	0.223233	727	0.239014
392	0.128877	440	0.144658	488	0.160438	536	0.176219	584	0.192000	632	0.207781	680	0.223562	728	0.239342
393	0.129206	441	0.144986	489	0.160767	537	0.176548	585	0.192329	633	0.208110	681	0.223890	729	0.239671
394	0.129534	442	0.145315	490	0.161096	538	0.176877	586	0.192658	634	0.208438	682	0.224219	730	0.240000
395	0.129863	443	0.145644	491	0.161425	539	0.177205	587	0.192986	635	0.208767	683	0.224548	731	0.240329
396	0.130192	444	0.145973	492	0.161753	540	0.177534	588	0.193315	636	0.209096	684	0.224877	732	0.240658
397	0.130521	445	0.146301	493	0.162082	541	0.177863	589	0.193644	637	0.209425	685	0.225206	733	0.240986
398	0.130849	446	0.146630	494	0.162411	542	0.178192	590	0.193973	638	0.209753	686	0.225534	734	0.241315
399	0.131178	447	0.146959	495	0.162740	543	0.178521	591	0.194301	639	0.210082	687	0.225863	735	0.241644
400	0.131507	448	0.147288	496	0.163069	544	0.178849	592	0.194630	640	0.210411	688	0.226192	736	0.241973
401	0.131836	449	0.147616	497	0.163397	545	0.179178	593	0.194959	641	0.210740	689	0.226521	737	0.242301
402	0.132164	450	0.147945	498	0.163726	546	0.179507	594	0.195288	642	0.211069	690	0.226849	738	0.242630
403	0.132493	451	0.148274	499	0.164055	547	0.179836	595	0.195616	643	0.211397	691	0.227178	739	0.242959
404	0.132822	452	0.148603	500	0.164384	548	0.180164	596	0.195945	644	0.211726	692	0.227507	740	0.243288
405	0.133151	453	0.148932	501	0.164712	549	0.180493	597	0.196274	645	0.212055	693	0.227836	741	0.243616
406	0.133479	454	0.149260	502	0.165041	550	0.180822	598	0.196603	646	0.212384	694	0.228164	742	0.243945
407	0.133808	455	0.149589	503	0.165370	551	0.181151	599	0.196932	647	0.212712	695	0.228493	743	0.244274
408	0.134137	456	0.149918	504	0.165699	552	0.181479	600	0.197260	648	0.213041	696	0.228822	744	0.244603
409	0.134466	457	0.150247	505	0.166027	553	0.181808	601	0.197589	649	0.213370	697	0.229151	745	0.244932
410	0.134795	458	0.150575	506	0.166356	554	0.182137	602	0.197918	650	0.213699	698	0.229479	746	0.245260
411	0.135123	459	0.150904	507	0.166685	555	0.182466	603	0.198247	651	0.214027	699	0.229808	747	0.245589
412	0.135452	460	0.151233	508	0.167014	556	0.182795	604	0.198575	652	0.214356	700	0.230137	748	0.245918
413	0.135781	461	0.151562	509	0.167342	557	0.183123	605	0.198904	653	0.214685	701	0.230466	749	0.246247
414	0.136110	462	0.151890	510	0.167671	558	0.183452	606	0.199233	654	0.215014	702	0.230795	750	0.246575
415	0.136438	463	0.152219	511	0.168000	559	0.183781	607	0.199562	655	0.215342	703	0.231123	751	0.246904
416	0.136767	464	0.152548	512	0.168329	560	0.184110	608	0.199890	656	0.215671	704	0.231452	752	0.247233
417	0.137096	465	0.152877	513	0.168658	561	0.184438	609	0.200219	657	0.216000	705	0.231781	753	0.247562
418	0.137425	466	0.153206	514	0.168986	562	0.184767	610	0.200548	658	0.216329	706	0.232110	754	0.247890
419	0.137753	467	0.153534	515	0.169315	563	0.185096	611	0.200877	659	0.216658	707	0.232438	755	0.248219
420	0.138082	468	0.153863	516	0.169644	564	0.185425	612	0.201206	660	0.216986	708	0.232767	756	0.248548
421	0.138411	469	0.154192	517	0.169973	565	0.185753	613	0.201534	661	0.217315	709	0.233096	757	0.248877
422	0.138740	470	0.154521	518	0.170301	566	0.186082	614	0.201863	662	0.217644	710	0.233425	758	0.249205
423	0.139069	471	0.154849	519	0.170630	567	0.186411	615	0.202192	663	0.217973	711	0.233753	759	0.249534
424	0.139397	472	0.155178	520	0.170959	568	0.186740	616	0.202521	664	0.218301	712	0.234082	760	0.249863
425	0.139726	473	0.155507	521	0.171288	569	0.187069	617	0.202849	665	0.218630	713	0.234411	761	0.250192
426	0.140055	474	0.155836	522	0.171616	570	0.187397	618	0.203178	666	0.218959	714	0.234740	762	0.250521
427	0.140384	475	0.156164	523	0.171945	571	0.187726	619	0.203507	667	0.219288	715	0.235069	763	0.250849
428	0.140712	476	0.156493	524	0.172274	572	0.188055	620	0.203836	668	0.219616	716	0.235397	764	0.251178
429	0.141041	477	0.156822	525	0.172603	573	0.188384	621	0.204164	669	0.219945	717	0.235726	765	0.251507
430	0.141370	478	0.157151	526	0.172932	574	0.188712	622	0.204493	670	0.220274	718	0.236055	766	0.251836
431	0.141699	479	0.157479	527	0.173260	575	0.189041	623	0.204822	671	0.220603	719	0.236384	767	0.252164
432	0.142027	480	0.157808	528	0.173589	576	0.189370	624	0.205151	672	0.220932	720	0.236712	768	0.252493

N. H. TAX COLLECTORS ASSOCIATION

INTEREST TABLE

18 % per year - 365 day year
EFFECTIVE DATE: AUGUST 24, 1981

DAYS	FACTOR														
1	0.000493	49	0.024164	97	0.047836	145	0.071507	193	0.095178	241	0.118849	289	0.142521	337	0.166192
2	0.000986	50	0.024658	98	0.048329	146	0.072000	194	0.095671	242	0.119342	290	0.143014	338	0.166685
3	0.001479	51	0.025151	99	0.048822	147	0.072493	195	0.096164	243	0.119836	291	0.143507	339	0.167178
4	0.001973	52	0.025644	100	0.049315	148	0.072986	196	0.096658	244	0.120329	292	0.144000	340	0.167671
5	0.002466	53	0.026137	101	0.049808	149	0.073479	197	0.097151	245	0.120822	293	0.144493	341	0.168164
6	0.002959	54	0.026630	102	0.050301	150	0.073973	198	0.097644	246	0.121315	294	0.144986	342	0.168658
7	0.003452	55	0.027123	103	0.050795	151	0.074466	199	0.098137	247	0.121808	295	0.145479	343	0.169151
8	0.003945	56	0.027616	104	0.051288	152	0.074959	200	0.098630	248	0.122301	296	0.145973	344	0.169644
9	0.004438	57	0.028110	105	0.051781	153	0.075452	201	0.099123	249	0.122795	297	0.146466	345	0.170137
10	0.004932	58	0.028603	106	0.052274	154	0.075945	202	0.099616	250	0.123288	298	0.146959	346	0.170630
11	0.005425	59	0.029096	107	0.052767	155	0.076438	203	0.100110	251	0.123781	299	0.147452	347	0.171123
12	0.005918	60	0.029589	108	0.053260	156	0.076932	204	0.100603	252	0.124274	300	0.147945	348	0.171616
13	0.006411	61	0.030082	109	0.053753	157	0.077425	205	0.101096	253	0.124767	301	0.148438	349	0.172110
14	0.006904	62	0.030575	110	0.054247	158	0.077918	206	0.101589	254	0.125260	302	0.148932	350	0.172603
15	0.007397	63	0.031068	111	0.054740	159	0.078411	207	0.102082	255	0.125753	303	0.149425	351	0.173096
16	0.007890	64	0.031562	112	0.055233	160	0.078904	208	0.102575	256	0.126247	304	0.149918	352	0.173589
17	0.008384	65	0.032055	113	0.055726	161	0.079397	209	0.103069	257	0.126740	305	0.150411	353	0.174082
18	0.008877	66	0.032548	114	0.056219	162	0.079890	210	0.103562	258	0.127233	306	0.150904	354	0.174575
19	0.009370	67	0.033041	115	0.056712	163	0.080384	211	0.104055	259	0.127726	307	0.151397	355	0.175069
20	0.009863	68	0.033534	116	0.057205	164	0.080877	212	0.104548	260	0.128219	308	0.151890	356	0.175562
21	0.010356	69	0.034027	117	0.057699	165	0.081370	213	0.105041	261	0.128712	309	0.152384	357	0.176055
22	0.010849	70	0.034521	118	0.058192	166	0.081863	214	0.105534	262	0.129205	310	0.152877	358	0.176548
23	0.011342	71	0.035014	119	0.058685	167	0.082356	215	0.106027	263	0.129699	311	0.153370	359	0.177041
24	0.011836	72	0.035507	120	0.059178	168	0.082849	216	0.106521	264	0.130192	312	0.153863	360	0.177534
25	0.012329	73	0.036000	121	0.059671	169	0.083342	217	0.107014	265	0.130685	313	0.154356	361	0.178027
26	0.012822	74	0.036493	122	0.060164	170	0.083836	218	0.107507	266	0.131178	314	0.154849	362	0.178521
27	0.013315	75	0.036986	123	0.060658	171	0.084329	219	0.108000	267	0.131671	315	0.155342	363	0.179014
28	0.013808	76	0.037479	124	0.061151	172	0.084822	220	0.108493	268	0.132164	316	0.155836	364	0.179507
29	0.014301	77	0.037973	125	0.061644	173	0.085315	221	0.108986	269	0.132658	317	0.156329	365	0.180000
30	0.014795	78	0.038466	126	0.062137	174	0.085808	222	0.109479	270	0.133151	318	0.156822	366	0.180493
31	0.015288	79	0.038959	127	0.062630	175	0.086301	223	0.109973	271	0.133644	319	0.157315	367	0.180986
32	0.015781	80	0.039452	128	0.063123	176	0.086795	224	0.110466	272	0.134137	320	0.157808	368	0.181479
33	0.016274	81	0.039945	129	0.063616	177	0.087288	225	0.110959	273	0.134630	321	0.158301	369	0.181973
34	0.016767	82	0.040438	130	0.064110	178	0.087781	226	0.111452	274	0.135123	322	0.158795	370	0.182466
35	0.017260	83	0.040932	131	0.064603	179	0.088274	227	0.111945	275	0.135616	323	0.159288	371	0.182959
36	0.017753	84	0.041425	132	0.065096	180	0.088767	228	0.112438	276	0.136110	324	0.159781	372	0.183452
37	0.018247	85	0.041918	133	0.065589	181	0.089260	229	0.112932	277	0.136603	325	0.160274	373	0.183945
38	0.018740	86	0.042411	134	0.066082	182	0.089753	230	0.113425	278	0.137096	326	0.160767	374	0.184438
39	0.019233	87	0.042904	135	0.066575	183	0.090247	231	0.113919	279	0.137589	327	0.161260	375	0.184932
40	0.019726	88	0.043397	136	0.067069	184	0.090740	232	0.114411	280	0.138082	328	0.161753	376	0.185425
41	0.020219	89	0.043890	137	0.067562	185	0.091233	233	0.114904	281	0.138575	329	0.162247	377	0.185918
42	0.020712	90	0.044384	138	0.068055	186	0.091726	234	0.115397	282	0.139069	330	0.162740	378	0.186411
43	0.021205	91	0.044877	139	0.068548	187	0.092219	235	0.115890	283	0.139562	331	0.163233	379	0.186904
44	0.021699	92	0.045370	140	0.069041	188	0.092712	236	0.116384	284	0.140055	332	0.163726	380	0.187397
45	0.022192	93	0.045863	141	0.069534	189	0.093205	237	0.116877	285	0.140548	333	0.164219	381	0.187890
46	0.022685	94	0.046356	142	0.070027	190	0.093699	238	0.117370	286	0.141041	334	0.164712	382	0.188384
47	0.023178	95	0.046849	143	0.070521	191	0.094192	239	0.117863	287	0.141534	335	0.165205	383	0.188877
48	0.023671	96	0.047342	144	0.071014	192	0.094685	240	0.118356	288	0.142027	336	0.165699	384	0.189370

Interest table 18 % per year

DAYS	FACTOR														
385	0.189863	433	0.213534	481	0.237205	529	0.260877	577	0.284548	625	0.308219	673	0.331890	721	0.355562
386	0.190356	434	0.214027	482	0.237699	530	0.261370	578	0.285041	626	0.308712	674	0.332384	722	0.356055
387	0.190849	435	0.214521	483	0.238192	531	0.261863	579	0.285534	627	0.309206	675	0.332877	723	0.356548
388	0.191342	436	0.215014	484	0.238685	532	0.262356	580	0.286027	628	0.309699	676	0.333370	724	0.357041
389	0.191836	437	0.215507	485	0.239178	533	0.262849	581	0.286521	629	0.310192	677	0.333863	725	0.357534
390	0.192329	438	0.216000	486	0.239671	534	0.263342	582	0.287014	630	0.310685	678	0.334356	726	0.358027
391	0.192822	439	0.216493	487	0.240164	535	0.263836	583	0.287507	631	0.311178	679	0.334849	727	0.358521
392	0.193315	440	0.216986	488	0.240658	536	0.264329	584	0.288000	632	0.311671	680	0.335342	728	0.359014
393	0.193808	441	0.217479	489	0.241151	537	0.264822	585	0.288493	633	0.312164	681	0.335836	729	0.359507
394	0.194301	442	0.217973	490	0.241644	538	0.265315	586	0.288986	634	0.312658	682	0.336329	730	0.360000
395	0.194795	443	0.218466	491	0.242137	539	0.265808	587	0.289479	635	0.313151	683	0.336822	731	0.360493
396	0.195288	444	0.218959	492	0.242630	540	0.266301	588	0.289973	636	0.313644	684	0.337315	732	0.360986
397	0.195781	445	0.219452	493	0.243123	541	0.266795	589	0.290466	637	0.314137	685	0.337808	733	0.361479
398	0.196274	446	0.219945	494	0.243616	542	0.267288	590	0.290959	638	0.314630	686	0.338301	734	0.361973
399	0.196767	447	0.220438	495	0.244110	543	0.267781	591	0.291452	639	0.315123	687	0.338795	735	0.362466
400	0.197260	448	0.220932	496	0.244603	544	0.268274	592	0.291945	640	0.315616	688	0.339288	736	0.362959
401	0.197753	449	0.221425	497	0.245096	545	0.268767	593	0.292438	641	0.316110	689	0.339781	737	0.363452
402	0.198247	450	0.221918	498	0.245589	546	0.269260	594	0.292932	642	0.316603	690	0.340274	738	0.363945
403	0.198740	451	0.222411	499	0.246082	547	0.269753	595	0.293425	643	0.317096	691	0.340767	739	0.364438
404	0.199233	452	0.222904	500	0.246575	548	0.270247	596	0.293918	644	0.317589	692	0.341260	740	0.364932
405	0.199726	453	0.223397	501	0.247068	549	0.270740	597	0.294411	645	0.318082	693	0.341753	741	0.365425
406	0.200219	454	0.223890	502	0.247562	550	0.271233	598	0.294904	646	0.318575	694	0.342247	742	0.365918
407	0.200712	455	0.224384	503	0.248055	551	0.271726	599	0.295397	647	0.319068	695	0.342740	743	0.366411
408	0.201205	456	0.224877	504	0.248548	552	0.272219	600	0.295890	648	0.319562	696	0.343233	744	0.366904
409	0.201699	457	0.225370	505	0.249041	553	0.272712	601	0.296384	649	0.320055	697	0.343726	745	0.367397
410	0.202192	458	0.225863	506	0.249534	554	0.273205	602	0.296877	650	0.320548	698	0.344219	746	0.367890
411	0.202685	459	0.226356	507	0.250027	555	0.273699	603	0.297370	651	0.321041	699	0.344712	747	0.368384
412	0.203178	460	0.226849	508	0.250521	556	0.274192	604	0.297863	652	0.321534	700	0.345205	748	0.368877
413	0.203671	461	0.227342	509	0.251014	557	0.274685	605	0.298356	653	0.322027	701	0.345699	749	0.369370
414	0.204164	462	0.227836	510	0.251507	558	0.275178	606	0.298849	654	0.322521	702	0.346192	750	0.369863
415	0.204658	463	0.228329	511	0.252000	559	0.275671	607	0.299342	655	0.323014	703	0.346685	751	0.370356
416	0.205151	464	0.228822	512	0.252493	560	0.276164	608	0.299836	656	0.323507	704	0.347178	752	0.370849
417	0.205644	465	0.229315	513	0.252986	561	0.276658	609	0.300329	657	0.324000	705	0.347671	753	0.371342
418	0.206137	466	0.229808	514	0.253479	562	0.277151	610	0.300822	658	0.324493	706	0.348164	754	0.371836
419	0.206630	467	0.230301	515	0.253973	563	0.277644	611	0.301315	659	0.324986	707	0.348658	755	0.372329
420	0.207123	468	0.230795	516	0.254466	564	0.278137	612	0.301808	660	0.325479	708	0.349151	756	0.372822
421	0.207616	469	0.231288	517	0.254959	565	0.278630	613	0.302301	661	0.325973	709	0.349644	757	0.373315
422	0.208110	470	0.231781	518	0.255452	566	0.279123	614	0.302795	662	0.326466	710	0.350137	758	0.373808
423	0.208603	471	0.232274	519	0.255945	567	0.279616	615	0.303288	663	0.326959	711	0.350630	759	0.374301
424	0.209096	472	0.232767	520	0.256438	568	0.280110	616	0.303781	664	0.327452	712	0.351123	760	0.374795
425	0.209589	473	0.233260	521	0.256932	569	0.280603	617	0.304274	665	0.327945	713	0.351616	761	0.375288
426	0.210082	474	0.233753	522	0.257425	570	0.281096	618	0.304767	666	0.328438	714	0.352110	762	0.375781
427	0.210575	475	0.234247	523	0.257918	571	0.281589	619	0.305260	667	0.328932	715	0.352603	763	0.376274
428	0.211069	476	0.234740	524	0.258411	572	0.282082	620	0.305753	668	0.329425	716	0.353096	764	0.376767
429	0.211562	477	0.235233	525	0.258904	573	0.282575	621	0.306247	669	0.329918	717	0.353589	765	0.377260
430	0.212055	478	0.235726	526	0.259397	574	0.283068	622	0.306740	670	0.330411	718	0.354082	766	0.377753
431	0.212548	479	0.236219	527	0.259890	575	0.283562	623	0.307233	671	0.330904	719	0.354575	767	0.378247
432	0.213041	480	0.236712	528	0.260384	576	0.284055	624	0.307726	672	0.331397	720	0.355068	768	0.378740