



# NTS TaxQ™ Eliminates Tax Liability Surprises

## Comprehensive verification and payment of property taxes, at scale with 100% guaranteed accuracy

Whether you are a forward or reverse lender, real estate owner or investor, the process of tracking, reporting and paying property taxes is complex and full of potential risk. Real estate portfolios are geographically diverse and governed by multiple taxing agencies and regulations.

NTS applies proven experience and established relationships with over twenty-six thousand taxing entities across the United States and its territories. The NTS platform and services simplify tax management at scale.

*Working with NTS allows us to provide a high level of service to our borrowers. Their approach to customer service and their extra level of detailed payment support is paramount to meeting our investor and our borrower needs.*

Terry Teach  
Vice President  
Greystone Servicing Corporation

### Complete Tax Research

NTS performs a detailed search of each asset or loan prior to onboarding to determine accuracy of the following:

- ✓ Parcel, address, and legal description
- ✓ PACE identification
- ✓ Parcel number discovery
- ✓ Agency association
- ✓ Ownership name and address variance
- ✓ Delinquent status

### Tax Reporting

NTS reports taxes by discount and installment, assisting clients in management of timely payments, via TaxQ online reporting and system integration.

- ✓ Tax amounts by agency, discount and installment
- ✓ Payment requirements
- ✓ Updated delinquent status of prior installments

### Payment Services

NTS provides comprehensive payment processing and documentation based on the requirements of each tax agency.

- ✓ Daily reconciliation, monthly account accrual reporting and canceled checks are provided
- ✓ Client-provided funds in a private NTS bank account are utilized for tax payment
- ✓ Client-controlled payment through approval
- ✓ Issue resolution
- ✓ Refund management

### Delinquent and Sold Tax

After the initial delinquent reporting, NTS will monitor and update delinquent payment status prior to future installment due dates or upon request.

- ✓ Update of payment status
- ✓ Payoff details and good-through dates
- ✓ Delinquent tax redemption documents

### Non-Escrow Loans or Investment

NTS conducts tax payment verification after each installment to ensure taxes have been paid. Tax amounts are reported by agency, discount and installment.

- ✓ Verified payment status with each taxing entity, within 30-45 days
- ✓ Reporting for total tax-paid, paid date, verified date & receipts
- ✓ Unpaid or partially paid delinquent tax report (DTR)

### TaxQ Provides Expert Tax Services and Technology

**Reduce risk.** The most essential data, regulatory information, and business logic seamlessly integrated with your systems and workflows to process tax transactions at scale.

**Gain efficiency.** Transparent, real-time access to your data 24/7 with flexible scorecards; reporting of payments and verifications.

**Accuracy guaranteed.** The NTS service is accurate. We're so sure, we'll cover any errors in the unlikely event that they occur.

**Flexible, dedicated service.** Our dedicated account team knows your business and is chartered to meet your needs 24/7.

**Powerful technology and infrastructure.** Our technology is highly scalable, built on real-time data, giving you complete control of your data, business processes and accounts. With NTS there is no vendor lock-in.



# Eliminate Tax Liability Surprises

## Delinquent and Sold Property Reporting

NTS offers a turn-key solution that delivers real-time, accurate and detailed information regarding delinquent and sold tax liabilities. Our tax analysis is comprised of the industry's most comprehensive and critical data elements needed to effectively manage distressed portfolios.

### Tax Delinquency Foretells Risk

*More than \$14 billion in property taxes goes unpaid across the US annually. On average, 6% of properties with delinquent taxes go into foreclosure. .*

— National Tax Lien Association 2017

### Current Tax History

- ✓ Current year installment tax liability by taxing agency
- ✓ Current land and improvement assessed and market values
- ✓ Tax rate
- ✓ Payment status of all parcels by taxing entity
- ✓ Memo bill and agency payment details for current taxes due within 60 days

### Detailed Delinquency

- ✓ Total amount delinquent by year and installment
- ✓ Penalty rate and frequency
- ✓ Interest rate and frequency
- ✓ Prior delinquent or sold
- ✓ Multiple years combined (if combined with current, delinquent or sold)
- ✓ Additional charges
- ✓ Total delinquent amount

### Sold Property Details

- ✓ Year and installment tax amount sold
- ✓ Sold date and tax buyer
- ✓ Sold interest rate and dollar amount
- ✓ Subsequent tax years and installments
- ✓ Subsequent taxes purchased
- ✓ Subsequent interest and tax rate
- ✓ Redemption total and "good through" date

### Portfolio Management

- ✓ Portfolio management to determine critical reporting
- ✓ Implementation of delinquent and sold update process
- ✓ Full payment support at all levels
- ✓ Knowledge transfer of tax sale and tax deed states

## Comprehensive Tax Research

- Property status
- Due dates
- Delinquencies
- Escrow analysis
- Payment management

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## Tax Certification Services

### One-time and On-demand Tax Payment Verification for Reverse Mortgages, Title Companies, and Originators

Accurate, timely verification of property tax payments is critical to loan origination and processing. NTS provides a one-time detailed search of a parcel or asset and returns a comprehensive 24 or 36-month tax payment report. Our experience and established relationships with over 26,000 taxing entities across the United States and its territories, Canada, and Mexico, enables us to rapidly assess payment status. 100% accuracy is guaranteed.

*TaxQ has made our jobs easier. The system is easy to use and we get what we need in a timely manner. Everyone I worked with through National Tax Search has always been friendly and willing to help with any questions we have. Thanks for everything you do!*

Angie Nagel  
Fairway Independent  
Mortgage Corporation

#### Parcel or Asset Information

- ✓ Parcel, address, and legal description review
- ✓ Discovery of parcel number if unknown
- ✓ Agency validation
- ✓ Ownership and address or parcel variance reporting

#### On Demand Tax Reporting

- ✓ Payment status by taxing entity
- ✓ Land and improvement assessed and market values
- ✓ Tax exemptions, abatements, and special taxes
- ✓ Reporting of total tax-paid, paid date, verified date and receipts
- ✓ Redemption amounts and payment requirements
- ✓ Memo bill for current taxes due within 60 days

#### Detailed Delinquent and Sold Tax

- ✓ Payment details by year, installment, and delinquent status
- ✓ Financial outlook of penalty and interest changes by month
- ✓ Critical actions and dates to monitor tax sale
- ✓ Assistance in delinquent and sold tax redemption

#### Reverse Mortgage Tax Research

- ✓ 24 and 36-month payment history

### On-Demand Tax Certificates Streamline Lending

Property status  
Delinquencies  
Reverse mortgage  
Due dates  
Payment history

**Reduce risk.** Essential data, regulatory information and relationships with 26,000 taxing entities ensures complete, accurate tax verification.

**Gain efficiency.** Tax certification requests can be made 24/7 through TaxQ, and are processed in 24-48 hours. One-time payments can be made via credit card. Subscription to this service is also available.

**Accuracy guaranteed.** We're so sure, we'll cover any errors in the unlikely event that they occur.

**Flexible, dedicated service.** Our dedicated account team is committed to meeting your needs.

**Powerful technology and infrastructure.** TaxQ is highly scalable, built on real-time tax data, and provides the most comprehensive tax certification services available.



# Designed to Reduce Risk for Real Estate Lenders, Investors and Owners

*Powerful technology. Proven experience.  
Guaranteed accuracy. Dedicated service.*

NTS TaxQ is purpose-built for managing complex real estate tax issues at scale. Automated data collection, customizable reporting, payment management and processing improve efficiency and reduce risk.

We're set apart by our technology, comprehensive real-time data, and unparalleled customer service. Our solutions provide critical information without disruptive integration or changes to systems or workflow. We have established relationships with over 26,000 taxing entities, which makes us a natural choice for many of the largest real estate lending and investment organizations in the U.S. and its territories.

- \$500 billion**  
Total assessed value of monitored properties
- \$13 billion**  
Property tax verified and reported annually
- 1 million**  
Parcels under administration
- \$7 billion**  
Property tax payments processed annually
- \$153 million**  
Delinquent and sold taxes identified and managed
- 500 million**  
Tax records maintained

## About National Tax Search

For over twenty years, we've reduced unforeseen collateral loss related to real estate tax, HOA fees, or inaccurate flood determination for residential and commercial real estate lenders, investors, and owners. We know risk. We know how to eliminate it.

NTS automates research, reporting and payment processing at scale while ensuring accuracy. The NTS platform is feature-rich, scalable and able to manage the most complex portfolios. Yet, the technology is flexible and designed to integrate easily to work in concert with internal systems and processes.

Unlike large software platform companies or small boutique verification organizations, NTS offers long-standing relationships with taxing entities, which we leverage to navigate even the most challenging tax situations. Each client is supported by our dedicated and highly qualified client service team to ensure successful integration and seamless ongoing operations.

## Trusted by industry leaders



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