

State	Frequency	Economic Loss Date	# Months to Collect for Tax Impounds Based on First Payment Month (2 months cushion included, all delinquent taxes must be paid prior or through closing)											
			Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Alabama (AL)	Annual	Dec. 31	2	3	4	5	6	7	8	9	10	11	12	2*
Arizona (AZ)	Semi-Annual	Nov. 1, May 2	4	5	6	2*	2	3	4	5	6	2*	2	3
California (CA)	Semi-Annual	Dec. 10, Apr. 10	5	6	2*	2	3	4	5	6	7	8	3*	4
Colorado (CO)	Semi-Annual	Feb. 28, Jun. 15	9	4*	3	4	2*	2	3	4	5	6	7	8
District of Columbia (DC)	Semi-Annual	Mar. 31, Sep. 15	6	7	2*	3	4	5	6	2*	2	3	4	5
Florida (FL)	Annual	Nov. 30	3	4	5	6	7	8	9	10	11	12	2*	2
Georgia (GA)	Varies	Contact County Tax Office												
Hawaii (HI)	Semi-Annual	Aug. 22, Feb. 22	2*	2	3	4	5	6	2*	2	3	4	5	6
Idaho (ID)	Semi-Annual	Dec. 20, Jun. 20	3	4	5	6	2*	2	3	4	5	6	2*	2
Indiana (IN)	Semi-Annual	May 10, Nov. 10	4	5	6	2*	2	3	4	5	6	2*	2	3
Maryland (MD)	Varies	Contact County Tax Office												
New Jersey (NJ)	Quarterly	Feb. 1, May 1, Aug. 1, Nov. 1	2*	2	3	2*	2	3	2*	2	3	2*	2	3
Nevada (NV)	Quarterly	Aug. 15, Oct. 3, Jan. 4, Mar. 7	3	2*	2	3	4	5	3*	4	2*	3	4	2*
North Carolina (NC)	Varies	Contact County Tax Office												
Ohio (OH)	Varies	Contact County Tax Office												
Oregon (OR)	Annual	Nov. 15	4	5	6	7	8	9	10	11	12	2*	2	3
South Carolina (SC)	Annual	Jan. 15	2	3	4	5	6	7	8	9	10	11	12	2*
Tennessee (TN)	Varies	Contact County Tax Office												
Texas (TX)	Annual	Jan. 31	2	3	4	5	6	7	8	9	10	11	12	2*
Utah (UT)	Annual	Nov. 30	3	4	5	6	7	8	9	10	11	12	2*	2
Virginia (VA)	Varies	Contact County Tax Office												
Washington (WA)	Semi-Annual	May 2, Nov. 1	4	5	6	2*	2	3	4	5	6	2*	2	3

*Indicates months collected if installment due is paid through closing. | Actual impounds may vary based on the circumstances of each loan.

Month Hazard Insurance Expires	January	February	March	April	May	June	July	August	September	October	November	December	
	January	1	2	3	4	5	6	7	8	9	10	11	12
	February	12	1	2	3	4	5	6	7	8	9	10	11
	March	11	12	1	2	3	4	5	6	7	8	9	10
	April	10	11	12	1	2	3	4	5	6	7	8	9
	May	9	10	11	12	1	2	3	4	5	6	7	8
	June	8	9	10	11	12	1	2	3	4	5	6	7
	July	7	8	9	10	11	12	1	2	3	4	5	6
	August	6	7	8	9	10	11	12	1	2	3	4	5
	September	5	6	7	8	9	10	11	12	1	2	3	4
	October	4	5	6	7	8	9	10	11	12	1	2	3
	November	3	4	5	6	7	8	9	10	11	12	1	2
	December	2	3	4	5	6	7	8	9	10	11	12	1