

Why Should You Trust Hunter-Kelsey for Your Property Tax Loan?

By Charles E. Brown

Not all property tax loan companies are the same. Who you choose to help pay your property taxes can make a big difference. The difference is not just in the cost of getting your property taxes paid but also in how you will be treated after your taxes are paid. This article is intended to help you understand the issues regarding choosing a property tax lender and why Hunter-Kelsey of Texas, LLC might be the best choice for your property tax loan.

Experience.

We have been making property tax loans to Texans since December 2005. In fact, we specialize in helping people get their property taxes paid - to help them save money and avoid foreclosure by the county. We have made over 7,000 property tax loans to Texas property owners in most counties across Texas. We are one of the largest property tax lenders in the



state, but we provide you with personal customer service and offer you the best solution we can.

We will tell you if you do not need a property tax loan.

Often, we see another option for those with delinquent taxes that may be better than getting a property tax loan. For example, if the property that you owe taxes on is your homestead and you are either disabled or over 65 years old, you are likely eligible for a tax deferral from your county Tax Assessor's office. Tax deferrals allow you to pay no taxes until you vacate your home. While interest adds up, you are not subject to delinquency penalties, lawsuits or foreclosure. Additionally, many counties offer installment payment plans that allow you to repay your taxes over one year to three years and may be less costly to you than our payment plan. We will tell you if we see a better option for you.

Your tax office may offer delinquent tax installment plans that may be less costly to you. You can request information about the availability of these plans from the tax office.

We service all of our loans.

Not all property tax lenders service their own loans. We service 100% of our loans. Loan servicing means that we send you payment coupons, collect your payments, and work with you if you have a problem making a payment. Many property tax lenders make the loan to you and then transfer your loan to some other company, possibly in another state, to collect the payments for them. When you call the loan servicer, you may get a different person who knows nothing about you or your loan. Or worse, the service company will pester you because that's how they get paid when they do not own the loan. If you get a loan with Hunter-Kelsey, you can call the same number you always called and you can talk to the same person you always talked to about your loan. We will know who you are and will be able to help you with what you need.

Our loan officers are all licensed under the National Mortgage Licensing System (NMLS).

We avoid foreclosures whenever possible.

When we make a tax loan for you, we will have a lien against what is likely your most valuable asset until your loan is paid back. The lien is our security for the loan. The lien allows us to foreclose on your property if you don't pay us back. We do not take this responsibility lightly. We dread having to do foreclosures, and we work with our customers to avoid this. We treat our customers with respect and try to help them get back on track if they miss a payment. We regularly restructure loan payments, modify loans and accept partial payments to avoid a foreclosure. We are not in the "loan to own" business. We make loans with the intention that our customer

will keep his or her property and pay us back as promised. In our mind, a foreclosure is a failure, and we work hard to avoid failure. We are proud that our loans help several customers per month to avoid foreclosure initiated by their county.

We work to customize the loan for your situation.

Not every property owner needing a property tax loan has the same set of circumstances. We listen to you and try to structure a loan that will give you the most benefit given your situation.

No credit check.

We do not perform credit checks so your credit score will not prevent you from getting a loan with us. Also, because we don't do a credit inquiry at the start (nor do we do ongoing credit reporting), we will not hurt your credit score. We will check to be sure that you have enough income to afford the loan payments and we will structure the loan terms so that you will be successful in getting your taxes paid and free of the tax burden that you have when you come to us.

We are licensed by the Office of Consumer Credit Commissioner of the State of Texas (OCCC).

The OCCC is a state agency that regulates the credit industry and educates consumers and creditors. To obtain and maintain a license as a property tax lender, we must meet their stringent standards and comply with their strict requirements. The OCCC performs regular



examinations of our business practices. They require us to have minimum capital levels, and require that our loan officers are properly licensed. Feel free to contact the OCCC and ask them about us at www.occc.state.tx.us or 1-800-538-1579.

All Hunter-Kelsey Loan Officers have the NMLS license.

Our loan officers have all passed a very challenging national test to obtain a National Mortgage Licensing System (NMLS) license. They are highly qualified professionals who are trained to structure a loan that will meet your needs. Additionally, they have experience with helping property owners resolve their title problems.

We are members of the Better Business Bureau.

We are proud that we hold the highest possible rating of A+ with the Better Business Bureau may look us up on the BBB web site at www.bbb.org/, or contact the BBB directly at (512) 445-2911.

We are members of the Texas Property Tax Lienholders Association.

The Texas Property Tax Lienholders Association (TPTLA) is a group of the top tax lien transfer companies. The Association's goal is to raise awareness of property tax lien transfers and promote high standards of behavior among its members. You can visit their site at www.tptla.org.

Experienced staff - assigned specifically to help you.

When you call our office, you will be transferred to either the Loan Officer who helped you obtain the loan or your dedicated Loan Servicing Representative. You will get to work with these same two people throughout your experience

with our company. You will have their direct phone numbers and email addresses, and can contact them anytime. They will know who you are, what your circumstances are, and how they can best help you. Our staff has a combined experience of 40 years in the lending business and will put that experience to work for you. But, our service does not stop with just making the loan. After we have paid your taxes, you will continue to be served by the same people who originated your loan. Need to know how many payments are left on your loan? You will not have to call a stranger in another state to find out. Just call us.

There is no application fee and no down payment required.

We can help you clear title to your property.

Many people who owe taxes inherited their property but they do not have clear title because there is some paper work that was never completed. Without clear title, you cannot get a property tax loan. We are not a law firm and do not give legal advice. However, we have experience with customers who need help clearing their title, and we have a strong referral network of attorneys who can economically assist you in clearing the title to your property.

We will help you in the future.

Many of our customers are able to quickly get out of the difficult financial situation that caused them to need help with their taxes. They pay us off and move on. But some customers take longer to get back on their feet financially, and may need help the next year or maybe at another time in the future. Hunter- Kelsey has made numerous secondary loans to our customers. We have also extended many customers' loans when needed. We will help you now and later.

Free estimate.

Our loan qualification process is simply a short phone call in which we will ask a few questions and look at the amount owed on your property. We will then give you a free, no-obligation estimate of what a tax loan would cost. After the phone call, we will confirm that estimate in writing by sending you a written Good Faith Estimate that will contain all of the financial details of your property tax loan. You have nothing to lose by making a short call to one of our Loan Officers at the phone number listed in your letter or by emailing one of them at info@PropertyTaxLoansforTexas.com.

No application fee and no down payment.

This will likely be the simplest loan process that you have ever been through. There will be some closing costs required to complete your loan such as filing fees, document preparation, and title review. These costs can be rolled into the loan so that you do not have any out-of-pocket expense to get your loan completed and your taxes paid in full. There is no application fee, and you do not have to pay us any cash to get the loan.

We are quick.

From the time you call, we can have your property taxes paid in 5-10 business days with normal processing, assuming there are no problems

with your title or property ownership. In some cases, we have customers contacting us on the brink of foreclosure by the Tax Collector. In this case, we try to rush the loan process to just a few days in order to stop the foreclosure and save the property. However, this is not always possible, so it is better to start as soon as we can. Plus, the sooner we start working on your loan, the less money you will lose to the taxing units.

We are Texans helping Texans.

We only make loans in the state of Texas to Texas property owners. There are 254 counties in Texas, and we will make a property tax loan in any of them. We will always treat you with "Texas Respect." We are Texans serving Texans.

See what our customers have to say.

You don't have to take our word for it. Check out our website at www.PropertyTaxLoansForTexas.com/customer-testimonials/, and see what our customers say about us.

Still have questions?

You can visit our website anytime at www.PropertyTaxLoansForTexas.com, where you will find other free information reports. Or, you can call one of our licensed Loan Officers at the phone number in your letter or email them at info@PropertyTaxLoansforTexas.com. They will be happy to answer all of your questions.

About the Author: Charles E. Brown is founder and CEO of Hunter-Kelsey of Texas, LLC. Mr. Brown is a Director of the Texas Property Tax Lienholders Association and holds a NMLS license. He has 25 years of experience as a Texas real estate attorney and is Board Certified by the Texas Board of Legal Specialization in Commercial and Residential Real Estate law. Feel free to direct comments or questions to Mr. Brown at cb@hunterkelsey.com.