

Information when Applying for a Tax Foreclosure Hardship
with the Jackson County Treasurer

A property tax owner may request additional time to pay delinquent property taxes at the foreclosure hearing. If a hardship deferral is granted by the Treasurer or by the Judge, it does not abolish an obligation to pay property taxes. It may extend the time to pay. Interest and other fees established by the Property Tax Law (Public Act 206 of 1893 as amended) will still be added to the amount you owe until that amount is paid in full. Poverty Guidelines as established by the State of Michigan, Standard Allowance for Standard Credit Computation, Table A, of form MI-1040CR-7 (see below) are considered with the Application

The 2011 Poverty Guidelines for the 48 Contiguous States and the District of Columbia	
Persons in family	Poverty guideline
1	\$10,890
2	14,710
3	18,530
4	22,350
5	26,170
6	29,990
7	33,810
8	37,630
For families with more than 8 persons, add \$3,820 for each additional person.	

The link for the Poverty Guidelines is <http://aspe.hhs.gov/poverty/11poverty.shtml>

Other requirements are:

To be eligible to be considered for a financial hardship deferral, please answer the following:

- | | | | |
|----|---------------------------------------------------|-----|----|
| 1. | Are you the legal property owner of the property? | YES | NO |
| 2. | Do you live at the property address? | YES | NO |
| 3. | Is the property assessed as your homestead? | YES | NO |

(HOMESTEAD means you own and occupy the home as your principal residence)

HARDSHIP EXEMPTION APPLICATION

I _____, being the owner and resident of the property listed below, desire to apply for a Hardship under MCL211.78j of the Michigan General Property Act.

Property Description

Address _____ Parcel Tax ID# _____

Phone No. _____

Marital Status: Married _____ Single _____ Separated _____ Divorced _____ Widow _____ Widower _____

Age of Applicant _____

Did you apply for Homestead Property Tax Credit? (Form MI 1040CR) _____

How much was the credit? _____

Real Estate: Is home paid in full? _____

If not, what is the unpaid balance? _____

Name of the Mortgage Co _____ Monthly payments: _____

How long have you lived at this address? _____

Do you own, or are you buying other property? _____

If so, list below:

<u>Property Address</u>	<u>Property in the name of whom</u>	<u>Assessed Value</u>	<u>Amount and date of last taxes paid</u>

Gross Income from property _____

Name of Employer _____

List all Income from: Salaries, Social Security, Rents, Pension, Unemployment Compensation, Disability, Government Pensions, Dividends, Workman's Compensation, Union, Claims and Lawsuits, Alimony, Child Support, or any other source.

<u>Source of Income</u>	<u>Amount Monthly</u>

Bank Accounts and Savings: List all bank accounts owned by you or your spouse, also savings certificates, Postal Savings and Cash in deposit boxes, on hand, or on deposit in Credit Unions.

<u>Name of Bank, Savings & Loan, or Postal, Savings Bank, etc.</u>	<u>Amount on Deposit Now</u>	<u>Whose Name is Account in</u>	<u>Balance in Account</u>

List all Mortgages, Land Contracts etc owned by you or your spouse:

Current

Value

Dividends &

Interest Rec'd

Motor Vehicles In Household:

- 1. Make _____ Year _____ Monthly Payment _____ Balance _____
- 2. Make _____ Year _____ Monthly Payment _____ Balance _____
- 3. Make _____ Year _____ Monthly Payment _____ Balance _____

List below all persons living with you:

<u>Last Name</u>	<u>First Name</u>	<u>Age</u>	<u>What is their Relationship</u>	<u>Are they Working?</u>	<u>Monthly Earnings</u>	<u>Monthly House Contributions</u>
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Personal Debts: What do you owe?

<u>To Whom</u>	<u>For What</u>	<u>Date of Debt</u>	<u>Original Amount</u>	<u>Monthly Payment</u>	<u>Balance</u>
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Other Monthly Obligations and Debts: Include utilities, phone, garbage, cable TV, medicines, etc.

<u>To Whom</u>	<u>Amount</u>	<u>To Whom</u>	<u>Amount</u>
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Asset Listing: List all other assets owned or controlled by you and their value. For example: Boats, coin collections, art objects, antiques, silver, gold, etc.

If there is any further information that you would like to add, do so here: _____

NOTICE: Any willful misstatements or misrepresentations made on this form may constitute perjury which, under the law, is a felony punishable by fine or imprisonment.

NOTICE: A copy of your latest Federal Income Tax Return, State Income Tax Return, and your Homestead Property Tax Credit Claim **must be attached** as proof of income.

NOTE: DO NOT SIGN until witnessed by the Panel.

NOTE: You also have the option to appear before Judge Schmucker at the Foreclosure hearing scheduled on February 23, 2012 at 2:00 pm.

STATE OF MICHIGAN)
) ss.
COUNTY OF JACKSON)

The undersigned being duly sworn, deposes and says that the statements made in the foregoing application are true and that he/she has no money, income or property other than that mentioned herein.

Petitioner's Signatures _____

Subscribed and sworn to before me this _____ day of _____, 20_____.

Member of Show Cause Panel

**This application must be returned to the Jackson County Treasurers Office,
no later than 10:00 am, January 18, 2012.**

For Show Cause Panel Only

Disposition by Show Cause Panel: _____ Date: _____

_____ Approved _____ Denied

Show Cause Panel Signatures:

