

Month of mortgage/ insurance first payment													
	January	February	March	April	May	June	July	August	September	October	November	December	
Month property taxes / insurance payment is due	January	12/1*	2	3	4	5	6	7	8	9	10	11	12
	February	12	12/1*	2	3	4	5	6	7	8	9	10	11
	March	11	12	12/1*	2	3	4	5	6	7	8	9	10
	April	10	11	12	12/1*	2	3	4	5	6	7	8	9
	May	9	10	11	12	12/1*	2	3	4	5	6	7	8
	June	8	9	10	11	12	12/1*	2	3	4	5	6	7
	July	7	8	9	10	11	12	12/1*	2	3	4	5	6
	August	6	7	8	9	10	11	12	12/1*	2	3	4	5
	September	5	6	7	8	9	10	11	12	12/1*	2	3	4
	October	4	5	6	7	8	9	10	11	12	12/1*	2	3
	November	3	4	5	6	7	8	9	10	11	12	12/1*	2
	December	2	3	4	5	6	7	8	9	10	11	12	12/1*

*** 1 month cushion will be collected when the taxes are P.O.C. Taxes must be P.O.C. when the bill has been issued and is due within 30 days of closing.**

**States that require a one month cushion (ID & VT) subtract one month from chart above.
States that require a zero cushion (NV, ND, & NY) subtract two months from chart above.**