

SPECIAL MESSAGE TO PROPERTY OWNER

Property taxes are constitutionally capped at 1% of property values for homesteads (owner-occupied), 2% for other residential property and farmland, and 3% for all other property.

TAXPAYER AND PROPERTY INFORMATION

Taxpayer Name A1	Address A2	Date of Notice A3	Parcel Number A4	Taxing District A5
<i>Space reserved for county data purposes.</i>				

TABLE 1: SUMMARY OF YOUR TAXES

ASSESSED VALUE AND TAX SUMMARY	2012	2013
1a. Gross assessed value of homestead property	1A1	1A2
1b. Gross assessed value of other residential property and farmland	1B1	1B2
1c. Gross assessed value of all other property, including personal property	1C1	1C2
2. Equals total gross assessed value of property	1D1	1D2
2a. Minus deductions (see Table 5 below)	<u>1E1</u>	<u>1E2</u>
3. Equals subtotal of net assessed value of property	1F1	1F2
3a. Multiplied by your local tax rate	1G1	1G2
4. Equals gross tax liability (see Table 3 below)	1H1	1H2
4a. Minus local property tax credits	1I1	1I2
4b. Minus savings due to property tax cap (see Table 2 and footnotes below)	1J1	1J2
4c. Minus savings due to 65 years & older cap	1K1	1K2
5. Total property tax liability (See remittance coupon for total amount due)	1L1	1L2

Please see Table 4 for a summary of other charges to this property.

TABLE 2: PROPERTY TAX CAP INFORMATION

Property tax cap (1%, 2%, or 3% depending upon combination of property types) ¹	2A1	2A2
Adjustment to cap due to voter-approved projects and charges ²	2B1	2B2
Maximum tax that may be imposed under cap	2C1	2C2

TABLE 3: GROSS PROPERTY TAX DISTRIBUTION AMOUNTS APPLICABLE TO THIS PROPERTY

TAXING AUTHORITY	TAX RATE 2012	TAX RATE 2013	TAX AMOUNT 2012	TAX AMOUNT 2013	TAX DIFFERENCE 2012-2013	PERCENT DIFFERENCE
COUNTY	3A1	3A2	3A3	3A4	3A5	3A6
TOWNSHIP	3B1	3B2	3B3	3B4	3B5	3B6
SCHOOL DISTRICT	3C1	3C2	3C3	3C4	3C5	3C6
CITY	3D1	3D2	3D3	3D4	3D5	3D6
LIBRARY	3E1	3E2	3E3	3E4	3E5	3E6
TAX INCREMENT	3F1	3F2	3F3	3F4	3F5	3F6
SPECIAL DISTRICT	3G1	3G2	3G3	3G4	3G5	3G6
OTHER1	3H1	3H2	3H3	3H4	3H5	3H6
OTHER2	3I1	3I2	3I3	3I4	3I5	3I6
OTHER3	3J1	3J2	3J3	3J4	3J5	3J6
OTHER4	3K1	3K2	3K3	3K4	3K5	3K6
TOTAL	3L1	3L2	3L3	3L4	3L5	3L6

TABLE 4: OTHER CHARGES TO THIS PROPERTY

LEVYING AUTHORITY	2012	2013	% Change
A6	4A1	4A2	4A3
A7	4B1	4B2	4B3
A8	4C1	4C2	4C3
A9	4D1	4D2	4D3
A10	4E1	4E2	4E3
A11	4F1	4F2	4F3
TOTAL ADJUSTMENTS	4G1	4G2	4G3

TABLE 5: DEDUCTIONS APPLICABLE TO THIS PROPERTY³

TYPE OF DEDUCTION	2012	2013
A12	5A1	5A2
A13	5B1	5B2
A14	5C1	5C2
A15	5D1	5D2
A16	5E1	5E2
A17	5F1	5F2
TOTAL DEDUCTIONS	5G1	5G2

1. The property tax cap is calculated separately for each class of property owned by the taxpayer. It is possible, therefore, that you may receive credit for the tax cap on line 4b even if your net property tax bill is lower than this amount.
2. Charges not subject to the property tax caps include property tax levies approved by voters through a referendum. In Lake County and St. Joseph County, this line also reflects debt obligations incurred prior to the creation of the property tax caps. When added to the base property tax cap amount for your property, this creates the effective tax cap rate. For more information, see the back of this document.
3. If any circumstances have changed that would make you ineligible for a deduction that you have been granted per Table 5 of this tax bill, you must notify the county auditor. If such a change in circumstances has occurred and you have not notified the county auditor, the deduction will be disallowed and you will be liable for taxes and penalties on the amount deducted.

NOTICE OF PROPERTY TAX ASSESSMENTS

Name and Address of Taxpayer – The owner and mailing address of the owner of record as of the date of this notice.

Date of Notice/Due Date – Date that the property tax bill was mailed and the date by which payment must be made in order to avoid late charges.

Property Number (State/Local) – State mandated property number of the taxable real estate and the local parcel number, if applicable.

Taxing District – The number assigned by the Department of Local Government Finance to the taxing district in which this property is located.

TABLE 1: SUMMARY OF YOUR TAXES

Tax Summary Item – The amounts involved with calculating your real estate property taxes.

Taxes 2012 – The summary of calculations based on tax rates for taxes payable last year.

Taxes 2013 – The summary of calculations based on this year's tax rates.

Tax Relief Credits – Credits are determined annually and are used to reduce property tax bills applied to applicable properties in this table.

- **Local Property Tax Credits** – Relief credit as paid by the City/Town and/or County. Revenue generated by the local option income tax may be used to reduce property tax bills.
- **Over 65 Circuit Breaker Credit** – Credit for a calendar year if homestead qualifies and age, adjusted gross income, homestead assessed value, and other eligibility requirements are met. The credit caps the increase of the homestead property tax liability of credit recipient at two percent (2%).

TABLE 2: PROPERTY TAX CAP INFORMATION

Property Tax Cap – Property may not be taxed at a higher rate than prescribed by law, unless that rate is approved by voters. Those rates are 1% for homesteads, 2% for other residential property and farm land, and 3% for all other classes of property. When voters approve additional spending in a referendum, an **Adjustment to the Cap** is made to reflect the additional expense. This excess revenue is calculated as a separate rate and added to the cap rate. This new value is considered your effective property tax cap, or the **Maximum tax that may be imposed under the cap**. Taxpayers should note that the circuit breaker cap amount is the combined cap amount for all classes of property applicable to a parcel.

TABLE 3: GROSS PROPERTY TAX DISTRIBUTION AMOUNTS APPLICABLE TO THIS PROPERTY

Taxing Authority – The name of the unit levying the taxes.

Tax Rate 2012 – The tax rate per \$100 of assessed value for this property allocated to each taxing authority for 2012.

Tax Rate 2013 – The tax rate per \$100 of assessed value for this property allocated to each taxing authority for the current year.

Tax Amount 2012 – The amount of taxes for this property allocated to each taxing authority for 2012.

Tax Amount 2013 – The amount of taxes for this property allocated to each taxing authority for the current year.

Tax Difference 2012-2013 – The difference in dollars between current taxes and prior year taxes for each taxing authority.

Percent Difference – The percent change between last year's tax amount and this year's tax amount for each taxing authority.

TABLE 4: OTHER CHARGES TO THIS PROPERTY

Levying Authority – The type of additional charge added to your property tax bill such as sewer, ditch or other special assessment.

Amount 2012 – The total amount of other charges added to your tax bill in 2012.

Amount 2013 – The total amount of other charges added to your tax bill this year.

TABLE 5: DEDUCTIONS APPLICABLE TO THIS PROPERTY

Type of Deduction – No credit, deduction or exemption is automatic. All must be applied for with the appropriate office by the due date of the application for the benefit of the year prior to the year taxes are payable. Various restrictions apply. For more information, call the County Auditor at (____) ____-____ or visit http://www._____. Deductions/exemptions provided in this report include the following:

Type of Benefits – Deductions, credits and exemptions are determined annually and are applied to applicable properties.

- **Abatement** – Exemption for eligible properties where taxes have been lowered or eliminated, generally through the action of the City Council or County Council.
- **Blind/Disabled** – Deduction for blind or disabled. Must supply proof from a doctor or Social Security Awards letter.
- **Enterprise Zone** – Exemption for eligible properties located within a designated enterprise zone.
- **Geothermal** – Deduction for eligible properties using geothermal utilities.
- **Homestead Standard Deduction** – Deduction for owner-occupied primary residence.
- **Supplemental Standard Deduction** – Additional deduction for homesteads after the application of the Homestead Standard Deduction.
- **Mortgage** – Deduction for mortgaged property for eligible persons.
- **Nonprofit** – Exemption for eligible properties. See I.C. 6-1.1-10.
- **Over 65** – Deduction for individuals over 65 years of age; subject to income and assessed value limits.
- **Veterans** – Deduction for disabled veterans. Must supply proof of service, honorable discharge, and disability.

Amount 2012 – The amount deducted from your bill in 2012 for each benefit.

Amount 2013 – The amount deducted from your bill this year for each benefit.

Information on the valuation of your property and a copy of the property record card can be obtained from your Assessor or at http://www._____. To obtain a review of an assessment, the taxpayer must file an appeal not later than forty-five (45) days after the date of the required notice (Form 11). If the assessing official fails to send proper notice (Form 11) as required, the taxpayer's receipt of the tax bill resulting from the change of assessment serves as notice of the taxpayer's right to appeal. The appeal filed by a taxpayer must include: (1) the name of the taxpayer; (2) address and parcel or key number of the property; and (3) address and telephone number of the taxpayer (optional Form 130). The assessing official who receives an appeal filed by a taxpayer must: (1) immediately forward the notice to the county board; and (2) attempt to hold a preliminary informal meeting with the taxpayer to resolve as many issues as possible. Taxpayer may use the Correction of Error (Form 133) process to allege only objective errors with County Auditor (e.g., math error committed in computing A assessment). The taxpayer's right to appeal an assessment or petition for correction of error can be found at Indiana Code 6-1.1-15 (found at <http://www.in.gov/legislative/ic/code/title6/ar1.1/ch15.html>). For further instructions on filing an appeal or correction of error, contact your County Assessor at _____.

Please note that the appeal requires relevant evidence of the true tax value of the property as of March 1, 2012.

IF THERE ARE NO PRIOR DELINQUENCIES, A FIVE PERCENT (5%) PENALTY WILL BE ADDED IF THE INSTALLMENT OF THE TAX BILL IS PAID WITHIN THIRTY (30) DAYS AFTER THE DUE DATE. A TEN PERCENT (10%) PENALTY WILL BE ADDED IF AN INSTALLMENT OF THE TAX BILL IS NOT PAID WITHIN THIRTY (30) DAYS AFTER THE DUE DATE OR THERE ARE PRIOR DELINQUENCIES. NOTICE: THIS TAX BILL IS THE ONLY NOTICE YOU WILL RECIEVE FOR PAYMENT OF BOTH INSTALLMENTS FOR YOUR 2012 PAY 2013 TAXES.

SPRING INSTALLMENT - A

DELINQUENT AFTER:

PROPERTY NUMBER

SUMMARY OF CHARGES

LEGAL DESCRIPTION

TAX DUE FOR THIS INSTALLMENT:

NAME AND ADDRESS OF PROPERTY OWNER

OTHER CHARGES:

PENALTIES AND INTEREST:

PREPAYMENTS AND CREDITS:

**PAY THIS AMOUNT FOR
SPRING PAYMENT**

MAKE CHECKS PAYABLE TO: _____ COUNTY TREASURER. RETURN THIS PORTION WITH YOUR CHECK. IF RECEIPT IS REQUESTED, SEND WITH SELF ADDRESSED, STAMPED ENVELOPE.

Space reserved for county-specific information.

IF THERE ARE NO PRIOR DELINQUENCIES, A FIVE PERCENT (5%) PENALTY WILL BE ADDED IF THE INSTALLMENT OF THE TAX BILL IS PAID WITHIN THIRTY (30) DAYS AFTER THE DUE DATE. A TEN PERCENT (10%) PENALTY WILL BE ADDED IF AN INSTALLMENT OF THE TAX BILL IS NOT PAID WITHIN THIRTY (30) DAYS AFTER THE DUE DATE OR THERE ARE PRIOR DELINQUENCIES. NOTICE: THIS TAX BILL IS THE ONLY NOTICE YOU WILL RECIEVE FOR PAYMENT OF BOTH INSTALLMENTS FOR YOUR 2012 PAY 2013 TAXES.

FALL INSTALLMENT - B

DELINQUENT AFTER:

PROPERTY NUMBER

SUMMARY OF CHARGES

LEGAL DESCRIPTION

TAX DUE FOR THIS INSTALLMENT:

NAME AND ADDRESS OF PROPERTY OWNER

OTHER CHARGES:

PENALTIES AND INTEREST:

PREPAYMENTS AND CREDITS:

**PAY THIS AMOUNT FOR
FALL PAYMENT**

MAKE CHECKS PAYABLE TO: _____ COUNTY TREASURER. RETURN THIS PORTION WITH YOUR CHECK. IF RECEIPT IS REQUESTED, SEND WITH SELF ADDRESSED, STAMPED ENVELOPE.

TS-1 2013 Formatting and Calculation Instructions

Key Terms and Calculations

N.B.: For fields highlighted in gray, calculations must be done for each property class type, then totaled for the final value.

Type 1 Property	Homestead-eligible residential property	
Type 2 Property	Non-homestead residential property; long-term care facilities; farm land	
Type 3 Property	Property not classified as Type 1 or Type 2	
Alpha 1	Gross tax liability per installment for 2012	$((\text{net AV of property [for 2012]}/100) * (\text{local tax rate}))/2$ [rounded to 2 decimal places]
Alpha 2	Local PTRC amount for 2012	$\text{Alpha 1} * (\text{LPTRC rate}/100)$ [rounded to 2 decimal places]
Alpha 3	Local Homestead amount for 2012	$\text{Alpha 1} - \text{Alpha 2} * (\text{Local Homestead Rate}/100)$ [rounded to 2 decimal places]
Alpha 4	Local residential PTRC amount for 2012	$\text{Alpha 1} - \text{Alpha 2} * (\text{LRPTRC Rate}/100)$ [rounded to 2 decimal places]
Beta 1	Gross tax liability per installment for 2013	$((\text{net AV of property [for 2013]}/100) * (\text{local tax rate}))/2$ [rounded to 2 decimal places]
Beta 2	Local PTRC amount for 2013	$\text{Beta 1} * (\text{LPTRC rate}/100)$ [rounded to 2 decimal places]
Beta 3	Local Homestead amount for 2013	$\text{Beta 1} - \text{Beta 2} * (\text{Local Homestead Rate}/100)$ [rounded to 2 decimal places]
Beta 4	Local residential PTRC amount for 2013	$\text{Beta 1} - \text{Beta 2} * (\text{LRPTRC Rate}/100)$ [rounded to 2 decimal places]
Gamma 1	Type 1 Circuit Breaker for 2012	$(\text{Gross AV of type 1 property}) * (1/100)$
Gamma 2	Type 2 Circuit Breaker for 2012	$(\text{Gross AV of type 2 property}) * (2/100)$
Gamma 3	Type 3 Circuit Breaker for 2012	$(\text{Gross AV of type 3 property}) * (3/100)$
Delta 1	Type 1 Circuit Breaker for 2013	$(\text{Gross AV of type 1 property}) * (1/100)$
Delta 2	Type 2 Circuit Breaker for 2013	$(\text{Gross AV of type 2 property}) * (2/100)$
Delta 3	Type 3 Circuit Breaker for 2013	$(\text{Gross AV of type 3 property}) * (3/100)$
Epsilon 1		$(\text{Net AV of type 1 property}) * (\text{Gross exempt rate} - (\text{Gross exempt rate} * \text{LPTRC rate})) - ((\text{Gross exempt rate} - (\text{Gross exempt rate} * \text{LPTRC rate})) * \text{LRPTRC rate}))$
Epsilon 2	Cap Adjustment for Type 1	$(\text{Net AV of type 2 property}) * (\text{Gross exempt rate} - (\text{Gross exempt rate} * \text{LPTRC rate})) - (\text{Gross exempt rate} - (\text{Gross exempt rate} * \text{LPTRC rate})) * \text{LRPTRC rate}}$
Epsilon 3	Cap Adjustment for Type 2 Cap Adjustment for Type 3	$(\text{Net AV of type 3 property}) * (\text{Gross exempt rate} - (\text{Gross exempt rate} * \text{LPTRC rate}))$

Top of TS-1 Form

Item	Font	Calculation
STATE FORM 53569 (R4 /9-12) APPROVED BY STATE BOARD OF ACCOUNTS, 2012 TREASURER FORM TS-1A PRESCRIBED BY THE DEPARTMENT OF LOCAL GOVERNMENT FINANCE IC 6-1.1-22-8.1	Times New Roman 6, ALL CAPS	Label

Your property taxes are capped at 1% of property value for homesteads (owner-occupied), 2% for other residential property and farm land, and 3% for all other property.	Times New Roman 14, bold (Note footnote 1)	Label
TAXPAYER AND PROPERTY INFORMATION	Times New Roman 10, bold, ALL CAPS, dark bar width of page with white text, centered	Label
Taxpayer Name Address Date of Notice Parcel Number Taxing District	Times New Roman 8	Label
A1 A2 A3 A4 A5	Times New Roman 8	Complete name of property owner Address Date of notice State 18 digit property number State taxing district number

TABLE 1

TABLE 1: SUMMARY OF YOUR TAXES	Times New Roman 10, bold, ALL CAPS, dark bar width of page with white text, centered	Label
ASSESSED VALUE AND TAX SUMMARY	Times New Roman 7, bold, ALL CAPS	Label
2012 2013		
1a. Gross assessed value of homestead property	Times New Roman 10, indented from line above	Label
1b. Gross assessed value of other residential property and farmground	Times New Roman 10, indented from line above	Label
1c. Gross assessed value of all other property, including personal property	Times New Roman 10, indented from line above	Label
2. Equals total gross assessed value of property	Times New Roman 10, bold	Label
2a. Minus deductions (see Table 5 below)	Times New Roman 10, indented from line above, represented as a negative number	Label
3. Equals subtotal of net assessed value of property	Times New Roman 10, bold	Label
3a. Multiplied by your local tax rate	Times New Roman 10, indented from line above	Label
4. Equals gross tax liability (see Table 3 below)	Times New Roman 10, bold	Label

4a. Minus local property tax credits 4b. Minus savings due to property tax cap (see Table 2 and footnotes below)	Times New Roman 10, indented from line above	Label
4c. Minus savings due to 65 years & older cap	Times New Roman 10, indented from line above	Label
5. Total property tax liability (See remittance coupon for total amount due)	Times New Roman 10, bold	Label
Please see Table 4 for a summary of other charges to this property.	Times New Roman 7, bold, centered	Label
1A1	Times New Roman 10	Total gross assessed value for homestead property Gross assessed value of type 1 land [for 2012] + Gross assessed value of type 1 improvements [for 2012]
1B1	Times New Roman 10	Total gross assessed value residential/farmground Gross assessed value of type 2 land [for 2012] + Gross assessed value of type 2 improvements [for 2012]
1C1	Times New Roman 10	Total gross assessed value for other property Gross assessed value of type 3 land [for 2012] + Gross assessed value of type 3 improvements [for 2012]
1E1	Times New Roman 10, underlined	Sum of Deductions from Table 5 [Line 5G1]
1F1	Times New Roman 10, bold	Net AV of Property [for 2013] [1D1] - [5G1] (N.B. Not all deductions apply to each property type)
1G1	Times New Roman 10	Local tax rate Tax rate [for 2012][displayed in "00.0000" format]
1H1	Times New Roman 10, bold	Gross tax liability [for 2012] Gross tax liability per installment [Alpha 1]* 2
1I1	Times New Roman 10 (Note: Separate calculation required for Local residential property tax replacement credit (LRPTRC), if applicable.)	Total locally funded property tax credits [for 2012] (Local PTRC for 2012 [Alpha 2] + Local Homestead for 2012 [Alpha 3] + Local Res. PTRC for 2012 [Alpha 4])*2, represented as a negative number
1J1	Times New Roman 10	Total property tax cap [for 2012] requires an IF/THEN calculation IF (Gross tax liability + (Local tax credits)) > (Σ[Gamma] + Σ[Epsilon]), THEN (Σ[Gamma] + Σ[Epsilon]) - (Gross tax liability + (Local tax credits)), OTHERWISE, "\$0.00"

1K1	Times New Roman 10	Total 65 Plus cap requires an IF/THEN calculation IF not eligible, Then = "\$0.00" ELSE IF (((gross tax liability [for type 1 property]) – (Local relief [for type 1 property]) – (Cap [for type 1 property])) < (Total property tax liability [for type 1 property]*1.02), THEN = 0 ELSE (((gross tax liability [for type 1 property]) – (Local relief [for type 1 property]) – (Cap [for type 1 property])) - (Total property tax liability [for 2012]*1.02) represented as a negative number in parenthesis
1L1	Times New Roman 10, bold	Total property tax liability [for 2012] (((total gross tax liability [Line 1H1]) – (total local credits [Line 1I1]) – (total Cap [Line 1J1])) - (65 Plus Cap [Line 1K1])
1A2	Times New Roman 10	Total gross assessed value for homestead property Gross assessed value of type 1 land [for 2013] + Gross assessed value of type 1 improvements [for 2013]
1B2	Times New Roman 10	Total gross assessed value residential/farmground Gross assessed value of type 2 land [for 2013] + Gross assessed value of type 2 improvements [for 2013]
1C2	Times New Roman 10, bold	Total gross assessed value for other property Gross assessed value of type 3 land [for 2013] + Gross assessed value of type 3 improvements [for 2013]
1D1	Times New Roman 10, bold	Total Gross assessed value of property [for 2013] [1A2] + [1B2] + [1C2]
1E2	Times New Roman 10, indented from line above, underlined	Sum of Deductions from Table 5 [Line 5G2]
1F2	Times New Roman 10, bold	Net AV of Property [for 2013] [1D2] - [5G2] (N.B. Not all deductions apply to each property type)
1G2	Times New Roman 10	Local tax rate Tax rate [for 2013][displayed in "00.0000" format]
1H2	Times New Roman 10, bold	Gross tax liability [for 2013] Gross tax liability per installment [Beta 1]*2
1I2	Times New Roman 10	Total locally funded property tax credits [for 2013] (Local PTRC for 2013 [Beta 2] + Local Homestead for 2013 [Beta 3] + Local Res. PTRC for 2013 [Beta 4])*2, represented as a negative number
1J2	Times New Roman 10	Total property tax cap [for 2013] requires an IF/THEN calculation IF (Gross tax liability + (Local tax credits)) > (Σ[Delta] + Σ[Epsilon]), THEN (Σ[Delta] + Σ[Epsilon]) - (Gross tax liability + (Local tax credits)), OTHERWISE, "\$0.00"

1K2	Times New Roman 10	Total 65 Plus cap requires an IF/THEN calculation IF not eligible, Then = "\$0.00" ELSE IF (((gross tax liability [for type 1 property]) – (Local relief [for type 1 property]) – (Cap [for type 1 property])) < (Total property tax liability [for type 1 property]*1.02), THEN = 0 ELSE (((gross tax liability [for type 1 property]) – (Local relief [for type 1 property]) – (Cap [for type 1 property]))) - (Total property tax liability [for 2013]*1.02) represented as a negative number
1L2	Times New Roman 10, bold	Total property tax liability [for 2013] (((gross tax liability [Line 1H2]) – (total local credits [Line 1I2]) – (Cap [Line 1J2])) - (65 Plus Cap [Line 1K2])

TABLE 2

TABLE 2: PROPERTY TAX CAP INFORMATION	Times New Roman 10, bold, ALL CAPS, dark bar width of page with white text, centered	Label
Property tax cap (1%, 2%, or 3%, depending upon combination of property types) ¹	Times New Roman 10 (Note footnote 2)	Label
Adjustment to cap due to voter-approved projects and charges ²	Times New Roman 10 (Note footnote 3)	Label
Maximum tax that may be imposed under cap	Times New Roman 10, bold	Label
2A1	Times New Roman 10	2012 property tax cap [Gamma 1] + [Gamma 2] + [Gamma 3]
2B1	Times New Roman 10	2012 Cap Adjustment [Epsilon 1] + [Epsilon 2] + [Epsilon 3]
2C1	Times New Roman 10, bold	2012 Effective Cap (Total 2012 Property tax cap [2A1]) + (Total 2012 Cap Adjustment [2B1])
2A2	Times New Roman 10	2013 property tax cap [Delta 1] + [Delta 2] + [Delta 3]
2B2	Times New Roman 10	2013 Cap Adjustment [Epsilon 1] + [Epsilon 2] + [Epsilon 3]
2C2	Times New Roman 10, bold	2013 Effective Cap (Total 2013 Property tax cap [2A2]) + (Total 2013 Cap Adjustment [2B2])

TABLE 3

TABLE 3: GROSS PROPERTY TAX DISTRIBUTION AMOUNTS APPLICABLE TO THIS PROPERTY	Times New Roman 10, bold, ALL CAPS, dark bar width of page with white text, centered	Label
TAXING AUTHORITY	Times New Roman 7, bold, ALL CAPS	Label
TAX RATE 2012	Times New Roman 7, bold, ALL CAPS	Label
TAX RATE 2013		
TAX AMOUNT 2012	Times New Roman 7, bold, ALL CAPS	Label
TAX AMOUNT 2013		
TAX DIFFERENCE 2012-2013	Times New Roman 7, bold, ALL CAPS	Label
PERCENT DIFFERENCE		
STATE	Times New Roman 8, ALL CAPS,	Label
COUNTY	Times New Roman 8, ALL CAPS	Label
TOWNSHIP	Times New Roman 8, ALL CAPS	Label
SCHOOL DISTRICT	Times New Roman 8, ALL CAPS	Label
CITY/TOWN	Times New Roman 8, ALL CAPS	Label
LIBRARY	Times New Roman 8, ALL CAPS	Label
TAX INCREMENT	Times New Roman 8, ALL CAPS	Label
SPECIAL DISTRICT	Times New Roman 8, ALL CAPS	Label
OTHER1	Times New Roman 8, ALL CAPS	Label
OTHER2	Times New Roman 8, ALL CAPS	Label
OTHER3	Times New Roman 8, ALL CAPS	Label
OTHER4	Times New Roman 8, ALL CAPS	Label
TOTAL	Times New Roman 8, ALL CAPS, bold	Label
3A1	Times New Roman 8, four decimal places	[2012 County Gross Tax Rate]
3B1	Times New Roman 8, four decimal places	[2012 Township Gross Tax Rate]
3C1	Times New Roman 8, four decimal places	[2012 School District Gross Tax Rate]
3D1	Times New Roman 8, four decimal places	[2012 City/Town Gross Tax Rate]
3E1	Times New Roman 8, four decimal places	[2012 Library Gross Tax Rate]
3F1	Times New Roman 8, four decimal places	[2012 Tax Increment Gross Tax Rate]
3G1	Times New Roman 8, four decimal places	[2012 Special District Gross Tax Rate]
3H1	Times New Roman 8, four decimal places	[2012 Other1 Gross Tax Rate]
3I1	Times New Roman 8, four decimal places	[2012 Other2 Gross Tax Rate]

3J1	Times New Roman 8, four decimal places	[2012 Other3 Gross Tax Rate]
3K1	Times New Roman 8, four decimal places	[2012 Other4 Gross Tax Rate]
3L1	Times New Roman 8, four decimal places	2012 Total Gross Tax Rate Sum of Tax Rate 2012 Column (Lines 3A1:3K1)
3A2	Times New Roman 8, four decimal places	[2013 County Gross Tax Rate]
3B2	Times New Roman 8, four decimal places	[2013 Township Gross Tax Rate]
3C2	Times New Roman 8, four decimal places	[2013 School District Gross Tax Rate]
3D2	Times New Roman 8, four decimal places	[2013 City/Town Gross Tax Rate]
3E2	Times New Roman 8, four decimal places	[2013 Library Gross Tax Rate]
3F2	Times New Roman 8, four decimal places	[2013 Tax Increment Gross Tax Rate]
3G2	Times New Roman 8, four decimal places	[2013 Special District Gross Tax Rate]
3H2	Times New Roman 8, four decimal places	[2013 Other1 Gross Tax Rate]
3I2	Times New Roman 8, four decimal places	[2013 Other2 Gross Tax Rate]
3J2	Times New Roman 8, four decimal places	[2013 Other3 Gross Tax Rate]
3K2	Times New Roman 8, four decimal places	[2013 Other4 Gross Tax Rate]
3L2	Times New Roman 8, four decimal places	2013 Total Gross Tax Rate Sum of Tax Rate 2013 Column (Lines 3A2:3K2)
3A3	Times New Roman 8, displayed as currency	2012 County Gross Tax ((Net AV [for 2012]/100)*County rate [for 2012])
3B3	Times New Roman 8, displayed as currency	2012 Township Gross Tax ((Net AV [for 2012]/100)*Township rate [for 2012])
3C3	Times New Roman 8, displayed as currency	2012 School District Gross Tax ((Net AV [for 2012]/100)*School rate [for 2012])
3D3	Times New Roman 8, displayed as currency	2012 City/Town Gross Tax ((Net AV [for 2012]/100)*City/Town rate [for 2012])
3E3	Times New Roman 8, displayed as currency	2012 Library Gross Tax ((Net AV [for 2012]/100)*Library rate [for 2012])
3F3	Times New Roman 8, displayed as currency	2012 Tax Increment Gross Tax ((Net AV [for 2012]/100)*Tax Increment rate [for 2012])
3G3	Times New Roman 8, displayed as currency	2012 Special District Gross Tax ((Net AV [for 2012]/100)*Special District rate [for 2012])
3H3	Times New Roman 8, displayed as currency	2012 Other1 Gross Tax ((Net AV [for 2012]/100)*Other1 rate [for 2012])
3I3	Times New Roman 8, displayed as currency	2012 Other2 Gross Tax ((Net AV [for 2012]/100)*Other2 rate [for 2012])

3J3	Times New Roman 8, displayed as currency	2012 Other3 Gross Tax ((Net AV [for 2012]/100)*Other3 rate [for 2012])
3K3	Times New Roman 8, displayed as currency	2012 Other4 Gross Tax ((Net AV [for 2012]/100)*Other4 rate [for 2012])
3L3	Times New Roman 8, displayed as currency	2012 Total Gross Tax Sum of Tax 2012 Column (Lines 3A3:3K3)
3A4	Times New Roman 8, displayed as currency	2013 County Gross Tax ((Net AV [for 2013]/100)*County rate [for 2013])
3B4	Times New Roman 8, displayed as currency	2013 Township Gross Tax ((Net AV [for 2013]/100)*Township rate [for 2013])
3C3	Times New Roman 8, displayed as currency	2013 School District Gross Tax ((Net AV [for 2013]/100)*School rate [for 2013])
3D4	Times New Roman 8, displayed as currency	2013 City/Town Gross Tax ((Net AV [for 2013]/100)*City/Town rate [for 2013])
3E4	Times New Roman 8, displayed as currency	2013 Library Gross Tax ((Net AV [for 2013]/100)*Library rate [for 2013])
3F4	Times New Roman 8, displayed as currency	2013 Tax Increment Gross Tax ((Net AV [for 2013]/100)*Tax Increment rate [for 2013])
3G4	Times New Roman 8, displayed as currency	2013 Special District Gross Tax ((Net AV [for 2013]/100)*Specal District rate [for 2013])
3H4	Times New Roman 8, displayed as currency	2013 Other1 Gross Tax ((Net AV [for 2013]/100)*Other1 rate [for 2013])
3I4	Times New Roman 8, displayed as currency	2013 Other2 Gross Tax ((Net AV [for 2013]/100)*Other2 rate [for 2013])
3J4	Times New Roman 8, displayed as currency	2013 Other3 Gross Tax ((Net AV [for 2013]/100)*Other3 rate [for 2013])
3K4	Times New Roman 8, displayed as currency	2013 Other4 Gross Tax ((Net AV [for 2013]/100)*Other4 rate [for 2013])
3L4	Times New Roman 8, displayed as currency	2013 Total Gross Tax Sum of Tax 2013 Column (Lines 3A4:3K4)
3A5	Times New Roman 8, displayed as currency, negative values in parenthesis	County Tax Difference 2012-2013 (Line 3A4 - Line 3A3)
3B5	Times New Roman 8, displayed as currency, negative values in parenthesis	Township Tax Difference 2012-2013 (Line 3B4 - Line 3B3)
3C5	Times New Roman 8, displayed as currency, negative values in parenthesis	School District Difference 2012-2013 (Line 3C4 - Line 3C3)
3D5	Times New Roman 8, displayed as currency, negative values in parenthesis	City/Town Tax Difference 2012-2013 (Line 3D4 - Line 3D3)

3E5	Times New Roman 8, displayed as currency, negative values in parenthesis	Library Tax Difference 2012-2013 (Line 3E4 - Line 3E3)
3F5	Times New Roman 8, displayed as currency, negative values in parenthesis	Tax Increment Tax Difference 2012-2013 (Line 3F4 - Line 3F3)
3G5	Times New Roman 8, displayed as currency, negative values in parenthesis	Special District Tax Difference 2012-2013 (Line 3G4 - Line 3G3)
3H5	Times New Roman 8, displayed as currency, negative values in parenthesis	Other1 Tax Difference 2012-2013 (Line 3H4 - Line 3H3)
3I5	Times New Roman 8, displayed as currency, negative values in parenthesis	Other2 Tax Difference 2012-2013 (Line 3I4 - Line 3I3)
3J5	Times New Roman 8, displayed as currency, negative values in parenthesis	Other3 Tax Difference 2012-2013 (Line 3J4 - Line 3J3)
3K5	Times New Roman 8, displayed as currency, negative values in parenthesis	Other4 Tax Difference 2012-2013 (Line 3K4 - Line 3K3)
3L5	Times New Roman 8, displayed as currency, negative values in parenthesis	Total Tax Difference 2012-2013 (Line 3L4 - Line 3L3)
3A6	Times New Roman 8, negative values in parenthesis	County Tax Percent Difference 2012-2013 ([Line 3A5] / [Line 3A3])
3B6	Times New Roman 8, negative values in parenthesis	Township Tax Percent Difference 2012-2013 ([Line 3B5] / [Line 3B3])
3C6	Times New Roman 8, negative values in parenthesis	School District Tax Percent Difference 2012-2013 ([Line 3C5] / [Line 3C3])
3D6	Times New Roman 8, negative values in parenthesis	City/Town Tax Percent Difference 2012-2013 ([Line 3D5] / [Line 3D3])
3E6	Times New Roman 8, negative values in parenthesis	Library Tax Percent Difference 2012-2013 ([Line 3E5] / [Line 3E3])
3F6	Times New Roman 8, negative values in parenthesis	Tax Increment Tax Percent Difference 2012-2013 ([Line 3F5] / [Line 3F3])
3G6	Times New Roman 8, negative values in parenthesis	Special Tax Percent Difference 2012-2013 ([Line 3G5] / [Line 3G3])
3H6	Times New Roman 8, negative values in parenthesis	Other1 Tax Percent Difference 2012-2013 ([Line 3H5] / [Line 3H3])
3I6	Times New Roman 8, negative values in parenthesis	Other2 Tax Percent Difference 2012-2013 ([Line 3I5] / [Line 3I3])
3J6	Times New Roman 8, negative values in parenthesis	Other3 Tax Percent Difference 2012-2013 ([Line 3J5] / [Line 3J3])
3K6	Times New Roman 8, negative values in parenthesis	Other4 Tax Percent Difference 2012-2013 ([Line 3K5] / [Line 3K3])
3L6	Times New Roman 8, negative values in parenthesis	Total Tax Percent Difference 2012-2013 ([Line 3L5] / [Line 3L3])

TABLE 4

TABLE 4: OTHER CHARGES/ADJUSTMENTS TO THIS PROPERTY	Times New Roman 7, bold, ALL CAPS, dark bar to half of page with white text, centered	Label
<u>LEVYING AUTHORITY</u> 2012 2013 % Change	Times New Roman 7, underlined, ALL CAPS	Label
A6	Times New Roman 7	Name of Levying Agency 1
A7	Times New Roman 7	Name of Levying Agency 2
A8	Times New Roman 7	Name of Levying Agency 3
A9	Times New Roman 7	Name of Levying Agency 4
A10	Times New Roman 7	Name of Levying Agency 5
A11	Times New Roman 7	Name of Levying Agency 6
4A1	Times New Roman 7, Displayed as currency	Amount of levy for 2012 for Agency 1
4B1	Times New Roman 7, Displayed as currency	Amount of levy for 2012 for Agency 2
4C1	Times New Roman 7, Displayed as currency	Amount of levy for 2012 for Agency 3
4D1	Times New Roman 7, Displayed as currency	Amount of levy for 2012 for Agency 4
4E1	Times New Roman 7, Displayed as currency	Amount of levy for 2012 for Agency 5
4F1	Times New Roman 7, Displayed as currency	Amount of levy for 2012 for Agency 6
4G1	Times New Roman 7, Displayed as currency	Total 2012 Other Charges Sum of Total 2012 Column (Lines 4A1:4F1)
4A2	Times New Roman 7, Displayed as currency	Amount of levy for 2013 for Agency 1
4B2	Times New Roman 7, Displayed as currency	Amount of levy for 2013 for Agency 2
4C2	Times New Roman 7, Displayed as currency	Amount of levy for 2013 for Agency 3
4D2	Times New Roman 7, Displayed as currency	Amount of levy for 2013 for Agency 4
4E2	Times New Roman 7, Displayed as currency	Amount of levy for 2013 for Agency 5
4F2	Times New Roman 7, Displayed as currency	Amount of levy for 2013 for Agency 6
4G2	Times New Roman 7, Displayed as currency	Total 2013 Other Charges Sum of Total 2013 Column (Lines 4A2:4F2)
4A3	Times New Roman 7, negative values in parenthesis	Agency 1 Percent Difference 2012-2013 ([Line 5A2] - [Line 5A1])/([Line 5A1])

4B3	Times New Roman 7, negative values in parenthesis	Agency 2 Percent Difference 2012-2013 ([Line 5B2] - [Line 5B1])/(Line 5B1)
4C3	Times New Roman 7, negative values in parenthesis	Agency 3 Percent Difference 2012-2013 ([Line 5C2] - [Line 5C1])/(Line 5C1)
4D3	Times New Roman 7, negative values in parenthesis	Agency 4 Percent Difference 2012-2013 ([Line 5D2] - [Line 5D1])/(Line 5D1)
4E3	Times New Roman 7, negative values in parenthesis	Agency 5 Percent Difference 2012-2013 ([Line 5E2] - [Line 5E1])/(Line 5E1)
4F3	Times New Roman 7, negative values in parenthesis	Agency 6 Percent Difference 2012-2013 ([Line 5F2] - [Line 5F1])/(Line 5F1)
4G3	Times New Roman 7, negative values in parenthesis	Total Percent Difference 2012-2013 ([Line 5G2] - [Line 5G1])/(Line 5G1)
TABLE 5		
TABLE 5: DEDUCTIONS APPLICABLE TO THIS PROPERTY ³		
<u>TYPE OF DEDUCTION</u>	Times New Roman 9, underlined, ALL CAPS	Label
<u>2012</u>	Times New Roman 9, underlined, ALL CAPS	Label
<u>2013</u>	Times New Roman 9, underlined, ALL CAPS	Label

1. The property tax cap is calculated separately for each class of property owned by the taxpayer. It is possible, therefore, that you may receive credit for the tax cap on line 4b even if your net property tax bill is lower than this amount.	Times New Roman 5	Label
2. Charges not subject to the property tax cap include property tax levies approved by voters through a referendum. In Lake County and St. Joseph County, this line also reflects debt obligations incurred prior to the creation of the property tax caps. When added to the base property tax cap amount for your property, this creates the effective tax cap rate. For more information, see the back of this document.		Label
3. If any circumstances have changed that would make you ineligible for a deduction that you have been granted per Table 5 of this tax bill, you must notify the county auditor. If such a change in circumstances has occurred and you have not notified the county auditor, the deduction will be disallowed and you will be liable for taxes and penalties on the amount deducted.	Times New Roman 5	Label
		Name of Deduction 1
A13	Times New Roman 7	Name of Deduction 2
A14	Times New Roman 7	Name of Deduction 3
A15	Times New Roman 7	Name of Deduction 4
A16	Times New Roman 7	Name of Deduction 5
A17	Times New Roman 7	Name of Deduction 6

5A1	Times New Roman 7, Displayed as currency, rounded to whole number	Amount for Deduction 1 for 2012
5B1	Times New Roman 7, Displayed as currency, rounded to whole number	Amount for Deduction 2 for 2012
5C1	Times New Roman 7, Displayed as currency, rounded to whole number	Amount for Deduction 3 for 2012
5D1	Times New Roman 7, Displayed as currency, rounded to whole number	Amount for Deduction 4 for 2012
5E1	Times New Roman 7, Displayed as currency, rounded to whole number	Amount for Deduction 5 for 2012
5F1	Times New Roman 7, Displayed as currency, rounded to whole number	Amount for Deduction 6 for 2012
5G1	Times New Roman 7, Displayed as currency, rounded to whole number	Total 2012 Deductions Sum of Total 2012 Column (Lines 5A1:5F1)
5A2	Times New Roman 7, Displayed as currency, rounded to whole number	Amount for Deduction 1 for 2013
5B2	Times New Roman 7, Displayed as currency, rounded to whole number	Amount for Deduction 2 for 2013
5C2	Times New Roman 7, Displayed as currency, rounded to whole number	Amount for Deduction 3 for 2013
5D2	Times New Roman 7, Displayed as currency, rounded to whole number	Amount for Deduction 4 for 2013
5E2	Times New Roman 7, Displayed as currency, rounded to whole number	Amount for Deduction 5 for 2013
5F2	Times New Roman 7, Displayed as currency, rounded to whole number	Amount for Deduction 6 for 2013
5G2	Times New Roman 7, Displayed as currency, rounded to whole number	Total 2013 Deduction Sum of Total 2013 Column (Lines 5A2:5F2)