



PROPERTY TAX LOAN ADVISORY BULLETIN

Delivery of Sworn Document to Mortgagee and Mortgage Servicer

This bulletin explains which parties must receive a copy of the homeowner's sworn document for a property tax loan. Under Section 32.06(a-1) of the Texas Tax Code, when a homeowner obtains a property tax loan, the homeowner must send a sworn document to the taxing authority. This document must authorize the property tax lender to pay off the homeowner's delinquent taxes, and it must include a description of the property.

Under Section 32.06(b-1), this sworn document must be sent to certain lienholders and mortgage servicers:

“(b-1) Not later than the 10th business day after the date the certified statement is received by the transferee, the transferee shall send by certified mail a copy of the sworn document described by Subsection (a-1) to any mortgage servicer and to each holder of a recorded first lien encumbering the property. The copy must be sent, as applicable, to the address shown on the most recent payment invoice, statement, or payment coupon provided by the mortgage servicer to the property owner, or the address of the holder of a recorded first lien as shown in the real property records.”

In order to comply with 32.06(b-1), the transferee must send the sworn document to both the first lienholder and the mortgage servicer by certified mail, unless there is no mortgage servicer for the property.

The sworn document must be delivered to the address of each holder of a recorded first lien as shown in the real property records. The document must be delivered to the mortgage servicer using the address provided to the property owner on the most recent payment invoice, payment statement, or payment coupon.