

Cumberland Fire District

3502 Mendon Road Cumberland, RI 02864

Tax Collection Office 401.658.1921

Fax: 401.658.2198

taxes@cumberlandfire.org

REQUEST FOR CERTIFICATE UNDER 44-7-11 OF THE GENERAL LAWS OF RHODE ISLAND 1956

PLEASE FILL OUT COMPLETELY TO AVOID DELAYS IN RECEIVING COMPLETED CERTIFICATE

Is this a foreclosure property? Yes _____ No _____

Has this property been foreclosed at auction? Yes _____ No _____

Is this a rental property? Yes _____ No _____

Please circle if applicable: Refinance or Sale

Name of Taxpayer/Current Owner: _____

Property Location/ Street Address: _____

Assessor's Plat: _____ Lot: _____ Condo/Unit # _____

New Owner (if applicable): _____

Mailing Address of New Owner (or SAME): _____

Estimated Closing date: _____

Cost for municipal lien certificate is \$25.00, applied PER LOT. Multiple parcels or lots can be included on a single request. Payment must cover the total request or completion of MLC will be delayed.

Send to: **Cumberland Fire District, Attn: Tax Collector, 3502 Mendon Rd, Cumberland, RI 02864**

For original, signed copy of completed MLC, please include a self-addressed, stamped envelope.

Requested by and Return to:

Name: _____

Date: _____

Agency/Office: _____

Check: _____

Address: _____

Phone # _____ Fax # _____

This lien certification covers only the financial obligation to Cumberland Fire District against requested parcel. No other information is included on this form. Cumberland Fire is not a municipal division of the Town of Cumberland. Separate requests must be submitted to Town and Fire District. Please allow 5 business days for completion.

Mission Statement

The mission of the Cumberland Fire District is to provide exceptional public safety services in a safe, compassionate, cost effective and professional manner.

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To prevent erroneous information being used in the refinancing or selling of properties, Cumberland Fire enforces NON-VERBAL policies relating to tax account information.

- Tax Collector will mail, email, or fax an account summary to any property owner.
- Bank/escrow servicing companies that subscribe to our online tax database can access information at <http://www.opaldata.net/OnlineTax/>. Servicing company employees should speak with a supervisor or company contact to determine log-in credentials. Example of access to this tax database: Corelogic, Lereta.
- If you are inquiring about a new property you are servicing and have obtained a copy of the tax bill and just want to know if the fire tax was paid, Cumberland Fire District can identify, yes or no, if payment has been made. We cannot verbally quote specific dollar amounts. We will not give verbal information regarding payments or totals due if there is a delinquency on the account.
- Banks, realtors, and attorneys must complete a Municipal Lien certificate request. If a Municipal Lien Certificate has been produced and the attorney's office is requesting an update of information, Cumberland Fire District will provide requesting authority with an updated summary within 30 days of fulfillment of their initial request. Example: when new tax bills are generated during the month of June, request an update to recent certificate via phone or email.
- If a request is for TWO or more parcels, please include the full plat/lot for all. Fee for MLC is applied PER LOT. Multiple parcels or lots can be included on a single request. Payment must cover the total request or completion of MLC will be delayed.
- Checks must be made out to CUMBERLAND FIRE DISTRICT. Checks made out incorrectly, or for the wrong amount, will delay processing of MLC.
- Original, signed copy of certificate will be mailed to requesting authority once payment has been received. Provide contact information such as email address or fax number if you would like to receive copy of MLC more quickly.
- A completed Fire District MLC indicates the financial obligation of homeowner of record. Tax debt recently sold at public auction is no longer an obligation to Cumberland Fire District and total will not be included on certificate. If it is believed that any previous tax debt was sold, the requesting authority is responsible to contact Attorney Michelle D. Baker, 1420 Mendon Rd. Cumberland, RI, for redemption information and totals.

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FIRE TAX PAYMENT INFORMATION

- Checks must be made payable to CUMBERLAND FIRE DISTRICT in U.S. Dollars drawn on a U.S. Bank. Any check made payable to the Town of Cumberland or previous town fire dept. institutions will be returned. Any checks not honored by the bank will be charged a service fee of \$30.00.
- All bills issued in June are for the fiscal year beginning July 1st of the current year through June 30th of the following year. A past due balance from prior years is included in the first quarter payment.
 - Quarterly fire tax payment due dates are July 15th, October 15th, January 15th, and April 15th.
- To prevent erroneous information from being used in refinancing of or the selling of properties, Cumberland Fire District enforces a NON-VERBAL policy on the dissemination of tax account information to any third party.
- Payment of no less than one quarter of the tax bill is due by July 15th. Should no payment be made or received by 20th, the full total of tax bill becomes due immediately. Delinquent fire tax accounts accrue interest daily starting July 20th, at 14% per annum.
- Accounts delinquent six months are referred to our attorney for tax sale at public auction. These referred accounts are charged an initial fee up to \$125. Further fees relating to preparation of tax sale will accrue according to a strict schedule determined between Cumberland Fire District and tax attorney. Residents with delinquent tax balance will receive 1 (one) notification that past due accounts are due in full before tax sale fees are applied.
- It is the responsibility of the property owner to make sure all taxes are paid whether a tax bill has been received (see below for the Rhode Island General Law)

TITLE 44 Taxation CHAPTER 44-7 Collection of Taxes Generally SECTION 44-7-7

§ 44-7-7 Notice by collector to taxpayer of amount of tax.

The collector, after receiving a tax list and warrant, shall immediately, at the expense of the city or town, send notice to each person assessed of the amount of his or her tax. The notice shall be mailed postpaid and directed to the address on file in the office of the city or town treasurer or the assessors of taxes.

Failure by the collector to send or failure by the taxpayer to receive a notice shall not excuse the nonpayment of the tax or affect its validity or any proceedings for the collection of the tax.

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