

Cumberland Fire District

3502 Mendon Rd. Cumberland, RI 02864

Office of Tax Collection

Phone 401.658.1921 Fax 401.658.2198

tax@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 CERTIFICATE

Is this a foreclosure property? Yes _____ No _____

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

Please circle applicable: Refinance or Sale

Estimated Closing date: _____

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): _____

Cost for municipal lien certificates is \$25.00, applied PER LOT. Multiple parcels or lots can be included on a single request. Payment must cover the all requested lots or the completion of your 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 to be returned, 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 MLC form. Cumberland Fire is not a division of the Town of Cumberland. Separate certificate requests must be submitted to Town and Fire District for status of taxes.

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.
- Banks/escrow servicing companies that subscribe to OpalData/VGSI taxation databases can access information at <https://tax.vgsi.com/etax/auth/Login>. 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 property newly serviced by your institution 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.

- 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.
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- If a request is for TWO or more lots, please include the full plat/lot for all required. 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 certificate will be delayed.
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- All payments for requests must be payable to CUMBERLAND FIRE DISTRICT. Checks made out incorrectly, or for the wrong amount, will delay processing of certificate.
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- 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. Certificates are valid for recording for sixty days demonstrating account status as of date created. Delinquent tax accounts are subject to additional penalty. Contact Office of Tax Collection for an update prior to closing.
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- 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 other institutions will be returned. Any checks not honored by the bank will be charged a service fee of \$35.00.

All bills issued in June are for the fiscal year beginning July 1st of the current year through June 30th of the

- following year and due by July 15th. A past due balance from prior years would be included on the face of the bill and due in the first quarter payment.
 - Optional payment method: Quarterly fire tax payment due dates are July 15th, October 15th, January 15th, and April 15th during the fiscal year covered.
- Payment of no less than one quarter of the tax bill is due by July 15th. Should no payment be made or received, the full total of tax bill becomes due immediately. Delinquent fire tax accounts accrue interest daily starting July 23rd, 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 of \$75 for the first lot, \$25 for additional lots. 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)
- To prevent erroneous information from being used in the any refinance or sale of property within the Town of Cumberland, the Cumberland Fire District enforces a NON-VERBAL policy on the dissemination of tax account information to any third party.

Title 44 Taxation Chapter 44-7 Collection of Taxes Generally Section 44-7-7 and 44-7-11

§ 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.

§44-7-11 Collectors to furnish statements of liens: The collector of taxes for any city, town, or fire district shall, on written application by any person, and within five (5) days thereafter, excluding Saturdays, Sundays, and holidays, furnish to the applicant a single certificate of all taxes and other assessments, including water rates and charges, which at the time constitute liens on the parcel of real estate specified in the application and are payable on account of the real estate. The certificate shall be itemized and shall show the amounts payable on account of all taxes and assessments, rates, fees and charges, so far as the amounts are fixed and ascertained, and if the amounts are not then ascertainable, it shall be expressed in the certificate. A certificate issued under this section shall not affect the obligation of any person liable for the payment of any tax, assessment, rate, fee, or charge.

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