



331 Main St. P.O. Box 310, Deseronto, ON K0K 1X0

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Pre-Authorized Payment Plan Application

Tax Roll Number:

Water & Sewer Account Number:

I/We authorize the Town of Deseronto to debit my/our bank account for all property taxes payable and/or water and sewer services to the Town of Deseronto, as requested below. The treatment of each payment shall be the same as if I/we had personally issued a cheque authorizing payment and to debit this amount from my/our account.

New charges such as supplementary and omitted assessments (for improvements or new construction) or outstanding charges added to the tax roll throughout the year are not included in the plan. All supplementary tax notices must be paid for as they become due. **Outstanding balances must be paid in full prior to being enrolled in the pre-authorized payment plan.**

PRE-AUTHORIZED PLAN - Please select which plan (s) you would like to enroll for

- Taxes—Four (4) regular tax installments (debited on installment due dates) February, April, June and August

OR

- Taxes—Twelve (12) monthly payments (debited on the 30th day of each month)
- Water and Sewer— (6) bi-monthly payments (debited on the due date of each water and sewer bill)
- I/We have attached a personal voided cheque (any account that requires two signatures must have the same on this application form)

I/We acknowledge that CANCELLATION of this plan must be given in writing by myself or an agent acting on my behalf 15 days prior to the next withdrawal date.

NAME(S): _____

PROPERTY ADDRESS: _____

TELEPHONE: _____

START DATE OF MONTHLY PAP: _____

SIGNATURE: _____ **DATE:** _____

SIGNATURE: _____ **DATE:** _____

Pre-Authorized Payment Plan

What are the benefits?

As a resident you will no longer have to worry about missed due dates or late payment charges. Your payments will be automatically deducted from your bank account and will be recorded by your bank (or other financial institution) on your account statements. In the event of a postal disruption, illness or if you are away on vacation, your payments will automatically be made. All you will have to do is update your bankbook!

Monthly tax payments allow for easier budgeting, eliminating the need to pay your annual taxes in four larger amounts. You will also save on postal charges. It's all automatic; once you are enrolled in the plan, you do not have to reapply for subsequent years.

Am I eligible?

You are eligible to enroll in this plan if your account is fully paid. If your account is not up-to-date, the amount owing must be paid prior to enrollment.

How much will my monthly payment be? Will it change?

For Taxes: You will be notified in writing of the amount of your monthly payment in January and again in July. Your tax payment amount from January through to June will be based on the tax rate for the previous year. Your payments from June through to December will be adjusted should there be any change to the tax rate for the current year.

For Water and Sewer: The total amount of your bi-monthly bill will be deducted on the due date.

What if I miss a payment?

If more than one monthly payment in a year is dishonoured by your bank for any reason, your enrollment in the plan may be cancelled and your tax account will revert to the regular payment billing system. Your account will be subject to the standard penalty and interest charges and collection procedures. A service fee will be applied to your account in response to the dishonoured payment. However, you may reapply for enrolment after a period of one year in good standing.

Can I withdraw from the plan?

Yes. You can withdraw from the plan at any time by notifying the Town of Deseronto, in writing, of your decision. Your account will revert to the regular payment billing system. Your request must be received at least fifteen business days prior to the next scheduled due date.

What if I sell my property?

Simply notify the office in writing as soon as possible, stating the closing date of the sale/move date and the date the last payment should be withdrawn from your account. We will ensure that withdrawals stop at this time. Please note, we require at least fifteen business days to do so. We also suggest you inform your real estate agent that you have been participating in the monthly payment plan.

What if I pay my taxes through a mortgage company?

You may wish to contact your mortgage company and ask if they will allow you to join the Pre-authorized Tax Payment Plan.