

# Clay County Property Tax Late Fees

My name is Jason Deeken. I am the Clay County Veteran Services Officer and my wife and I have had an ongoing problem with our mortgage company. We moved into our house in January 2020 and our mortgage loan was promptly sold to Citizens Bank. In mid-January of this year, I realized, after checking with the appraisal district, our property taxes that we had escrowed for were not paid yet. I called Citizens Bank on January 26 and was assured during the call that I should not write a check and that Citizens would pay the taxes; I asked the woman on the helpline to re-verify, then re-re-verify as the following Monday late fees would start to accrue. I was assured the \$7275.30, plus late fees would be paid. I made a huge mistake and trusted them.

February passed and the property taxes had not been paid. I called Citizens again in March and was told the lack of payment was simply an oversight, that in 7-10 business days it would be resolved. I called again in April, then May, with representatives always stating that it would be resolved within 7-10 business days. At this point, late fees were piling on and desperation was setting in. I had been in monthly contact with the appraisal district, but in late May I asked for direct help from Lisa Murphy, the Chief Appraiser at the appraisal district. The collections agent, Becky, spoke directly with Citizens Bank on many occasions. They lied to her, tried to dismiss her, then claimed they could not talk to her. I wrote a statement giving permission for the appraisal district employees to speak on my behalf. Citizens Bank did not care. I tried to get a lawyer, but no civil lawyer, and I spoke to five, would take our case. My wife and I were beaten by this powerful multi-billion dollar bank who, through this entire process, had never reached out to either me or the appraisal district on their own. It is truly frightening to realize just how powerless we are.

Late fees, totalling \$3139.99, are not an insubstantial amount of money for us. This has been an unbelievable source of stress for us during the past six months. We plan to refinance with another institution as soon as this situation is over. We will never escrow for taxes again. We have paid the base amount of property taxes in good faith, and we are asking forgiveness for the late fees that have accrued while we tried to get Citizens Bank to do the right thing.

We chose Henrietta, TX out of the entire US to come to after I retired from the US Navy and we have not regretted it, as we've found a welcoming town filled with the best people we've ever met, and we would be forever grateful for your good will in this situation.

PARCEL 38929 - CURRENT YEAR

- General
- Owner
- Ownership
- Collection Codes
- Agent/Mtg Codes
- Homestead Link
- Parcel Link
- Land
- Building
- Drawing
- Note
- Image
- Document
- Income
- Sales
- Previous Owner
- Inquiry
- Protest
- Task
- Taxes
- VIT Escrow
- Estimator
- History Overview

Note Content

5-27-21 SPOKE WITH PATRICIA AT CITIZENS MORTGAGE. I WAS TOLD BY PATRICIA THEY DID NOT HAVE EMAILS SO NEW FAX NUMBER WAS OBTAINED. FAXED 3 ITEMS TO 817-826-1698. SCANNED. (SEE DOCUMENTS). 1 PARCEL -12307 3 ACRES. TAXES ALREADY PAID BY HOMEOWNER. 2ND PARCEL-38929 19.9600 ACRES- TAXES TO BE PAID BY CITIZENS. THIS IS THE 2 FAX. BG

Sequence

Note

5	6-17-21 (LE) 6-4-21 HOMEOWNER (JASON) CAME INTO OFFICE REQUESTING HEL
4	6-4-21 SCANNED HS APPLICATION AND APPLIED TO PARCEL 38929. BG
3	5-27-21 SPOKE WITH PATRICIA AT CITIZENS MORTGAGE. I WAS TOLD BY PATRICIA ADDED MTG CODE 290 PER CORELOGIC FOR 2020. AH 8/24/2020
2	GRANTED DIS VET 90% FOR 2020. AH 3/9/2020
1	2/21/2019 CHANGE OF ADDRESS DUE TO RETURN OF DELINQUENT STATEMENT. RESIDENTIAL CONSTRUCTION CONTRACT FOR 254,130. MAY 17, 2019. LM

Preview

Propagate

Last Change

User Date:	5/27/2021
User Name:	BECKY
Pgm Date:	
Pgm Name:	

New

Delete

Land: 49,900    Improvement: 245,960    Market Value: 295,860    Taxable Value: 295,860 \*    1,000,000 = 295,860

- General
- Owner
- Ownership
- Collection Codes
- Agent/Mtg Codes
- Homestead Link
- Parcel Link
- Land
- Building
- Drawing
- Note
- Image
- Document
- Income
- Sales
- Previous Owner
- Inquiry
- Protest
- Task
- Taxes
- VIT Escrow
- Estimator
- History Overview

Note Content

Primary Note

6-4-21 SCANNED HS APPLICATION AND APPLIED TO PARCEL 38929. BG

Sequence	Note
5	6-17-21 (UE) 6-4-21 HOMEOWNER (JASON) CAME INTO OFFICE REQUESTING HEL
4	6-4-21 SCANNED HS APPLICATION AND APPLIED TO PARCEL 38929. BG
3	5-27-21 SPOKE WITH PATRICIA AT CITIZENS MORTGAGE. I WAS TOLD BY PATRICIA
	ADDED MTG CODE 290 PER CORELOGIC FOR 2020. AH 8/24/2020
2	GRANTED DIS VET 90% FOR 2020. AH 3/9/2020
	2/21/2019 CHANGE OF ADDRESS DUE TO RETURN OF DELINQUENT STATEMENT.
1	RESIDENTIAL CONSTRUCTION CONTRACT FOR 254,130. MAY 17, 2019. LM

Last Change  
 User Date: 6/4/2021  
 User Name: BECKY  
 Pgm Date:  
 Pgm Name:

Land: 49,900    Improvement: 245,960    Market Value: 295,860    Taxable Value: 295,860    \*    1.0000000    =    295,860

General

Owner

Ownership

Collection Codes

Agent/Mtg Codes

Homestead Link

Parcel Link

Land

Building

Drawing

Note

Image

Document

Income

Sales

Previous Owner

Inquiry

Protest

Task

Taxes

Vit Escrow

Estimator

History Overview

Note Content

Primary Note

6-17-21 (LE) 6-4-21 HOMEOWNER (JASON) CAME INTO OFFICE REQUESTING HELP. MORTGAGE COMPANY STILL HAS NOT PAID THEIR PORTION ON PAYMENT. PARCELS HAVE BEEN SEPERATED PER REQUEST. I SPOKE TO PATRICIA @ CITIZENS MORTGAGE AFTER PERMISSION WAS GIVEN BY JASON. PATRICIA STATED TO FAX TAX STATEMENTS ON BOTH PARCELS TO 817-826-1697. FAX COMPLETED. JASON NOTIFIED. BG UPDATE 6-16-21 MR. DEEKEN CAME INTO OFFICE STATED THE MORTGAGE COMPANY HAD NOT PAID YET. MR. DEEKEN REQUESTED ME TO PLEASE CALL TOMORROW MORNING (SINCE THEY ARE ON THE EAST COAST AND ALREADY AFTER 5) AND SEE WHAT WAS NEEDED. I AGREED. BG UPDATE: 6-17-21 SPOKE TO RENA @ CITIZENS STATED THE AUTHORIZATION FOR MY FIRST PHONE CALL WAS ONLY FOR THAT CALL. SHE STATED TO HAVE MR. DEEKEN FAX A RELEASE TO HAVE ME ADDED FOR CORRESPONDANCE RE THIS MATTER. A NEW FAX NUMBER WAS GIVEN : RESEARCH DEPT 888-999-1834. AND RENA STATED IT MAY TAKE UP TO 3-4 DAYS TO GO THRU DEPT. MR. DEEKEN WAS NOTIFIED AND STATED HE WOULD DO THIS TODAY. (RELEASE BROUGHT IN-SCANNED. BG 6-18-21 UPDATE: NEW FAX NUMBER OBTAINED. FAXED TO 888-999-3819 TO RESEARCH AND FULFILLMENT DEPT. IT WILL TAKE APPROX 3 TO 5 BUSINESS DAYS TO PROCESS. PER DAA. BG\*\*\*\*UPDATE\*\*\*\*AFTER 1 WEEK I CALLED TO SEE IF MY FAXES HAD BEEN RECEIVED. I WAS TOLD NO. BG

Sequence

Note

Preview

Propagate

Last Change

User Date: 8/26/2021

User Name: Counter

Pgm Date:

Pgm Name:

1	RESIDENTIAL CONSTRUCTION CONTRACT FOR 254,130 MAY 17, 2019, LM
2	2/21/2019 CHANGE OF ADDRESS DUE TO RETURN OF DELINQUENT STATEMENT- GRANTED DIS VET 90% FOR 2020. AH 3/9/2020
3	5-27-21 SPOKE WITH PATRICIA AT CITIZENS MORTGAGE. I WAS TOLD BY PATRICIA ADDED MTG CODE 290 PER CORELOGIC FOR 2020. AH 8/24/2020
4	6-4-21 SCANNED HS APPLICATION AND APPLIED TO PARCEL 38929. BG
5	6-17-21 (LE) 6-4-21 HOMEOWNER (JASON) CAME INTO OFFICE REQUESTING HEL

New

Delete

Land: 49,900

Improvement: 245,960

Market Value: 295,860 Taxable Value: 295,860 \*

10000000

=

295,860

Clay County Appraisal District  
 LISA MURPHY, RPA, RTA  
 P. O. Box 108  
 101E. Omega St.  
 Henrietta, TX 76365  
 940-538-4311

TAX RECEIPT

This is a receipt. Do not pay.

PAID BY

DEEKEN JASON  
 215 N CARROLL  
 HENRIETTA TX 76365

Property owner as of payment: **R88525 - DEEKEN JASON & ASHLEY** Current Statement #: 2315 Posting ID: 408262021025134  
 Owner Interest: 1.000000 Agent: Mortgage Code/Loan Number: 290

Property Information	
Parcel ID/Sequence: 38929/1 Account: 00683-00412-00810-000000 Category Code: A1 Acres: 19.9600  MH Label Number: MH Serial Number:	Legal: AB 683 A ETHERDIDGE T & N O RR CO  Situs: 215 N CARROLL HENRIETTA, TX-76365

Year	Jurisdiction	Tax Rate	Tax Value	Payment Type	Tax	Dis/Pen/Other	Total Amount	
2020	CLAY COUNTY	0.72000000	\$261,570	A	\$1,318.84	\$564.47	\$1,883.31	
2020	HENRIETTA CITY	0.82500000	\$261,570	A	\$1,511.17	\$646.78	\$2,157.95	
2020	HENRIETTA ISD	0.96640000	\$261,570	A	\$1,770.17	\$757.62	\$2,527.79	
2020	HENRIETTA ISD I&S	0.27000000	\$261,570	A	\$494.57	\$211.68	\$706.25	
<b>2020 Year Totals:</b>					<b>\$5,094.75</b>	<b>\$2,180.55</b>	<b>\$7,275.30</b>	
<b>Parcel 38929 Totals:</b>					<b>\$5,094.75</b>	<b>\$2,180.55</b>	<b>\$7,275.30</b>	
<b>DPI Year/Month: 202108</b>					<b>Payment Ref Totals:</b>	<b>\$5,094.75</b>	<b>\$2,180.55</b>	<b>\$7,275.30</b>
<b>Clerk: Counter</b>		<b>Payment Type: Check</b>		<b>Payment Ref No: 3502</b>				
<b>Effective Payment Date: 08/26/2021</b>		<b>Deposit Date: 08/26/2021</b>		<b>Drawer User/Number: MAIN -1 -2688</b>				
<i>*If posting was paid with other parcels/owners, the grand total will include everything for that payment reference.</i>					<b>Grand Totals*:</b>	<b>\$5,094.75</b>	<b>\$2,180.55</b>	<b>\$7,275.30</b>



Make payment payable to:

**Clay County Appraisal District  
TAX STATEMENT**

LISA MURPHY, RPA, RTA  
Clay County Appraisal District  
P. O. Box 108  
101 E. Omega St.  
Henrietta, TX 76365  
Phone: 940-538-4311

Taxes as Of: 8/26/2021

DPI Month/Year: 8-2021

**NOTICE TO TAXPAYER**

The records of this office indicate that the taxes on the property shown below have not been paid.

**Please report any errors in DESCRIPTION, AMOUNT OF TAX, ASSESSMENT or OWNERSHIP to the APPRAISAL DISTRICT.**

Website:

DEEKEN JASON & ASHLEY  
215 N CARROLL  
HENRIETTA, TX 76365

Owner ID: R88525

Property Information	Current Legal Information	Current Value
Parcel ID/Seq: 38929/1 Account: 00683-00412-00810-000000 Property Address: 215 N CARROLL HENRIETTA, TX-76365	Legal: AB 683 A ETHERDIDGE T & N O RR CO  Acres: 19.9600 Category Code: A1 Current Homestead Code:	Land: 49,900 Ag: 0 Improvements/ Personal Property: 223,670  Mortgage Code: 290

Year	Jurisdiction	Taxable	Exemptions/ Codes	Rate	Base Tax	Discount	P/I	Attrny Fee	Total Amount
2020	01 - CLAY CO	261,570	12,000	0.72000000	\$564.46	\$0.00	\$107.25	\$134.34	\$806.05
2020	10 - HENR CITY	261,570	12,000	0.82500000	\$646.78	\$0.00	\$122.89	\$153.93	\$923.60
2020	32 - HENR ISD	261,570	12,000	0.96640000	\$757.64	\$0.00	\$143.95	\$180.32	\$1,081.91
2020	32IS - HENR ISD I&S	261,570	12,000	0.27000000	\$211.67	\$0.00	\$40.22	\$50.38	\$302.27
Statement #: 2315				2020 Total	\$2,180.55	\$0.00	\$414.31	\$518.97	\$3,113.83
				Parcel ID 38929 Total	\$2,180.55	\$0.00	\$414.31	\$518.97	\$3,113.83

AN ADDITIONAL PENALTY OF UP TO 20% WILL BE ADDED TO YOUR 2020 TAXES IF NOT PAID BEFORE JULY 1, 2021 IN ACCORDANCE WITH STATE PROPERTY TAX CODE SEC. 33.07d.	** Summary **	Base Tax	Discount	P/I	Attorney Fee	Total Amount
TO INSURE PROPER CREDIT, MAIL OR BRING THIS STATEMENT WITH YOUR PAYMENT	If Paid in August, 2021	\$2,180.55	\$0.00	\$414.31	\$518.97	\$3,113.83
	If Paid in September, 2021	\$2,180.55	\$0.00	\$436.11	\$523.33	\$3,139.99
	If Paid in October, 2021	\$2,180.55	\$0.00	\$457.91	\$527.69	\$3,166.15
	If Paid in November, 2021	\$2,180.55	\$0.00	\$479.72	\$532.05	\$3,192.32
	If Paid in December, 2021	\$2,180.55	\$0.00	\$501.53	\$536.42	\$3,218.50

\*\*\*\*

PURSUANT TO SECTION 33.045 OF THE TEXAS PROPERTY TAX CODE, IF YOU ARE 65 YEARS OF AGE OR OLDER OR ARE DISABLED, AND YOU OCCUPY THE PROPERTY DESCRIBED IN THIS DOCUMENT AS YOUR RESIDENCE HOMESTEAD, YOU SHOULD CONTACT THE APPRAISAL DISTRICT REGARDING ANY ENTITLEMENT YOU MAY HAVE TO A POSTPONEMENT IN THE PAYMENT OF THESE TAXES.

IF THE PROPERTY DESCRIBED IN THIS DOCUMENT IS YOUR RESIDENCE HOMESTEAD, YOU SHOULD CONTACT THE TAX COLLECTOR FOR Clay County Appraisal District REGARDING A RIGHT YOU MAY HAVE TO ENTER INTO AN INSTALLMENT AGREEMENT DIRECTLY WITH THE TAX COLLECTOR FOR Clay County Appraisal District FOR THE PAYMENT OF THESE TAXES.