

First Pmt. Month	Month taxes are due in your state											
	January	February	March	April	May	June	July	August	September	October	November	December
January	2	13	12	11	10	9	8	7	6	5	4	3
February	3	2	13	12	11	10	9	8	7	6	5	4
March	4	3	2	13	12	11	10	9	8	7	6	5
April	5	4	3	2	13	12	11	10	9	8	7	6
May	6	5	4	3	2	13	12	11	10	9	8	7
June	7	6	5	4	3	2	13	12	11	10	9	8
July	8	7	6	5	4	3	2	13	12	11	10	9
August	9	8	7	6	5	4	3	2	13	12	11	10
September	10	9	8	7	6	5	4	3	2	13	12	11
October	11	10	9	8	7	6	5	4	3	2	13	12
November	12	11	10	9	8	7	6	5	4	3	2	13
December	13	12	11	10	9	8	7	6	5	4	3	2

In Texas the Property Taxes are due in January. The preceding month and month taxes are due are tricky months to close in. Some Lenders may require 12 months if you close in these months to ensure taxes are paid. In the following month if taxes are paid you will just need 2 months reserves. Keep in mind that the chart above is going by 1st payment date and not closing date.