


RONNY LOTT  
MADISON COUNTY CHANCERY CLERK

MEMORANDUM

TO: Madison County Board of Supervisors

FROM: Ronny Lott, Chancery Clerk 

DATE: May 15, 2017

RE: Void/Reverse Redemption of 2014 Homestead Chargeback – Redeemed January 20, 2017

Parcel No. 072E-22A-013/00.00	\$397.76 - redeemed
Parcel No. 072E-22A-013/01.00	\$257.21 - redeemed
Parcel No. 072E-22A-081	voided per Board Order

On February 13, 2014, Robert Jackson purchased property from Robert Cummings. In March, 2015, we received a homestead chargeback against Mr. Cummings for unpaid income tax. Pursuant to statute, we notified Mr. Cummings of this chargeback. When Mr. Cummings did not respond to the notice, the Board of Supervisors accepted the chargeback and the Tax Collector began the process of trying to collect the homestead credit Mr. Cummings had received on his 2014 tax bill. When Mr. Cummings did not respond to the tax bill issued to him, the Tax Collector put the chargeback through the August 29, 2016 tax sale.

On January 20, 2017, Mr. Jackson's (new owner) mortgage company, Wells Fargo Home Mortgage paid the taxes (chargeback on Mr. Cummings) due on parcel no. 072E-22A-013/00.00 in the amount of \$397.76 and parcel no. 072E-22A-013/01.00 in the amount of \$257.21. When Mr. Jackson was made aware of this by his mortgage company, he contacted us that these chargebacks were not his and that his mortgage payment had gone up due to the erroneous payment.

On March 6, 2017, the Board of Supervisors authorized me to void the 2016 tax sale on parcel no. 072E-22A-081 and reverse the chargeback due to it being a lien against Mr. Cummings and not against Mr. Jackson.

Therefore, pursuant to Miss. Code Ann. § 27-73-7, I am requesting you authorize the Tax Collector to issue a refund to Wells Fargo Home Mortgage in the amount of \$654.97 reflecting an erroneous payment of \$397.75 on parcel no. 072E-22A-013/00.00 and \$257.21 on parcel no. 072E-22A-013/01.00.