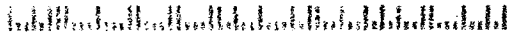


HOWARD COUNTY ASSESSMENT DEPT
 DIST COURT MULTI-SERVICE CENTR
 3451 COURT HOUSE DR
 ELLICOTT CITY MD 21043-4373 0073 023503

410-480-7940
 how@dat.state.md.us

ACCT#14 05 350611 / 1700
 40 1446 462996 R

GARDNER CHARLES D
 GARDNER MICHELLE B T/E
 6990 KINK HOLLOW RD
 HIGHLAND MD 20777-9768



NOTICE #	NOTICE DATE	TAX YEAR BEGINNING
462996	12/28/2007	07/01/2008
DIST MAP	PARCEL SEC BLOCK	LOT USE SUBD
05 40	148	R
PROPERTY LOCATION	PRINCIPAL RESIDENCE	
6990 NW KINK HOLLOW RD	YES	
CONTROL #:	5696	

BOX 1 REFLECTS THE 5% ASSESSMENT CAP ESTABLISHED BY HOWARD COUNTY.

If this property is your principal residence, the assessments that your real estate taxes are based on may be limited or capped because of the Homestead Tax Credit. Maryland counties, Baltimore City, and other municipalities annually establish their own Homestead cap of 10% or less. The homestead cap for State taxable assessments is 10%. See Principal Residence Verification below. We estimate that your July 1, 2008 real estate tax bill will be based on the following taxable assessments:

Taxable Assessments

\$ 392,718 County or Dist. City Taxable Assessment	\$ 482,200 State Taxable Assessment	NOT APPLICABLE Mortgage Taxable Assessment
---	--	---

State law requires that all real property be revalued at least every three years. The property described above has been reviewed to determine the new market value effective January 1, 2008. The new market value is based upon market data available prior to this date. The old total market value of your property was:

\$ 492,710

This property has been reappraised as of Jan. 1, 2008. This is the current value of your property, it is not a projection of a future value.

New Market Value As of Jan. 1, 2008

\$ 383,470 Land	\$ 251,990 Buildings	\$ 635,460 TOTAL
--------------------	-------------------------	---------------------

State law provides that any increase in the new market value be phased in over the next three tax years in equal amounts. Your phased-in market values/assessments (before applicable credits and exemptions) for the next three years are:

Phased-In Market Values/Assessments

\$ 540,293 2008	\$ 587,876 2009	\$ 635,460 2010
--------------------	--------------------	--------------------

Your Appeal Rights

If you feel that your property's Total New Market Value of \$635,460 is incorrect, you may file an appeal. An explanation of the appeal process and instructions on how to file your appeal are located on page 4.

An appeal must be filed or postmarked by 02/11/2008

ATTENTION: If the mailing address at right is incorrect, please print the correct address below and return to the Assessment Office.

ACCT#14 05 350611 / 1700
 40 1446 462996 R
 GARDNER CHARLES D
 GARDNER MICHELLE B T/E
 6990 KINK HOLLOW RD
 HIGHLAND MD 20777-9768

Principal Residence Verification (Homestead Tax Credit)

Is this your principal residence? Look at the information in the box at the top of this page. You should verify whether or not this property is designated as your principal residence with a "yes" indication. This information affects eligibility for the Homestead Tax Credit. If there is a "no" indication, you need to submit either electronically or by mail the application included on pages 5 and 6 of this assessment notice. Property owners with an incorrect "no" indication under Principal Residence also need to submit a Homestead Credit Application. To obtain an application, go to the Department's website at www.dat.state.md.us to download an application form or it can be mailed to you by calling 410-767-2165 in the Baltimore metropolitan area or 1-866-650-8783 toll free elsewhere in Maryland.