



***User's Guide to Generating Revenue by  
Selling Your Delinquent Real Estate Taxes***

**[www.municipalrevenues.com](http://www.municipalrevenues.com) 814.476.0400**  
**[jgeronimo@municipalrevenues.com](mailto:jgeronimo@municipalrevenues.com)**

©2018 Municipal Revenue Service. Municipal Revenue Service is a Patented Tax Lien Management Program. All Rights Reserved.



## **The Purpose of This Booklet**

**Thank you for your interest  
in how Municipal Revenue  
Service can provide new  
revenue.**

- **We don't collect taxes.**
- **Selling your tax liens  
doesn't change your  
collection process.**
- **We have no interaction  
with your delinquent tax  
payers.**
- **We have been purchasing  
delinquent taxes in  
Pennsylvania since 2004.**
- **The revenue generated is  
unrestricted.**
- **We maximize the revenue  
from your delinquent liens.**

## **Benefits of Selling Tax Liens**

- **Bring new revenue to your budget by accessing your accounts receivable.**
- **In subsequent years your revenue should equal or exceed your budgeted amount.**
- **The collection process remains unchanged.**
- **The taxing district retains control over the liens.**
- **The purchaser (MRS) does not collect taxes.**
- **The relationship between the tax collector and taxpayer remains unchanged.**
- **Helps to prevent slumlords from accumulating more distressed property.**



**Your delinquent  
tax collector does NOT change**

[www.municipalrevenues.com](http://www.municipalrevenues.com) 814.476.0400  
[jgeronimo@municipalrevenues.com](mailto:jgeronimo@municipalrevenues.com)

©2018 Municipal Revenue Service. Municipal Revenue Service is a Patented Tax Lien Management Program. All Rights Reserved.





# List of Client References

**Allentown City School District**

Cynthia Craig, Business Administrator  
craigc@allentownsd.org  
484-765-4011

**Armstrong School District**

Sam Kirk, Business Manager  
skirk@asd.k12.pa.us  
724-763-7151

**Butler Area School District**

Nick Morelli, Interim Business Manager  
Nick\_morelli@butler.k12.pa.us  
724-287-8721

**Clarion Area School District**

Jill Spence, Business Manager  
jspence@clarion-schools.com  
814-226-6110

**Cornell Area School District**

Patrick Berdine, Business Manager  
PBERDINE@CORNELL.K12.PA.US  
412-264-5010 Ext: 103

**Cornwall-Lebanon School District**

Kurt Phillips, Business Manager  
kphillips@clsds.k12.pa.us  
717-272-2031

**Crestwood School District**

Al Melone, Business Manager  
amelone@abmelonecpa.com  
570-474-6782

**Darby Borough**

Mark Possenti, Borough Administrator  
markpossenti@comcast.net  
610-208-4152

**Erie City School District**

Brian Polito, Chief Financial Officer  
bpolito@eriesd.org  
814- 874-6040

**Farrell School District**

Shane Wiesen, Business manager  
swiesen@farrellareaschools.com

**Glendale School District**

Jeffrey Westover, Business Manager  
jwestover@gsd1.org  
(814) 687-3402

**Hanover School District**

Joseph Kochuba, Business Manager  
jkochuba@hanoverarea.net  
570-831-2314

**Harrisburg City**

Robert Kroboth, Finance Director  
rkroboth@cityofhbg.com  
717-255-3022

**Harrisburg School District**

717-703-4026

**Hazleton Area School District**

Robert J. Krizansky  
Treasurer / Business Manager  
570-459-3111 Ext. 3128  
krizanskyr@hasdk12.org

**Hazleton City**

Thomas Pribula, Administration Director  
tompribula@hazletoncity.org  
570-459-4965

**Johnstown City**

Arch Liston  
aliston@cojwtn.com  
814-533-2001

**Johnstown School District**

Eric Kocsis, Business Manager  
ekocsis@gjsd.net

**Lackawanna Trail School District**

Keith Glynn, Business Manager  
570-945-5184  
glynnk@ltsd.org

**Lake Lehman Area School District**

Tom Melone, Business Manager  
tmelone@abmelonecpa.com  
570-655-5533

**Lancaster City**

Patrick Hopkins  
Director of Administrative Service  
phopkins@cityoflancasterpa.com  
717-291-3556

**Lancaster School District**

Matt Przywara, Business Manager  
mrprzywara@lancaster.k12.pa.us  
717-291-6129

**McGuffey School District**

Amy Todd, Business Administrator  
todda@mcguffey.k12.pa.us

**www.municipalrevenues.com 814.476.0400**

**jgeronimo@municipalrevenues.com**

# **Call MRS today like all these business managers did and get YOUR money NOW!!!**

## **Mercer Area School District**

Michael Stabile  
mstable@zoominternet.net  
724-662-1967

## **Mid Valley School District**

Tom Melone, Business Manager  
tmelone@abmelonecpa.com

## **Minersville Area School District**

M Joseph Brady, Superintendent  
sup74@hotmail.com  
570-544-4761

## **Oil City Area School District**

Susan Fisher  
sfisher@mail.ocasd.org  
814-676-1867

## **Old Forge School District**

Brian Rinaldi, Business Manager  
brian.rinaldi@ofsd.cc  
570-457-6721

## **Penn Hills Area School District**

David Roussos, Business Manager  
droussos@phsd.k12.pa.us  
412-793-7000, Ext. 1231

## **Pine Grove Area School District**

Jodie Dermo, Business Administrator  
570-345-2731, ext. 350  
jdermo@pgasd.com

## **Pittston School District**

Al Melone, Business Manager  
amelone@abmelonecpa.com  
570-655-0588

## **Pocono Mountain School District**

Joseph Colozza, Business Manager  
jcolozza@pmsd.org  
570-839-7121

## **Reynolds School District**

Mary Ammann, Business Manager  
mammann@reynolds.k12.pa.us  
724-646-5500

## **Riverside School District**

Joseph Surridge, Business Manager  
surridge@riversidesd.com  
570-562-2121

## **Scranton School District**

Pat Laffey, Assistant Business Manager  
pat.laffey@scrdsd.org  
570-348-3443

## **Scranton City**

David Bulzoni, Business Administrator  
dbulzoni@scrantonpa.gov  
570-348-4118

## **Seneca Valley School District**

Lynn Burtner, Business Manager  
burtnerla@allentownsd.org  
724-452-6040

## **Steelton Highspire School District**

Michael Simonetti, Business Manager  
717-704-3800 ext. 3873  
MSimonetti@shsd.k12.pa.us

## **Trinity School District**

Matt Howard, Director of Fiscal Services  
howardm@trinitypride.org

## **Uniontown Area School District**

Jill Regan, Business Manager  
jill.regan@unasd.onmicrosoft.com  
724-438-4501

## **United School District**

Tom Kalinyak, Director of Finance  
tkalinyak@unitedsd.net  
814-446-5615

## **Valley View School District**

Corey Castellani, Business Manager  
ccastellani@valleyviewsd.org  
(570) 876-5080

## **Wilkes-Barre City**

Brett Kittrick, Finance Director  
bkittrick@wilkes-barre.pa.us  
570-208-4152

## **Wyoming Area School District**

Tom Melone, Business Manager  
tmelone@yeadonborough.com  
570-655-3733

## **Wyoming Valley West School District**

Joseph Rodriguez, Business Manager  
jrodriguez@wwwsd.org  
570-288-6551

## **Yeadon Borough**

Joe Bland, Borough Manager  
jbland@yeadonborough.com  
610-284-1606 Ext. 111

## **York School District**

Richard Snodgrass, Business Manager  
snodgric@yca.k12.pa.us  
717-849-1258

**www.municipalrevenues.com 814.476.0400**

**jgeronimo@municipalrevenues.com**

©2018 Municipal Revenue Service. Municipal Revenue Service is a Patented Tax Lien Management Program. All Rights Reserved.

# **MRS Patented Program Enables the Sale of Real Estate Tax Claims Across PA**

- MRS has been providing this service since 2004 and has provided in excess of \$500 million in new money to taxing authorities across Pennsylvania.
- A taxing entity (i.e. City, County or School District) sells its delinquent real estate tax claims to a public entity (i.e., a Redevelopment Authority, a non-profit or a Land Bank) which acts as a conduit purchaser.
- MRS does not collect the taxes. The taxing authority's current collection system remains intact. The existing delinquent tax collector collects the taxes as they are required to do and then remits the funds collected to the purchaser.
- There is no interruption to the statutory operations of the delinquent tax collectors.
- This transaction does not create debt; it is a true sale under GASB 48 and pursuant to an opinion by the PA DCED.
- After the Taxing Authority adopts an Ordinance or Resolution authorizing the sale, closing can take place within 30 days.
- The purchaser is able to pay up front 90% of the face amount of the tax liens for the four most recent fiscal years to the Taxing Authority.
- The total cost of the transaction is borne by the purchaser with fees and expenses included in the finance structure.
- This Tax Lien Management Program is designed to be evergreen and renew annually, although the Taxing Authority is in no way ever required to sell its delinquent real estate tax liens.
- The Taxing Authority will receive an immediate source of revenue up front which can be incorporated into the current annual budget.
- The third-party purchaser purchases all tax liens for security interest purposes. The tax lien portfolio includes defined non-qualifying liens and chronic liens that have a zero value. These are included to simplify record keeping and to maintain integrity in the liens from oldest to newest on each parcel for controlling the security interest in the lien.

**www.municipalrevenues.com    814.476.0400**  
**jgeronimo@municipalrevenues.com**

©2018 Municipal Revenue Service. Municipal Revenue Service is a Patented Tax Lien Management Program. All Rights Reserved.



# **Municipal Revenue Service: Who We Are**

## **Chuck Herron, CPA:**

Chief Executive Officer

Graduated Emporia State University.

City of Dunkirk, New York - 6 years Fiscal and Admin Director.

City of Erie - Director of Finance and Admin.

Certified Public Accountant for over 38 years

Founded MRS in 2004.

Married. Four children.

## **Jeff Spaulding:**

Director of Business Development

Graduated Edinboro State College - 1977 BA Political Science, Minor Philosophy.

Erie County Planning Department 1977 - 1990. Chief Planner - Transportation.

City of Erie Department of Economic and Community Development 1990 - 2006.  
Director.

Municipal Revenue Services 2007 to present.

Married. One Son.

## **Jim Geronimo, JD:**

Chief Operating Officer

Graduated Edinboro University of Pennsylvania – 1986 BA Political Science,  
Minor Philosophy.

Graduated Temple University School of law – 1989 JD.

Over 23 years in the private practice of law including municipal finance and  
commercial transactions.

Municipal Revenue Services 2012 to present.

Married. One Daughter.

## **In Summary: MRS Tax Lien Management**

Public information indicates there is almost \$2 billion in uncollected real estate taxes in Pennsylvania. The MRS Tax Lien Management Program has already provided over \$500 million in funds to numerous Pennsylvania taxing districts. Due to legislation, along with the Governmental Accounting Standards' Board Statement of Standards, there is no reason to delay tapping into this new revenue immediately. We can provide you an exact proposal for your taxing district with simple information from your County Tax Claim Bureau or delinquent collector. MRS Tax Lien Management doesn't require any time or effort from your existing staff. This is a turnkey program. Thank you for your interest in Municipal Revenue Service.

**[www.municipalrevenues.com](http://www.municipalrevenues.com)    814.476.0400**

**[jgeronimo@municipalrevenues.com](mailto:jgeronimo@municipalrevenues.com)**

©2018 Municipal Revenue Service. Municipal Revenue Service is a Patented Tax Lien Management Program. All Rights Reserved.