

TRIM COMPLIANCE: INSIGHTS AND LESSONS LEARNED



FGFOA Conference
June 2026

TRIM COMPLIANCE: INSIGHTS AND LESSONS LEARNED



FGFOA Conference
June 2026

Description

This panel offers government finance professionals a clear overview of the Truth in Millage (TRIM) process, featuring experts from property tax, local government, and multi-county taxing authorities. Attendees will gain insights into millage calculations, compliance requirements, and effective inter-agency coordination to ensure transparency and accuracy. Panelists will also share practical lessons learned from recent TRIM cycles, highlighting common challenges, successful strategies, and best practices to help streamline future reporting and communication.



Meet the Panel



**KATRINA
SCARBOROUGH**
CFA, CCF, MCF
OSCEOLA COUNTY
PROPERTY APPRAISER



TAVIA RITCHIE
CPA, CPFO, CGFO
Finance Director



**KRISTIN
THOMPSON**
CGFO
FINANCE PROGRAM
MANAGER



OSCEOLA COUNTY PROPERTY APPRAISER OVERVIEW

Duties

- Determine Fair Market Property Value
- Maintain property ownership records and parcel ownership maps
- Administer tax exemptions (Homestead, Seniors, Veterans, etc.)
- Ensure fairness and transparency in Valuations (TRIM, VAB, Web)

Authority

- Elected official, as established by Article VIII of FL Constitution
- Authority comes from the Florida Statutes
- Oversight provided by the FL Department of Revenue

Independence

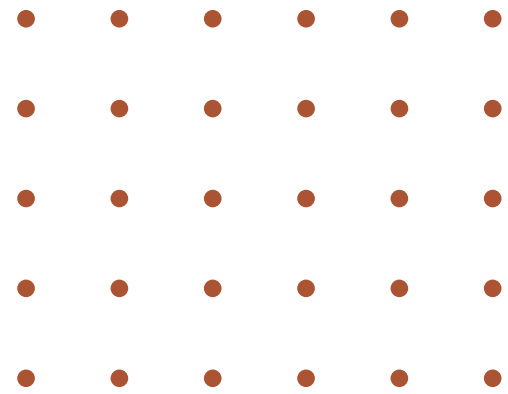
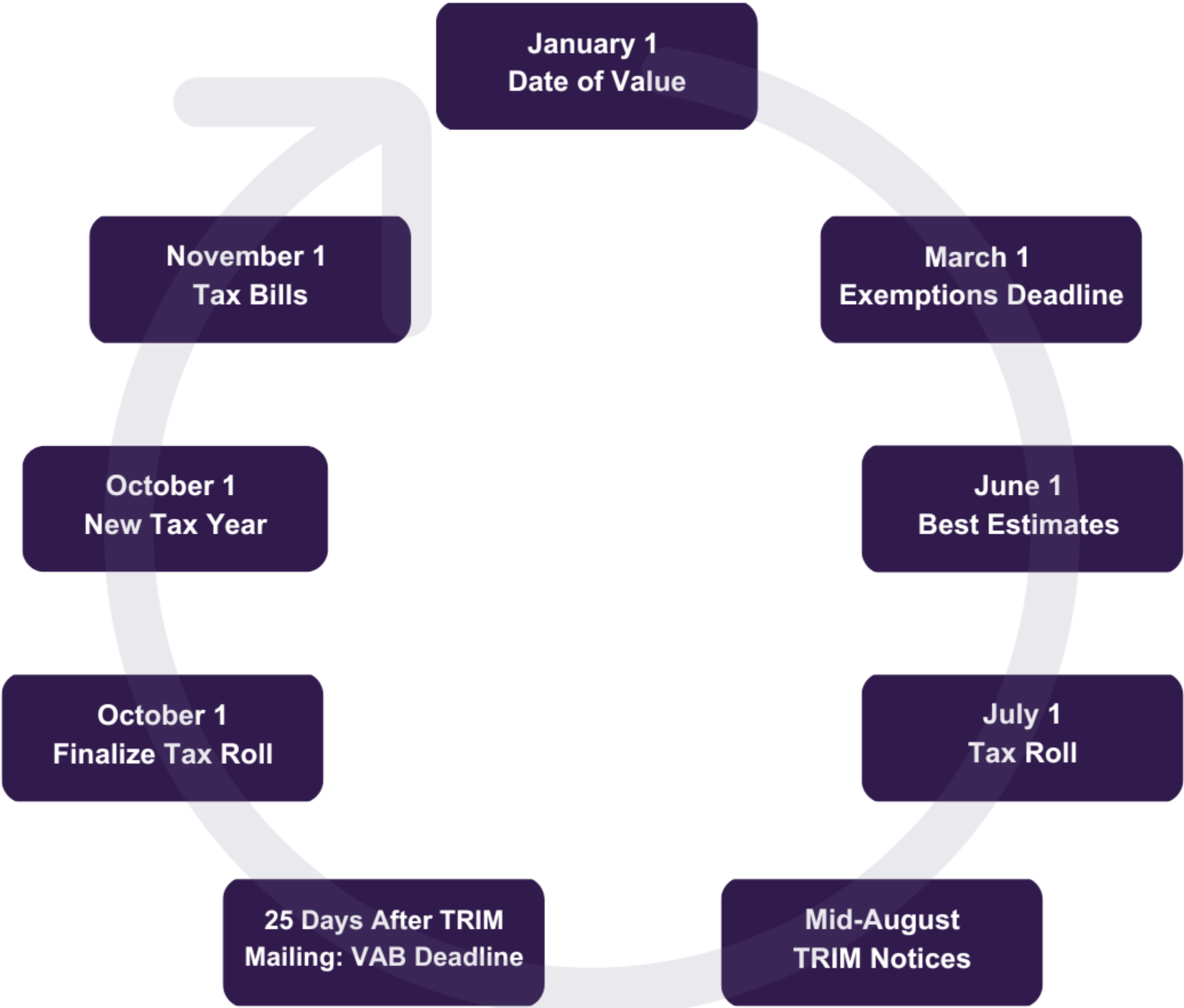
- Not a division of the Board of County Commissioners
- Maintains independence so there is no influence to raise values
- Property Appraiser does not set Tax Rates or Special Assessments
- Does NOT collect taxes

Credentials

- CFA - Certified Florida Appraiser
- CCF - Certified Cadastralist of Florida
- MCF - Master Cadastralist of Florida



TAX ROLL CYCLE



DUTIES OF PROPERTY APPRAISER OFFICE

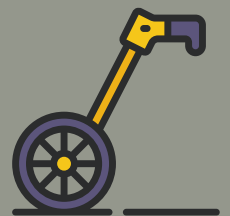


WHAT IS THE TRIM NOTICE?

TRUTH-IN-MILLAGE OR NOTICE OF PROPOSED TAXES



SHOWS THE MARKET VALUE OF YOUR PROPERTY AS OF JAN 1, 2025 AS DETERMINED BY THE MARKET CONDITIONS IN 2024



SHOWS THE ASSESSED VALUE OF YOUR PROPERTY AS OF JAN 1, 2025



SHOWS THE TAXABLE VALUE OF YOUR PROPERTY AFTER ALL EXEMPTIONS HAVE BEEN APPLIED



WHAT EXEMPTIONS HAVE BEEN APPLIED?

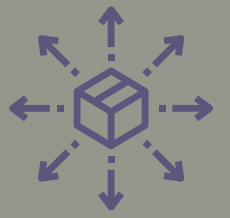


DUTIES OF TAXING AUTHORITIES



$f(x)$

PROPOSED TAXES = (TAXABLE VALUE * MILLAGE RATE) + SPECIAL ASSESSMENTS



SHOWS THE DISTRIBUTION OF TAXES GOING TO EACH TAXING AUTHORITY



CONTACT INFORMATION AND BUDGET HEARING DATES FOR TAXING AUTHORITIES



MILLAGE (TAX RATES) ARE SET BY THE TAXING AUTHORITIES.



DUTIES OF PROPERTY APPRAISER OFFICE



JUNE 1 ESTIMATES

PERSUANT TO FS 200.065(8), THE PROPERTY APPRAISER SHALL DELIVER TO EACH TAXING AUTHORITY WITHIN THE COUNTY, ON JUNE 1, AN ESTIMATE OF THE TOTAL ASSESSED VALUE OF NONEXEMPT PROPERTY (TAXABLE VALUE) FOR THE CURRENT YEAR FOR BUDGET PLANNING PURPOSES.

- BEST ESTIMATES (INTERNAL POLICIES)
 - ALL NEW CONSTRUCTION
 - ALL NEW HOMESTEAD EXEMPTIONS APPROVED
 - ALL BASE RATES UPDATED/SET

TAXING AUTHORITIES USE THIS VALUE TO START THEIR BUDGET PROCESS



TAXING AUTHORITY

CITY OF KISSIMMEE SLIDE

- WHAT ARE WE DOING WITH ESTIMATES?
- MILLAGE & BUDGET
- PRE-TRIM PREP
- INTERNAL PROCESSES

LAYING THE GROUNDWORK:

PRE-TRIM PLANNING & COMMUNICATION

- **ESTABLISH A CLEAN TRIM-YEAR WORKSPACE**

Create structured folders and shared access pathways to support transparency, version control, and team readiness

- **refresh trim timelines and operational checklists**

Integrate statutory deadlines, internal workflows, and improvements identified from prior cycles to ensure a predictable process

- **strengthen early communication with key partners**

CONFIRM PRIMARY CONTACTS, ROLES, AND COMMUNICATION EXPECTATIONS WITH PROPERTY APPRAISERS AND Tax Collectors to reduce friction later

LAYING THE GROUNDWORK:

PRE-TRIM PLANNING & COMMUNICATION

- **ALIGN WITH PUBLICATION PARTNERS EARLY**

Validate advertising requirements, including:

- Publication dates
- Submission deadlines
- Circulation or format changes

This prevents last-minute surprises and ensures compliance

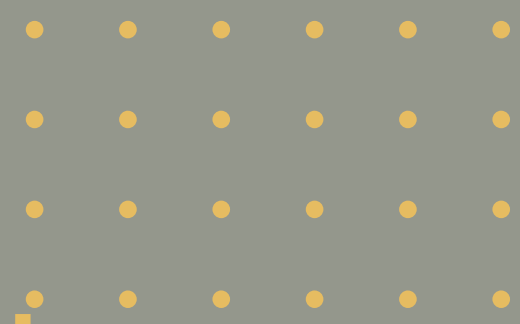
- **engage in statewide guidance and training**

Attend the FDOR TRIM Workshop to stay current on regulatory updates and reinforce shared understanding across agencies

- Wednesday, June 17, 1:00 p.m. (ET)
- Thursday, June 18, 10:00 a.m. (ET)

- **facilitate a governing board workshop to preview tentative budget**

DUTIES OF PROPERTY APPRAISER OFFICE



JULY 1ST SUBMISSION- PRELIMINARY CERTIFICATION

- PRELIMINARY TAX ROLL (JULY 1 SUBMISSION) IS GIVEN TO BOTH THE DEPARTMENT OF REVENUE AND THE TAXING AUTHORITIES
- DR420 (FS 200.065 - METHOD OF FIXING MILLAGE)
 - PA CERTIFIES TAXABLE VALUE GIVEN TO TA'S TO USE FOR THEIR TENTATIVE BUDGET, PROPOSED MILLAGE, AND ROLLBACK MILLAGE
 - TA'S CERTIFY PROPOSED AND ROLLBACK MILLAGE BACK TO PA (THIS FORM IS DUE BACK TO THE PA WITHIN 35 DAYS OF CERTIFICATION, AUGUST 4TH)
 - TA'S ALSO PROVIDE DATE, TIME, AND PLACE OF THE PUBLIC BUDGET HEARING INFORMATION
- CERTIFIED PROPOSED AND ROLLBACK MILLAGES USED FOR THE NOTICE OF PROPOSED PROPERTY TAX NOTICE (TRIM)



DUTIES OF PROPERTY APPRAISER OFFICE

DR420 – CITY OF KISSIMMEE



CERTIFICATION OF TAXABLE VALUE

DR-420
R. 5/12
Rule 12D-16.002
Florida Administrative Code
Effective 11/12

Year : 2025	County : Osceola
Principal Authority : City of Kissimmee	Taxing Authority : City of Kissimmee - Operating

SECTION I : COMPLETED BY PROPERTY APPRAISER

1.	Current year taxable value of real property for operating purposes	\$	6,828,668,770	(1)
2.	Current year taxable value of personal property for operating purposes	\$	258,827,196	(2)
3.	Current year taxable value of centrally assessed property for operating purposes	\$	1,718,478	(3)
4.	Current year gross taxable value for operating purposes (Line 1 plus Line 2 plus Line 3)	\$	7,089,214,444	(4)
5.	Current year net new taxable value (Add new construction, additions, rehabilitative improvements increasing assessed value by at least 100%, annexations, and tangible personal property value over 115% of the previous year's value. Subtract deletions.)	\$	355,132,128	(5)
6.	Current year adjusted taxable value (Line 4 minus Line 5)	\$	6,734,082,316	(6)
7.	Prior year FINAL gross taxable value from prior year applicable Form DR-403 series	\$	6,325,431,379	(7)
8.	Does the taxing authority include tax increment financing areas? If yes, enter number of worksheets (DR-420TIF) attached. If none, enter 0	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO	Number 2	(8)
9.	Does the taxing authority levy a voted debt service millage or a millage voted for 2 years or less under s. 9(b), Article VII, State Constitution? If yes, enter the number of DR-420DEBT, Certification of Voted Debt Millage forms attached. If none, enter 0	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO	Number 0	(9)

SIGN HERE	Property Appraiser Certification	I certify the taxable values above are correct to the best of my knowledge.	
	Signature of Property Appraiser: Electronically Certified by Property Appraiser	Date :	6/27/2025 7:15:51 AM

SECTION II : COMPLETED BY TAXING AUTHORITY

If this portion of the form is not completed in FULL your taxing authority will be denied TRIM certification and possibly lose its millage levy privilege for the tax year. If any line is not applicable, enter -0-.

10.	Prior year operating millage levy (If prior year millage was adjusted then use adjusted millage from Form DR-422)		4.6253 per \$1,000	(10)
11.	Prior year ad valorem proceeds (Line 7 multiplied by Line 10, divided by 1,000)	\$	29,257,018	(11)
12.	Amount, if any, paid or applied in prior year as a consequence of an obligation measured by a dedicated increment value (Sum of either Lines 6c or Line 7a for all DR-420TIF forms)	\$	3,085,575	(12)
13.	Adjusted prior year ad valorem proceeds (Line 11 minus Line 12)	\$	26,171,443	(13)
14.	Dedicated increment value, if any (Sum of either Line 6b or Line 7e for all DR-420TIF forms)	\$	833,228,972	(14)
15.	Adjusted current year taxable value (Line 6 minus Line 14)	\$	5,900,853,344	(15)
16.	Current year rolled-back rate (Line 13 divided by Line 15, multiplied by 1,000)		4.4352 per \$1000	(16)
17.	Current year proposed operating millage rate		4.6253 per \$1000	(17)
18.	Total taxes to be levied at proposed millage rate (Line 17 multiplied by Line 4, divided by 1,000)	\$	32,789,744	(18)

DR-420
R. 5/12
Page 2

19.	TYPE of principal authority (check one)	<input type="checkbox"/> County	<input type="checkbox"/> Independent Special District	(19)
		<input checked="" type="checkbox"/> Municipality	<input type="checkbox"/> Water Management District	
20.	Applicable taxing authority (check one)	<input checked="" type="checkbox"/> Principal Authority	<input type="checkbox"/> Dependent Special District	(20)
		<input type="checkbox"/> MSTU	<input type="checkbox"/> Water Management District Basin	
21.	Is millage levied in more than one county? (check one)	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	(21)

DEPENDENT SPECIAL DISTRICTS AND MSTUS **STOP HERE - SIGN AND SUBMIT**

22.	Enter the total adjusted prior year ad valorem proceeds of the principal authority, all dependent special districts, and MSTUs levying a millage. (The sum of Line 13 from all DR-420 forms)	\$	26,171,443	(22)
23.	Current year aggregate rolled-back rate (Line 22 divided by Line 15, multiplied by 1,000)		4.4352 per \$1,000	(23)
24.	Current year aggregate rolled-back taxes (Line 4 multiplied by Line 23, divided by 1,000)	\$	31,442,084	(24)
25.	Enter total of all operating ad valorem taxes proposed to be levied by the principal taxing authority, all dependent districts, and MSTUs, if any. (The sum of Line 18 from all DR-420 forms)	\$	32,789,744	(25)
26.	Current year proposed aggregate millage rate (Line 25 divided by Line 4, multiplied by 1,000)		4.6253 per \$1,000	(26)
27.	Current year proposed rate as a percent change of rolled-back rate (Line 26 divided by Line 23, minus 1, multiplied by 100)		4.29 %	(27)

First public budget hearing	Date : 9/3/2025	Time : 6:00 PM EST	Place : 101 Church St. Kissimmee, FL 34741
------------------------------------	--------------------	-----------------------	---

SIGN HERE	Taxing Authority Certification	I certify the millages and rates are correct to the best of my knowledge. The millages comply with the provisions of s. 200.065 and the provisions of either s. 200.071 or s. 200.081, F.S.	
	Signature of Chief Administrative Officer :	Date : 7/31/2025 3:49:09 PM	
	Electronically Certified by Principal Taxing Authority		
	Title : Mike Steigerwald - City Manager	Contact Name and Contact Title : Alex Santos - Budget Manager	
	Mailing Address : 101 Church Street,	Physical Address : 101 Church Street, Kissimmee Florida 34741	
City, State, Zip : Kissimmee Florida 34741	Phone Number : (407) 518-2219	Fax Number :	

CALCULATION OF ROLLED-BACK MILLAGE RATE

CURRENT YEAR TAX BASE

GROSS TAXABLE VALUE

- NEW CONSTRUCTION

= ADJUSTED TAXABLE VALUE

PRIOR YEAR REFERENCE VALUES

PRIOR YEAR GROSS TAXABLE VALUE

PRIOR YEAR MILLAGE RATE

PRIOR YEAR AD VALOREM PROCEEDS

(CALCULATED AS: PRIOR YEAR VALUE × MILLAGE ÷ 1000)

$$\text{Rolled-Back Rate} = \frac{\text{Prior Year Ad Valorem Proceeds}}{\text{Current Year Adjusted Taxable Value}} \times 1000$$

TAXING AUTHORITY

CITY OF KISSIMMEE SLIDE

- ROLLED BACK RATE / PROPOSED RATE
- INTERNAL PROCESSES
- CERTIFICATION BACK TO PA (SECTION 2, DR-420 & DR-420MMP)
- NOTIFY PA & TC OF PRIOR YEAR MILLAGE, CURRENT YEAR PROPOSED MILLAGE, CURRENT YEAR ROLLED-BACK, & DATE, TIME, & LOCATION OF TENTATIVE HEARING
- INCORPORATE INTO BUDGET

MULTI-COUNTY TAXING AUTHORITIES

DIFFERENCES FOR MULTI-COUNTY TAXING AUTHORITIES

- **CALCULATION BASIS**

- Aggregate Values – Calculations based on combined totals across all counties

- **CERTIFICATION PROCESS**

- Certification occurs district-wide, not county by county

- **OASYS LIMITATIONS**

- No county-level notifications
- Status not reflected at county-level

- **ADJUSTMENTS TO ADDRESS LIMITATIONS**

- Enhanced communications protocols
- Utilize OASYS Reports Feature

WHAT HAPPENS TO THE DATA?



WHAT DO WE DO WITH THE DATA?

- CAMA TABLES ARE UPDATED WITH
 - PROPOSED & ROLLBACK MILLAGE RATES
 - PUBLIC HEARING DATE AND TIME
 - HEARING DATES FOR COUNTY & SCHOOL BOARD CAN NOT BE UTILIZED BY ANY OTHER TA IN THE COUNTY (FS 200.065(2)(E)2)
 - LOCATION AND TA CONTACT INFORMATION
- NOTICE PROGRAM USED TO CREATE INFORMATION FOR TRIM
- TRIMS MUST BE MAILED NO LATER THAN 55 DAYS AFTER CERTIFICATION



TRIM NOTICE NOTICE OF PROPOSED TAXES



NOTICE OF PROPOSED PROPERTY TAXES AND
PROPOSED OR ADOPTED NON-AD VALOREM ASSESSMENTS
OSCEOLA COUNTY TAXING AUTHORITIES
2025 REAL ESTATE

IMPORTANT NOTICE
DO NOT PAY
THIS IS NOT A BILL



298
6-15015
DOE, JANE
6043 LAKE LIZZIE DR
SAINT CLOUD FL 34771-8507



SITE ADDRESS:
6043 LAKE LIZZIE DR
SAINT CLOUD
LEGAL DESCRIPTION:
BEG N 54 DEG W 182 FT OF SW COR LOT 1
TYSONS SUB ON N LINE OLD KISS MEL RD NWLY
ALONG RD R/W 575 FT

TAXING AUTHORITY TAX INFORMATION								
TAXING AUTHORITY	PRIOR 2024 TAXABLE VALUE	YOUR FINAL TAX RATE AND TAXES LAST YEAR 2024		CURRENT 2025 TAXABLE VALUE	YOUR TAX RATE AND TAXES THIS YEAR IF NO BUDGET CHANGE IS MADE		YOUR TAX RATE AND TAXES THIS YEAR IF PROPOSED BUDGET CHANGE IS MADE	
COUNTY	COLUMN 1	COLUMN 2 RATE	COLUMN 3 TAXES	COLUMN 4	COLUMN 5 RATE	COLUMN 6 TAXES	COLUMN 7 RATE	COLUMN 8 TAXES
OSCEOLA CO 300	410,741	6.700000	2,751.96	423,380	6.798800	2,878.48	6.700000	2,836.65
SAVE OSC MAN	410,741	.096000	39.43	423,380	.091600	38.78	.250000	105.85
EMER MED SRV	410,741	1.068200	438.75	423,380	1.039700	440.19	1.068200	452.25
PUBLIC SCHOOLS								
SCH STATE LW	435,741	3.095000	1,348.62	449,102	3.042500	1,366.39	3.058000	1,373.35
SCH-LOCAL BD	435,741	2.248000	979.55	449,102	2.209800	992.43	2.248000	1,009.58
MUNICIPALITIES								
WATER MANAGEMENT								
SFWMD EVERG	410,741	.032700	13.43	423,380	.030600	12.96	.032700	13.84
SO FL WATER	410,741	.094800	38.94	423,380	.088900	37.64	.094800	40.14
SFWMD OKEE	410,741	.102600	42.14	423,380	.096100	40.69	.102600	43.44
INDEPENDENT DISTRICT								
VOTER APPROVED								
LIBRARY DIST	410,741	.300000	123.22	423,380	.286300	121.21	.300000	127.01
SAVE OSC DBT	410,741	.066600	27.36	423,380	.000000	.00	.000000	.00
TOTAL AD VALOREM PROPERTY TAXES			5,803.40			5,928.77		6,002.11

PROPERTY APPRAISER VALUE INFORMATION			
	MARKET VALUE	ASSESSED VALUE	
		APPLIES TO SCHOOL MILLAGE	APPLIES TO NON-SCHOOL MILLAGE
PRIOR YEAR 2024	688,000	460,741	460,741
CURRENT YEAR 2025	689,100	474,102	474,102

APPLIED ASSESSMENT REDUCTION	APPLIES TO	PRIOR VALUE 2024	CURRENT VALUE 2025
SAVE OUR HOMES BENEFIT	ALL TAXES	227,259	214,998
NON-HOMESTEAD 10% CAP BENEFIT	NON-SCHOOL TAXES	0	0
AGRICULTURAL CLASSIFICATION	ALL TAXES	0	0
OTHER	ALL TAXES		
EXEMPTIONS	APPLIES TO	PRIOR AMOUNT 2024	CURRENT AMOUNT 2025
FIRST HOMESTEAD	ALL TAXES	25,000	25,000
ADDITIONAL HOMESTEAD	NON-SCHOOL COUNTY TAXES	25,000	25,722
	NON-SCHOOL CITY TAXES		
LIMITED INCOME SENIOR	COUNTY TAXES	0	0
	CITY TAXES		
OTHER	ALL TAXES	0	0

If you feel the market value of the property is inaccurate or does not reflect fair market value as of January 1, 2025, or if you are entitled to an exemption or classification that is not reflected, please contact the Osceola County Property Appraiser's Office at:

2505 E Irló Bronson Mem Hwy
Kissimmee, FL 34744-4909
Customer Service (407) 742-5000

If the Property Appraiser's Office is unable to resolve the matter as to the market value, classification, or an exemption, you may file a petition for adjustment with the Value Adjustment Board. Petition forms are available online at www.property-appraiser.org.

Petitions must be filed on or before
September 9, 2025

BACK OF TRIM



Osceola County Notice of Proposed Property Taxes

The Taxing Authorities which levy property taxes against your property will soon hold **PUBLIC HEARINGS** to adopt budgets and tax rates for the next year. The purpose of the **PUBLIC HEARINGS** is to receive opinions from the general public and to answer questions on the proposed tax change and budget **PRIOR TO TAKING FINAL ACTION**. Each Taxing Authority may **AMEND OR ALTER** its proposals at the hearing.

TAXING AUTHORITY HEARING INFORMATION		
TAXING AUTHORITY	PUBLIC HEARING DATE, LOCATION AND TIME	
OSCEOLA CO SCH-LOCAL BD SO FL WATER	Sep 4, 5:30 PM Sep 9, 5:30 PM Sep 11, 5:15 PM	1 COURTHOUSE SQUARE, KISSIMMEE (407) 742-1800 93 PANTHER PAWS TR, KISSIMMEE (407) 870-4832 3301 GUN CLUB RD, B-1 BLDG, WEST PALM BEACH (561) 686-8800

YOUR FINAL TAX BILL MAY CONTAIN NON-AD VALOREM ASSESSMENTS WHICH MAY NOT BE REFLECTED ON THIS NOTICE SUCH AS ASSESSMENTS FOR ROADS, FIRE, GARBAGE, LIGHTING, DRAINAGE, WATER, SEWAGE, OR OTHER GOVERNMENTAL SERVICES AND FACILITIES WHICH MAY BE LEVIED BY YOUR COUNTY, CITY, SPECIAL DISTRICTS OR OTHER TAXING AUTHORITY.

NOTE: Non-ad valorem assessments are placed on this notice at the request of the respective local governing boards. Your tax collector will be including them on the November tax notice. For details on particular non-ad valorem assessments, contact the levying local governing board.

NOTE: Amounts shown on this form do not reflect early payment discounts you may have received or may be eligible to receive. (Discounts are a maximum of 4 percent of the amounts shown on this form.)

All affected property owners have the right to appear at the public hearing and file written objections to the non-ad valorem assessments.

NON-AD VALOREM ASSESSMENTS							
LEVYING AUTHORITY	PURPOSE OF ASSESSMENT <small>Provided on this notice at request of respective governing boards. Tax Collector will include on November tax notice.</small>		UNITS	RATE	ASSESSMENT		
OSCEOLA COUNTY	Fire Rescue Residential Units	9/4/2025 17:30	1 Courthouse Sq. Kissimmee (407-742-1800)	1.0000	312.0100	312.01	
OSCEOLA COUNTY	Household Chemical MSBU	9/4/2025 17:30	1 Courthouse Sq. Kissimmee (407-742-1800)	1.0000	4.0000	4.00	
OSCEOLA COUNTY	Solid Waste- Waste Management	9/4/2025 17:30	1 Courthouse Sq. Kissimmee (407-742-1800)	1.0000	396.9500	396.95	
TOTAL ASSESSMENTS					Please read enclosed additional information about non-ad valorem assessments.		712.96

EXPLANATION OF 'TAXING AUTHORITY TAX INFORMATION' SECTION

COLUMN 1 - "PRIOR TAXABLE VALUE"
This column shows the prior assessed value less all applicable exemptions used in the calculation of taxes for that specific taxing authority.

COLUMNS 2 & 3 - "YOUR FINAL TAX RATE AND TAXES LAST YEAR"
These columns show the tax rate and taxes that applied last year to your property. These amounts were based on budgets adopted last year and your property's previous taxable value.

COLUMN 4 - "CURRENT TAXABLE VALUE"
This column shows the current assessed value less all applicable exemptions used in the calculation of taxes for that specific taxing authority. Current year taxable values are as of January 1, 2025.

COLUMNS 5 & 6 - "YOUR TAX RATE AND TAXES IF NO BUDGET CHANGE IS MADE"
These columns show what your tax rate and taxes will be IF EACH TAXING AUTHORITY DOES NOT CHANGE ITS PROPERTY TAX LEVY. These amounts are based on last year's budgets and your current assessment.

COLUMNS 7 & 8 - "YOUR TAX RATE AND TAXES IF PROPOSED BUDGET CHANGE IS MADE"
These columns show what your tax rate and taxes will be this year under the BUDGET ACTUALLY PROPOSED by each taxing authority. The proposal is NOT final and may be amended at the public hearings shown at the top of this notice. The difference between columns 6 and 8 is the tax change proposed by each local taxing authority and is NOT the result of higher assessments.

EXPLANATION OF 'PROPERTY APPRAISER VALUE INFORMATION' SECTION

MARKET (JUST) VALUE - The most probable sale price for a property in a competitive, open market involving a willing buyer and a willing seller.

ASSESSED VALUE - The value of your property after any "assessment reductions" have been applied. This value may also reflect an agricultural classification. If "assessment reductions" are applied or an agricultural classification is granted, the assessed value will be different for School versus Non-School taxing authorities and for the purpose of calculating tax levies.

TAXABLE VALUE: - Taxable value is the current assessed value less all applicable exemptions used in calculation of taxes for taxing authorities.

APPLIED ASSESSMENT REDUCTION - Properties can receive an assessment reduction for a number of reasons, including the Save Our Homes benefit and the 10% non-homestead property assessment limitation. Agricultural Classification is not an assessment reduction. It is an assessment determined per Florida Statute 193.461.

EXEMPTIONS - Any exemption that impacts your property is listed in this section, along with its corresponding exemption value. Specific dollar or percentage reductions in assessed value may be applicable to a property based upon certain qualifications of the property or property owner. In some cases, an exemption's value may vary depending on the taxing authority. The tax impact of an exemption value may also vary for the same taxing authority, depending on the levy (i.e., operating millage vs. debt service millage)

For more information concerning this Notice of Proposed Property Taxes please visit our website at www.property-appraiser.org

HOW TO NAVIGATE THE TRIM NOTICE

TRIM INSERT
PAGE 1

AVAILABLE IN
ENGLISH
& SPANISH



INFORMATION
FOR USEFUL TIPS

Dear Property Owner,

I am honored to serve as your Property Appraiser. To uphold my dedication to a fair and transparent office, I have attached your Notice of Proposed Property Taxes. Although this is not a bill, I encourage you to review the document to prepare for your Tax Bill in November. If you have further questions or concerns, please don't hesitate to reach out to our office. We are here to serve you.

Respectfully,
Katrina Scarborough

WHAT IS HAPPENING TO PROPERTY VALUES?

Under Florida law, property values for the purpose of the Tax Roll are established as of January 1, 2025, and reflect the market conditions in 2024. Values in Osceola County continued to increase, but at a slower rate than the last couple of years; nevertheless, 6,339 new homes were added in 2024. Overall, we added \$2.7B in net new construction. We strongly encourage new homeowners who declare their residential dwelling as their primary residence to apply for the Homestead Exemption to save on property taxes.



HOW CAN I SAVE ON MY PROPERTY TAXES?

- File for Homestead Exemption online or in our office**.
- Apply for additional exemptions (Limited Income Senior, Veterans with a service-connected disability, Widow/Widowers). Contact us for details.
- Discuss your valuation or correct factual errors with one of our appraisers.

REASONS WHY TAXES MAY HAVE GONE UP

- The prior or current owner's exemption was removed, or the property was sold the previous year, thus resetting to full market value.
- Taxing authorities raised the tax rate or special assessment rate.
- New construction was added, or properties were merged.
- Market value of the property increased due to the market conditions in 2024.



WHOM DO I CALL FOR ADDITIONAL QUESTIONS?

- Call our office for values, exemptions, or to change your mailing address (407-742-5000).
- The Tax Collector for questions related to tax collection (407-742-4000).
- The Taxing Authorities for Special Fees and Assessments (407-742-1800) or contact the CDD in your community for questions regarding associated amounts. Our office does not govern this information.

** Per the Florida Statutes, if your property has Homestead Exemption, then your 2025 assessment increase is capped at 2.9%.



407-742-5000
LiveChat

www.property-appraiser.org
info@property-appraiser.org

2505 E Irlo Bronson Memorial Hwy
Kissimmee, FL 34744



TRIM INSERT PAGE 2

AVAILABLE IN ENGLISH & SPANISH



NOTICE OF PROPOSED PROPERTY TAXES AND
PROPOSED OR ADOPTED NON-AD VALOREM ASSESSMENTS
OSCEOLA COUNTY TAXING AUTHORITIES
2025 REAL ESTATE

IMPORTANT NOTICE
DO NOT PAY
THIS IS NOT A BILL

Refer to the reverse side of
your notice for a detailed
explanation of columns

HOW TO NAVIGATE THE TRIM NOTICE

HX
 DOE, JOHN A
 DOE, JANE E
 123 MAIN STREET
 ANY TOWN, FL 12345

SITE ADDRESS: 123 MAIN STREET
 ANY TOWN, FL 12345

 LEGAL DESCRIPTION:
 ACREAGE PARCEL 1, UNINCORPORATED COUNTY

Your total current year
taxes if the proposed
budget change is made

Your total current year
taxes with no budget
change

TAXABLE VALUE
The assessed value minus all
applicable exemptions

MARKET VALUE
Sales analysis of what a
buyer may pay for your
property, minus sales costs

ASSESSED VALUE
The value of your property
before exemptions,
including the Save Our
Homes cap, if applicable

APPLICABLE EXEMPTIONS
A deduction for which you
have applied and are
eligible for

TAXING AUTHORITY TAX INFORMATION									
TAXING AUTHORITY	PRIOR 2024 TAXABLE VALUE	YOUR FINAL TAX RATE AND TAXES LAST YEAR 2024			CURRENT 2025 TAXABLE VALUE	YOUR TAX RATE AND TAXES THIS YEAR IF NO BUDGET CHANGE IS MADE		YOUR TAX RATE AND TAXES THIS YEAR IF PROPOSED BUDGET CHANGE IS MADE	
COUNTY	COLUMN 1	COLUMN 2 RATE	COLUMN 3 TAXES	COLUMN 4	COLUMN 5 RATE	COLUMN 6 TAXES	COLUMN 7 RATE	COLUMN 8 TAXES	
OSCEOLA CO 300	236,835	6.700000	1,586.79	240,850	6.497400	1,564.90	6.700000	1,613.70	
SAVE OSC MAN	236,835	.065200	15.44	240,850	.062900	15.15	.065200	15.70	
EMER MED SRV	236,835	1.068200	252.99	240,850	1.031600	248.46	1.068200	257.28	
PUBLIC SCHOOLS									
SCH STATE LW	261,835	3.778000	989.21	265,850	3.669300	975.48	3.649000	970.09	
SCH-LOCAL BD	261,835	2.248000	588.61	265,850	2.183300	580.43	2.248000	597.63	
MUNICIPALITIES									
WATER MANAGEMENT									
SFWM EVERG	236,835	.038000	9.00	240,850	.036500	8.79	.038000	9.15	
SO FL WATER	236,835	.110300	26.12	240,850	.106100	25.55	.110300	26.57	
SFWM OKEE	236,835	.119200	28.23	240,850	.114600	27.60	.119200	28.71	
INDEPENDENT DISTRICT									
VOTER APPROVED									
LIBRARY DIST	236,835	.300000	71.05	240,850	.289500	69.73	.300000	72.26	
SAVE OSC DBT	236,835	.098300	23.28	240,850	.097400	23.46	.097400	23.46	
TOTAL AD VALOREM PROPERTY TAXES				3,590.72		3,539.55		3,614.55	

PROPERTY APPRAISED VALUE INFORMATION			
	MARKET VALUE	ASSESSED VALUE	
		APPLIES TO SCHOOL MILLAGE	APPLIES TO NON-SCHOOL MILLAGE
PRIOR YEAR 2024	309,100	286,835	286,835
CURRENT YEAR 2025	328,200	290,850	290,850

APPLIED ASSESSMENT REDUCTION	APPLIES TO	PRIOR VALUE 2024	CURRENT VALUE 2025
SAVE OUR HOMES BENEFIT	ALL TAXES	22,265	37,350
NON-HOMESTEAD 10% CAP BENEFIT	NON-SCHOOL TAXES	0	0
AGRICULTURAL CLASSIFICATION	ALL TAXES	0	0
OTHER	ALL TAXES		
EXEMPTIONS	APPLIES TO	PRIOR AMOUNT 2024	CURRENT AMOUNT 2025
FIRST HOMESTEAD	ALL TAXES	25,000	25,000
ADDITIONAL HOMESTEAD	NON-SCHOOL COUNTY TAXES	25,000	25,000
	NON-SCHOOL CITY TAXES		
LIMITED INCOME SENIOR	COUNTY TAXES	0	0
	CITY TAXES		
OTHER	ALL TAXES	0	0

If you feel the market value of the property is inaccurate or does not reflect fair market value as of January 1, 2025, or if you are entitled to an exemption or classification that is not reflected, please contact the Osceola County Property Appraiser's Office at:
 2505 E Irlo Bronson Memorial Hwy
 Kissimmee, FL 34744-4909
 Customer Service (407) 742-5000

If the Property Appraiser's Office is unable to resolve the matter as to the market value, classification, or an exemption, you may file a petition for adjustment with the Value Adjustment Board. Petition forms are available online at www.property-appraiser.org.

Petitions must be filed on or before
September 9, 2025

SEE REVERSE SIDE FOR NON-AD VALOREM ASSESSMENTS AND EXPLANATIONS OF THE COLUMNS ABOVE AND PUBLIC HEARING DATE, LOCATION AND TIME. OS-474N R. 7/15

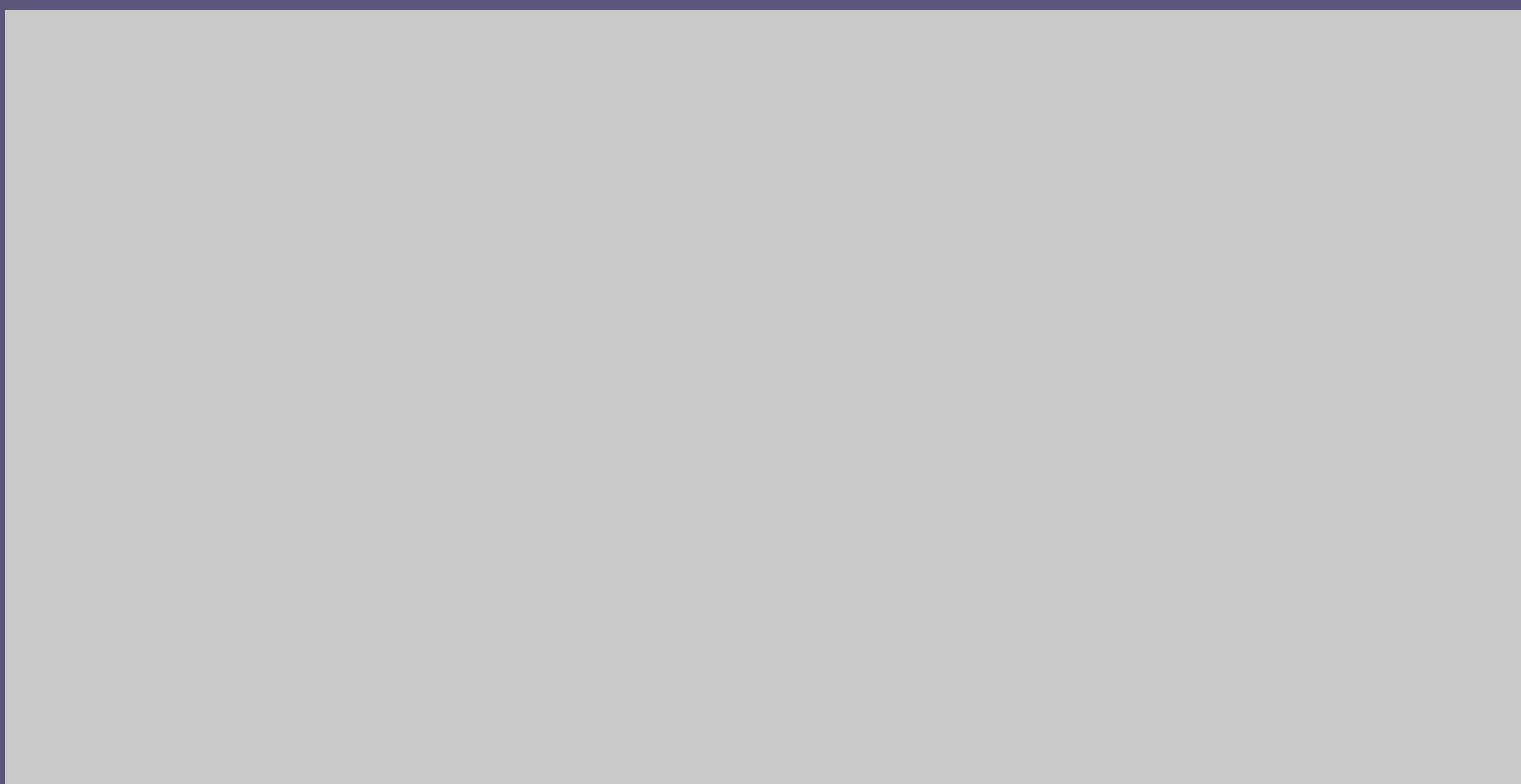
WHAT IF I DISAGREE WITH THE JANUARY 1, 2025, VALUE ON MY TAX NOTICE?

- OPTION 1:** Contact our office. Should you disagree with the values listed on your Notice of Proposed Property Taxes, our staff will discuss it with you and conduct a review.
- OPTION 2:** Request a petition to the Osceola County Value Adjustment Board (VAB). If you cannot resolve the matter through Option 1, you may file a petition with the VAB. Your filing deadline is September 9, 2025, prominently displayed on this Notice of Proposed Property Taxes. Petition forms are available at our office, on our website, www.property-appraiser.org, or you can contact the Clerk of the VAB at 407-742-2100.
- OPTION 3:** You may file a Civil Action in the Circuit Court under section 194.171 of Florida Statutes. This can be filed whether or not you file a petition; however, contact legal counsel to determine the appropriate filing deadlines and other information before finalizing your decision.



EXTERNAL COMMUNICATIONS

- BILINGUAL INSERT
- SOCIAL MEDIA
- YOUTUBE VIDEO
- SIGNAGE IN OUR LOBBY
- SPEAKING ENGAGEMENTS



 **Osceola County Property Appraiser, Katrina S. Scarborough CFA, CCF, MCF**
Published by Hootsuite · August 28, 2025 ·


Thank you to the Osceola County residents who participated in this year's Let's Talk TRIM presentation! Residents learned more about navigating the TRIM Notice (Notice of Proposed Taxes), had one-on-one conversations with appraisers regarding their property, and applied for additional exemptions.

[#TRIMNotice](#) [#NoticeOfProposedTaxes](#) [#osceolacounty](#) [#appraisers](#) [#katrinascarborough](#) [#propertyowners](#)



See insights and ads Boost post

👍 8 💬 ➦ 👍

 Comment as Osceola County Property Appraiser, Katrina S. Scarbor... 🗨️ 😊 📷 📺 🗑️

TENTATIVE HEARING – UPDATE

CITY OF KISSIMMEE

- advertised on trim notice
- section 200.065, F.S.
- within 65 to 80 days of certification
- after 5pm mon - fri or anytime on sat
- hearing dates - school board priority, bocc 2nd choice, no other ta in county can hold hearing on same date
- announcement to include, tax authority's name, rolled back rate, percentage increase over rolled-back rate, millage rate to be levied
- public comment before governing body adopts any measures
- adopt millage first & budget second by separate vote
- tentative millage cannot exceed proposed millage w/out revised trim notice

TENTATIVE HEARING – UPDATE

CITY OF KISSIMMEE

- advertised on trim notice
- section 200.065, F.S.
- within 65 to 80 days of certification
- after 5pm mon - fri or anytime on sat
- hearing dates - school board priority, bocc 2nd choice, no other ta in county can hold hearing on same date
- announcement to include, tax authority's name, rolled back rate, percentage increase over rolled-back rate, millage rate to be levied
- public comment before governing body adopts any measures
- adopt millage first & budget second by separate vote
- tentative millage cannot exceed proposed millage w/out revised trim notice

TRIM ADVERTISEMENTS

ADVERTISING REQUIREMENTS

- Published as provided in Chapter 50, F.S. (Newspaper Requirements)
 - Newspaper of Generally Paid Circulation
- Use specific language from 200.065, F.S., (the TRIM Act)
- shall not appear in legal or classified sections
- must run within 15 days of the tentative hearing
- must run 2-5 days prior to Final Hearing
- both ads must be separate and adjacent



TRIM ADVERTISEMENTS

BUDGET SUMMARY

- Section 129.03(3)(b), F.S.
- Show tentatively adopted millage rates for GF, voted debt service, dependent districts, and municipal service taxing units
- Include statement of increase in operating expenditures in bold type if proposed operating budget expenditures for upcoming year are greater than those of current year

THE PROPOSED OPERATING BUDGET EXPENDITURES OF (name of taxing authority) ARE (percent, rounded to one decimal place) MORE THAN LAST YEAR'S TOTAL OPERATING EXPENDITURES. (s. 200.065(3)(l), F.S.)

DETERMINE APPROPRIATE ADVERTISEMENT TO ACCOMPANY BUDGET SUMMARY

- Calculate percentage change of the rolled-back rate and select proper notice.
- Percentage change $\leq 0\%$ publish **Notice of Budget Hearing**
- Percentage change $\geq 0\%$ publish **Notice of Proposed Tax Increase**
- Notice of Proposed Tax Increase must be no smaller than a quarter-page and headline in at least 18-point type font

TRIM Member
Hero Animals
From cat to dog



A random cat

You often hear of dogs protecting farm animals from coyotes, but have you heard of a cat doing the same?

It happened on a ranch in California. A family of coyotes stopped by at night to feast on chickens.

Butter the cat was sleeping on the roof of the chicken coop when he encountered them. He kicked a bucket of chicken feed onto the coyotes as they were trying to gain entrance into the chicken coop.

They tried to go after Butter, but they couldn't get on the roof and Butter kept swiping his claws at them. The coyotes left after the owner came out of the house.

Peachy, Georgia

Dixie the Dachshund is 10-years old. She likes to walk with the neighborhood kids to the bus stop to make sure they are safe. She even stays with them until the bus arrives.

One morning, a large dog escaped from its yard and headed towards the kids. It was barking and growling, according to the kids that witnessed the incident.

Dixie got in between the kids and the other dog. Dixie tried scaring it off by barking back but she was not a threat to the dog three times her size.

The children escaped unharmed, but the dog managed to bite Dixie multiple times in the legs and abdomen before her humans could help her. She was brought to the animal hospital.

The dog left the scene and ran away. The police and animal control were called. They found the dog at the park and captured it. It was brought to the pound.

The owner was found and notified of the incident. Police are still investigating and have yet to decide if they will file charges.

Dixie became paralyzed and now uses a wheelchair. Dixie's owner says she plans to take the other dog owner to court.



Dixie with wheels

NOTICE OF BUDGET HEARING

The City of Leaf has tentatively adopted a budget for FISCAL YEAR 2025-2026

A public hearing to make a FINAL DECISION on the budget and taxes will be held on:

Wednesday, September 10, 2025

5:01 PM

at

Green Room, City Hall

123 Flower Ave N, Leaf, FL 22222

BUDGET SUMMARY

CITY OF LEAF - FISCAL YEAR 2026

THE PROPOSED OPERATING BUDGET EXPENDITURES OF CITY OF LEAF ARE 3.4% MORE THAN LAST YEARS TOTAL OPERATING EXPENDITURES

General fund	5.6500								
Voted fund	1.0000								
ESTIMATED REVENUES	GENERAL FUND	SPECIAL REVENUE	DEBT SERVICE	CAPITAL PROJECTS	PERMANENT FUND	ENTERPRISE FUND	INTERNAL SERVICE	TOTAL ALL FUNDS	
Taxes:	Millage per \$1000								
Ad Valorem Taxes	5.6500							47,253	
Ad Valorem Taxes	47,253								
Ad Valorem Taxes	1.000 (voted debt)		10,689					10,689	
Sales And Use Taxes	22,639	8,000						30,639	
Charges For Services	13,603	3,313		9,467				26,383	
Intergovernmental Revenue	28,982	5,620		20,895		23,685		79,182	
Fines & Forfeitures	15,240							15,240	
Miscellaneous Revenue	16,894	3,350		9,536			1,415	31,195	
Licenses And Permits	15,357	4,667		12,350				32,374	
Internal Service Charges	8,388	2,415					11,895	22,698	
TOTAL SOURCES	168,356	27,365	10,689	52,248	0	23,685	13,310	295,653	
Transfers In	2,235							2,235	
Fund Balances/Reserves/Net Assets	75,675							75,675	
TOTAL REVENUES, TRANSFERS & BALANCES	\$246,266	\$27,365	\$10,689	\$52,248	0	\$23,685	\$13,310	\$373,563	
EXPENDITURES									
General Government	133,500	4,080		18,650				\$156,230	
Public Safety	36,063	3,500		13,340				\$52,903	
Physical Environment	13,660	200		3,514				\$17,374	
Transportation	9,000	3,260		10,055				\$22,315	
Debt Services	6,650		10,689					\$269,675	
Human Services	17,765	15,325		3,450		23,685		\$60,225	
Administrative Technology Services							13,310	\$13,310	
TOTAL EXPENDITURES	\$216,638	\$26,365	\$10,689	\$49,009	0	\$23,685	\$13,310	\$339,696	
Transfers Out				3,239				3,239	
Fund Balances/Reserves/Net Assets	29,628	1,000						30,628	
TOTAL APPROPRIATED EXPENDITURES TRANSFERS, RESERVES & BALANCES	\$246,266	\$27,365	\$10,689	\$52,248	0	\$23,685	\$13,310	\$373,563	

The tentative, adopted, and/or final budgets are on file in the office of the above referenced taxing authority as a public record.

Tourist Injured at Yellowstone
A little too close for comfort

The unidentified tourist was taking pictures of the bison when they got within 20 feet of the bison. Other visitors warned the person that they should stay farther back, but they refused to listen.

The bison noticed the tourist and charged at them. The tourist started running. They couldn't outrun the bison, and the impact of the hit sent the tourist flying. A couple of park rangers distracted the bison while others went to retrieve the person.

The tourist was airlifted to the nearest hospital. They are in critical condition. Park officials say that before entering the park, visitors are given a lesson on how to behave inside the park.



Yellowstone Park: A family of bison grazing

NOTICE OF PROPOSED TAX INCREASE

The City of Ember has tentatively adopted a measure to increase its property tax levy.

Last year's property tax levy:

- A. Initially proposed tax levy..... \$47,969
- B. Less tax reductions due to Value Adjustment Board and other assessment changes..... \$3,833
- C. Actual property tax levy..... \$44,136

This year's proposed tax levy..... \$49,740

All concerned citizens are invited to attend a public hearing on the tax increase to be held on:

September 9, 2025

5:30 PM

at

Chambers Room, City Hall

8 Flame Road, Ember, FL 11111

A FINAL DECISION on the proposed tax increase and the budget will be made at this hearing.

BUDGET SUMMARY

CITY OF EMBER - FISCAL YEAR 2025-2026

THE PROPOSED OPERATING BUDGET EXPENDITURES OF CITY OF EMBER ARE 1.2% MORE THAN LAST YEARS TOTAL OPERATING EXPENDITURES

General fund	5.6500								
Voted fund	1.0000								
ESTIMATED REVENUES	GENERAL FUND	SPECIAL REVENUE	DEBT SERVICE	CAPITAL PROJECTS	PERMANENT FUND	ENTERPRISE FUND	INTERNAL SERVICE	TOTAL ALL FUNDS	
Taxes:	Millage per \$1000								
Ad Valorem Taxes	5.6500	47,253						47,253	
Ad Valorem Taxes	1.000 (voted debt)		10,689					10,689	
Sales And Use Taxes	22,639	8,000						30,639	
Charges For Services	13,603	3,313		9,467				26,383	
Intergovernmental Revenue	28,982	5,620		20,895		23,685		79,182	
Fines & Forfeitures	15,240							15,240	
Miscellaneous Revenue	16,894	3,350		9,536			1,415	31,195	
Licenses And Permits	15,357	4,667		12,350				32,374	
Internal Service Charges	8,388	2,415					11,895	22,698	
TOTAL SOURCES	168,356	27,365	10,689	52,248	0	23,685	13,310	295,653	
Transfers In	2,235							2,235	
Fund Balances/Reserves/Net Assets	75,675							75,675	
TOTAL REVENUES, TRANSFERS & BALANCES	\$246,266	\$27,365	\$10,689	\$52,248	0	\$23,685	\$13,310	\$373,563	
EXPENDITURES									
General Government	133,500	4,080		18,650				\$156,230	
Public Safety	36,063	3,500		13,340				\$52,903	
Physical Environment	13,660	200		3,514				\$17,374	
Transportation	9,000	3,260		10,055				\$22,315	
Debt Services	6,650		10,689					\$269,675	
Human Services	17,765	15,325		3,450		23,685		\$60,225	
Administrative Technology Services							13,310	\$13,310	
TOTAL EXPENDITURES	\$216,638	\$26,365	\$10,689	\$49,009	0	\$23,685	\$13,310	\$339,696	
Transfers Out				3,239				3,239	
Fund Balances/Reserves/Net Assets	29,628	1,000						30,628	
TOTAL APPROPRIATED EXPENDITURES TRANSFERS, RESERVES & BALANCES	\$246,266	\$27,365	\$10,689	\$52,248	0	\$23,685	\$13,310	\$373,563	

The tentative, adopted, and/or final budgets are on file in the office of the above referenced taxing authority as a public record.

TRIM ADVERTISEMENTS

UPDATED LEGISLATION

- **SECTION 50.0311, F.S.**
 - PUBLICATION OF ADVERTISEMENTS AND PUBLIC NOTICES ON A PUBLICLY ACCESSIBLE WEBSITE AND GOVERNMENTAL ACCESS CHANNELS
 - County's Official Website
 - Population fewer than 160,000
 - Must determine in in public hearing which has been noticed in the Newspaper that residents have sufficient access to internet by broadband service as defined in s. 364.02

APPLIES TO EACH COUNTY IN WHICH THE TAXING AUTHORITY LEVIES TAXES

LESSONS LEARNED

- **CLEAR WRITTEN COMMUNICATION OF ADVERTISING REQUIREMENTS**
 - REQUIRE PROOF APPROVAL PRIOR TO PUBLICATION
- **NO NEWSPAPER OF GENERAL PAID CIRCULATION**
 - POSTED IN 3 PROMINENT LOCATIONS WITHIN THE COUNTY 2 TO 5 DAYS PRIOR TO HEARING
 - Mailed Notices (first class mail at least 10 days before the hearing)
 - Seek guidance from FDOR in writing

FINAL HEARING – UPDATE

CITY OF KISSIMMEE

- Advertised in TRIM ads
- Section 200.065, F.S.
- Occur between 2 and 5 days from the publication of the TRIM ads
- Meet all of the same requirements of the Tentative Hearing
- Adopted millage cannot exceed tentative millage

RESOLUTIONS

- **Submit Resolutions adopting a millage rate and budget to Property Appraiser, Tax Collector, and the Department of Revenue within three days of the adoption/final hearing (ALL counties in which multi-county TA levies taxes)**

PUBLIC HEARINGS

EXCEPTION FOR MULTI-COUNTY TAXING AUTHORITIES

- HEARING CAN BE HELD ON SAME DATE AS SCHOOL BOARD OR BOCC
 - BEST EFFORT
 - 15 Counties
 - 10 Newspapers

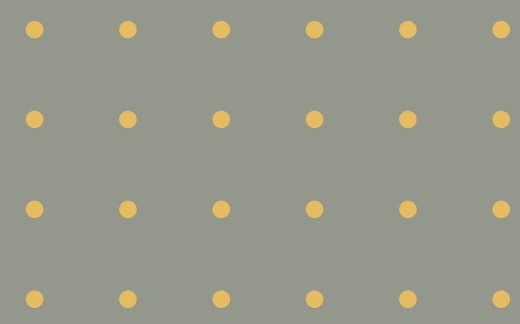
LESSONS LEARNED

- UNABLE TO VOTE?
 - NO QUORUM (NEW LEGISLATION REGARDING WHAT CONSTITUTES A QUORUM)
 - Technical issues preventing public comment during virtual hearing
 - Open hearing
 - Recess hearing (do not adjourn)
 - Advertise Notice of Continuation
 - Hold continued hearing within 7 days of the recessed hearing

NOTICE OF CONTINUATION

The Tentative/Final Budget Hearing held on *(Date of Hearing)*
for the *(Name of Taxing Authority)* was recessed and will be continued on
(Date, Time, and Location of New Hearing)
(INCLUDE NAME OF TOWN)

RESOLUTION



- AFTER THE PUBLIC HEARINGS HAVE CONCLUDED, THE TA'S ADOPT THEIR BUDGETS AND MILLAGE RATES. THE PA OFFICE RECEIVES THOSE RESOLUTIONS.
- THE TAX ROLL IS CERTIFIED TO
 - TAX COLLECTOR
 - DEPARTMENT OF REVENUE



CERTIFICATIONS & COMPLIANCE

FINAL TAXABLE VALUE (DR-422)

- Certify adopted millage to Property Appraiser within 3 calendar days of receipt
- Certified county-by-county for multi-taxing authorities

FDOR COMPLIANCE

- **MAXIMUM MILLAGE CALCULATION (DR-420MM)**
- **VOTE RECORD FOR ADOPTION OF FINAL MILLAGE (DR-487V)**
- **CERTIFICATION OF COMPLIANCE (DR-487)**
 - Proof of publications
 - resolutions
 - tear sheets

CONTACT INFORMATION



KATRINA SCARBOROUGH
KSCA@PROPERTY-APPRAISER.ORG

CATHY KIMURA
CKIM2@PROPERTY-APPRAISER.ORG
407-742-5000



TAVIA RITCHIE
TAVIA.RITCHIE@KISSIMMEE.GOV



KRISTIN THOMPSON
386-647-3148
KRISTIN.THOMPSON@SRWMD.ORG

QUESTIONS?

THANK YOU FOR ATTENDING!

