

MAKE CHECKS, DRAFTS, OR MONEY ORDERS PAYABLE TO:

FULTON COUNTY TREASURER: HEATHER SCRIBNER
 PO BOX 128
 JOHNSTOWN NY 12095
 518-736-5580

**2026 TAX BILL
 COUNTY OF FULTON
 CITY OF JOHNSTOWN**

ACCOUNT NO.	PAGE NO.	ROLL SECT.	SEQUENCE NO.	BILL NO.
	1 OF 1	1	170	001583
FISCAL YEAR		WARRANT DATED	BANK CODE	SWIS CODE
01/01/2026-12/31/2026		12/08/2025		170800
ESTIMATED STATE AID			SEE REVERSE SIDE FOR MORE INFORMATION AND ADDRESS CHANGE FORM	
CNTY 21,038,128				
FOR YOUR INFORMATION				

IN PERSON PAYMENT	FULTON COUNTY TREASURER 223 W MAIN STREET-ROOM 202-JOHNSTOWN, NY 12095 MONDAY - FRIDAY 9AM - 5PM
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*170800 162.12-1-1.2 [001583] 170

**Kaliath Hari
 Kaliath Latha
 12 Pine Ave
 Johnstown, NY 12095**

IF PROPERTY SOLD, SEND THE ENTIRE TAX BILL TO THE NEW OWNER OR RETURN ENTIRE TAX BILL TO THE COUNTY TREASURER. RECEIPT WILL ONLY BE MAILED UPON REQUEST SO INDICATE IN THE BOX BELOW AND RETURN ENTIRE TAX BILL WITH PAYMENT. TO PAY BY CREDIT/DEBIT CARD OR E-CHECK VISIT: [HTTPS://WWW.FULTONCOUNTYNY.GOV/](https://www.fultoncountyny.gov/)

EXEMPTION	VALUE	TAX PURPOSE	FULL VALUE ESTIMATE

PROPERTY DESCRIPTION & LOCATION			
TAX MAP NO.	170800 162.12-1-1.2		
LOCATION	12	Pine Ave	
DIMENSIONS	FR FT 101.6	DEPTH: 132	ACRES: 0.31
SCHOOL DIST	Johnstown		
PROPERTY CLASS	1 Family Res		

THE ASSESSED VALUE OF THIS PROPERTY AS OF 07/01/2025 WAS: 203000
 THE UNIFORM PERCENTAGE OF VALUE USED TO ESTABLISH ASSESSMENTS IS: 62 %
 THE ASSESSOR ESTIMATES THE FULL VALUE OF THIS PROPERTY AT: 327419
 YOU MAY BE ELIGIBLE FOR AN EXEMPTION ON FUTURE TAX BILLS. FOR INFO. CALL: **518-736-4015**

old par 24-555-17multi

LEVY DESCRIPTION	TOTAL TAX LEVY	PERCENT OF CHANGE FROM PRIOR YEAR	TAXABLE VALUE ADJUSTED BY ANY QUALIFIED EXEMPTION	TAX RATE PER \$1,000	TAX AMOUNT
County Tax	1,045,341	39.4	203,000.00	2.280000	462.84
NYS Medicaid Mandate	1,746,820	-1.0	203,000.00	3.810000	773.43
NYS Welfare Mandate	247,581	-18.0	203,000.00	.540000	109.62
NYS Mandates (Other)	1,306,676	-1.0	203,000.00	2.850000	578.55

PAYMENT SCHEDULE ON TOTAL TAX DUE			
IF PAID BY	01/31/2026	02/28/2026	03/31/2026
INTEREST	0.00	19.24	38.49
TOTAL DUE	1924.44	1943.68	1962.93

CUT ALONG THE DASHED LINE AND RETURN LOWER PORTION WITH PAYMENT

TOTAL TAX	1924.44
DUE BY:	01/31/2026

TAXPAYER'S COPY



BILL NO: 001583

ACCOUNT NO. BANK CODE
 TAX MAP NO. 170800 162.12-1-1.2
 LOCATION 12 Pine Ave



DUE BY	AMOUNT
01/31/2026	1924.44

MAKE CHECKS, DRAFTS, OR MONEY ORDERS PAYABLE TO:

FULTON COUNTY TREASURER: HEATHER SCRIBNER
 PO BOX 128
 JOHNSTOWN NY 12095
 518-736-5580

TAXES PAID BY CHECK ARE SUBJECT TO COLLECTION

PAYMENT SCHEDULE ON TOTAL TAX DUE			
IF PAID BY	01/31/2026	02/28/2026	03/31/2026
INTEREST	0.00	19.24	38.49
TOTAL DUE	1924.44	1943.68	1962.93

**2026 TAX BILL
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 CITY OF JOHNSTOWN**

*170800 162.12-1-1.2 [001583] 170

**Kaliath Hari
 Kaliath Latha
 12 Pine Ave
 Johnstown, NY 12095**

IF RECEIPT REQUESTED, CHECK HERE

TAXES PAID BY	
REC'D BY & DATE	

RETURN THIS PORTION WITH PAYMENT

MAKE CHECKS, DRAFTS, OR MONEY ORDERS PAYABLE TO:

CITY OF JOHNSTOWN
33-41 EAST MAIN STREET
JOHNSTOWN, NY 12095
518-736-4017

2026 CITY TAX BILL
CITY OF JOHNSTOWN

ACCOUNT NO.	PAGE NO.	ROLL SECT.	SEQUENCE NO.	BILL NO.
	1 OF 1	1	1592	001589
FISCAL YEAR		WARRANT DATED	BANK CODE	SWIS CODE
01/01/2026 - 12/31/2026		04/01/2026		170800
ESTIMATED STATE AID			SEE REVERSE SIDE FOR MORE INFORMATION AND ADDRESS CHANGE FORM	
CITY 1,388,910				
FOR YOUR INFORMATION				

IN PERSON PAYMENT	CITY HALL
	33 E. MAIN STREET
	JOHNSTOWN, NY 12095
	MONDAY-FRIDAY 8:00 AM - 3:00 PM DROP BOX (CHECKS ONLY)

*170800 162.12-1-1.2 [001589] 1592

**Kaliath Hari
Kaliath Latha
12 Pine Ave
Johnstown, NY 12095**

FORWARD BILL TO CITY IF PROPERTY WAS SOLD.
FORWARD BILL TO YOUR MORTGAGE COMPANY IF YOU HAVE ESCROW.

ONLINE PAYMENTS: CITYOFJOHNSTOWN.NY.GOV

EXEMPTION	VALUE	TAX PURPOSE	FULL VALUE ESTIMATE

PROPERTY DESCRIPTION & LOCATION			
TAX MAP NO.	170800 162.12-1-1.2		
LOCATION	12	Pine Ave	
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PROPERTY CLASS	1 Family Res		

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 YOU MAY BE ELIGIBLE FOR AN EXEMPTION ON FUTURE TAX BILLS. FOR INFO. CALL: 518-736-4015

old par 24-555-17multi

LEVY DESCRIPTION	TOTAL TAX LEVY	PERCENT OF CHANGE FROM PRIOR YEAR	TAXABLE VALUE ADJUSTED BY ANY QUALIFIED EXEMPTION	TAX RATE PER \$1,000	TAX AMOUNT
City Tax	6,638,833	-2.8	203,000.00	14.480000	2,939.44

PAYMENT SCHEDULE ON TOTAL TAX DUE				
IF PAID BY	04/30/2026	05/31/2026	06/30/2026	07/31/2026
INTEREST	0.00	29.39	58.79	88.18
TOTAL DUE	2939.44	2968.83	2998.23	3027.62

CUT ALONG THE DASHED LINE AND RETURN LOWER PORTION WITH PAYMENT

TOTAL TAX	2939.44
DUE BY:	04/30/2026

TAXPAYER'S COPY



BILL NO: 001589

ACCOUNT NO. BANK CODE
TAX MAP NO. 170800 162.12-1-1.2
LOCATION 12 Pine Ave



DUE BY	AMOUNT
04/30/2026	2939.44

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33-41 EAST MAIN STREET
JOHNSTOWN, NY 12095
518-736-4017

TAXES PAID BY CHECK ARE SUBJECT TO COLLECTION

PAYMENT SCHEDULE ON TOTAL TAX DUE				
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2026 CITY TAX BILL
CITY OF JOHNSTOWN

*170800 162.12-1-1.2 [001589] 1592

Kaliath Hari
Kaliath Latha
12 Pine Ave
Johnstown, NY 12095

IF RECEIPT REQUESTED, CHECK HERE

TAXES PAID BY	
REC'D BY & DATE	

RETURN THIS PORTION WITH PAYMENT



Greater Johnstown City School District
Fulton and Montgomery Counties

PAY TO: Tax Collector, P.O. BOX 810, Johnstown, NY 12095 518-762-4611 x-3111

Property and summary tax balance information for the selected parcel is shown to the right. Exemptions are displayed as well if they exist for the property.

You can view or hide tax bill detail and any payments by clicking the bar near the bottom of the page.

If the property appears in other tax years, you can quickly view the tax history for the property. Just select a tax year from the drop-down list at the top of the page.

To request a signed Tax Certification, click the "Request Signed Certificate" button at the bottom of the page.

[Re-enter search conditions](#)

For Tax Year: 2026 School Tax (2025-2026) ▼

Last Updated: 11/17/25 01:32 pm

Owner:
Kaliath Hari
Kaliath Latha
12 Pine Ave
Johnstown, NY 12095

Tax Map # 162.12-1-1.2
Tax Bill # 001586
Bank Code:
School Code: 170800
Property Class: 210 Tax Roll: 1

Location: 12 Pine Ave
SWIS: 170800 Johnstown

Acreage: .31
Frontage: 101.6 Liber:
Depth: 132 Page:

Code	Description	Exemption
41854	STAR B	20,700

Full Value:	327,419
Assessment:	203,000
STAR Savings:	439.53
Tax Amount:	4,041.20
Tax Paid:	4,041.20
Balance:	0.00

Show Bill and Payment Details

Tax Balance does not include any accrued Late Fees
Payments shown may not include
payments made directly to the County

[Late Fee Schedule](#) | [Tax Certification](#) | [Request Certification](#)



Division of Licensing Services

New York State
Department of State
Division of Licensing Services
P.O. Box 22001
Albany, NY 12201-2001
Customer Service: (518) 474-4429
www.dos.ny.gov

New York State Disclosure Form for Buyer and Seller

THIS IS NOT A CONTRACT

New York State law requires real estate licensees who are acting as agents of buyers or sellers of real property to advise the potential buyers or sellers with whom they work of the nature of their agency relationship and the rights and obligations it creates. This disclosure will help you to make informed choices about your relationship with the real estate broker and its sales agents.

Throughout the transaction you may receive more than one disclosure form. The law may require each agent assisting in the transaction to present you with this disclosure form. A real estate agent is a person qualified to advise about real estate.

If you need legal, tax or other advice, consult with a professional in that field.

Disclosure Regarding Real Estate Agency Relationships

Seller's Agent

A seller's agent is an agent who is engaged by a seller to represent the seller's interests. The seller's agent does this by securing a buyer for the seller's home at a price and on terms acceptable to the seller. A seller's agent has, without limitation, the following fiduciary duties to the seller: reasonable care, undivided loyalty, confidentiality, full disclosure, obedience and duty to account. A seller's agent does not represent the interests of the buyer. The obligations of a seller's agent are also subject to any specific provisions set forth in an agreement between the agent and the seller. In dealings with the buyer, a seller's agent should (a) exercise reasonable skill and care in performance of the agent's duties; (b) deal honestly, fairly and in good faith; and (c) disclose all facts known to the agent materially affecting the value or desirability of property, except as otherwise provided by law.

Buyer's Agent

A buyer's agent is an agent who is engaged by a buyer to represent the buyer's interest. The buyer's agent does this by negotiating the purchase of a home at a price and on terms acceptable to the buyer. A buyer's agent has, without limitation, the following fiduciary duties to the buyer: reasonable care, undivided loyalty, confidentiality, full disclosure, obedience and duty to account. A buyer's agent does not represent the interest of the seller. The obligations of a buyer's agent are also subject to any specific provisions set forth in an agreement between the agent and the buyer. In dealings with the seller, a buyer's agent should (a) exercise reasonable skill and care in performance of the

agent's duties; (b) deal honestly, fairly and in good faith; and (c) disclose all facts known to the agent materially affecting the buyer's ability and/or willingness to perform a contract to acquire seller's property that are not inconsistent with the agent's fiduciary duties to the buyer.

Broker's Agents

A broker's agent is an agent that cooperates or is engaged by a listing agent or a buyer's agent (but does not work for the same firm as the listing agent or buyer's agent) to assist the listing agent or buyer's agent in locating a property to sell or buy, respectively, for the listing agent's seller or the buyer agent's buyer. The broker's agent does not have a direct relationship with the buyer or seller and the buyer or seller cannot provide instructions or direction directly to the broker's agent. The buyer and the seller therefore do not have vicarious liability for the acts of the broker's agent. The listing agent or buyer's agent do provide direction and instruction to the broker's agent and therefore the listing agent or buyer's agent will have liability for the acts of the broker's agent.

Dual Agent

A real estate broker may represent both the buyer and the seller if both the buyer and seller give their informed consent in writing. In such a dual agency situation, the agent will not be able to provide the full range of fiduciary duties to the buyer and seller. The obligations of an agent are also subject to any specific provisions set forth in an agreement between the agent, and the buyer and seller. An agent acting as a dual agent must explain carefully to both the buyer and seller that the agent is acting for the other party as well. The agent should also explain the possible effects of dual representation, including that by consenting to the dual agency relationship the buyer and seller are giving up their right to undivided loyalty. A buyer or seller should carefully consider the possible consequences of a dual agency relationship before agreeing to such representation. A seller or buyer may provide advance informed consent to dual agency by indicating the same on this form.

Dual Agent with Designated Sales Agents

If the buyer and seller provide their informed consent in writing, the principals and the real estate broker who represents both parties as a dual agent may designate a sales agent to represent the buyer and another sales agent to represent the seller. A sales agent works under the supervision of the real estate broker. With the informed consent of the buyer and the seller in writing, the designated sales agent for the buyer will function as the buyer's agent representing the interests of and advocating on behalf of the buyer and the designated sales agent for the seller will

New York State Disclosure Form for Buyer and Seller

function as the seller's agent representing the interests of and advocating on behalf of the seller in the negotiations between the buyer and seller. A designated sales agent cannot provide the full range of fiduciary duties to the landlord or tenant. The designated sales agent cannot provide full range of fiduciary duties to the buyer or seller. The designated sales agent must explain that like the dual agent

under whose supervision they function, they cannot provide undivided loyalty. A buyer or seller should carefully consider the possible consequences of a dual agency relationship with designated sales agents before agreeing to such representation. A seller or buyer provide advance informed consent to dual agency with designated sales agents by indicating the same on this form.

This form was provided to me by Katie-Anne Isabella of Own It Realty LLC
(Print Name of Licensee) (Print Name of Company, Firm or Brokerage)

a licensed real estate broker acting in the interest of the:

Seller as a (check relationship below)

Buyer as a (check relationship below)

Seller's Agent

Buyer's Agent

Broker's Agent

Broker's Agent

Dual Agent

Dual Agent with Designated Sales Agent

For advance informed consent to either dual agency or dual agency with designated sales agents complete section below:

Advance Informed Consent Dual Agency

Advance Informed Consent To Dual Agency with Designated Sales Agents

If dual agent with designated sales agents is indicated above: _____ is appointed to represent the buyer; and _____ is appointed to represent the seller in this transaction.

(I) (We) Latha Kaliath & Hari Kaliath acknowledge receipt of a copy of this disclosure form:

Signature of Buyer(s) and/or Seller(s):

Latha Kaliath

Hari Kaliath

Date: 4-28-2026

Date: 4-28-2026



Division of Licensing Services

New York State
Department of State, Division of Licensing Services
(518) 474-4429
www.dos.ny.gov

New York State
Division of Consumer Rights
(888) 392-3644

New York State Housing and Anti-Discrimination Disclosure Form

Federal, State and local Fair Housing Laws provide comprehensive protections from discrimination in housing. It is unlawful for any property owner, landlord, property manager or other person who sells, rents or leases housing, to discriminate based on certain protected characteristics, which include, but are not limited to **race, creed, color, national origin, sexual orientation, gender identity or expression, military status, sex, age, disability, marital status, lawful source of income or familial status**. Real estate professionals must also comply with all Fair Housing Laws.

Real estate brokers and real estate salespersons, and their employees and agents violate the Law if they:

- Discriminate based on any protected characteristic when negotiating a sale, rental or lease, including representing that a property is not available when it is available.
- Negotiate discriminatory terms of sale, rental or lease, such as stating a different price because of race, national origin or other protected characteristic.
- Discriminate based on any protected characteristic because it is the preference of a seller or landlord.
- Discriminate by "steering" which occurs when a real estate professional guides prospective buyers or renters towards or away from certain neighborhoods, locations or buildings, based on any protected characteristic.
- Discriminate by "blockbusting" which occurs when a real estate professional represents that a change has occurred or may occur in future in the composition of a block, neighborhood or area, with respect to any protected characteristics, and that the change will lead to undesirable consequences for that area, such as lower property values, increase in crime, or decline in the quality of schools.
- Discriminate by pressuring a client or employee to violate the Law.
- Express any discrimination because of any protected characteristic by any statement, publication, advertisement, application, inquiry or any Fair Housing Law record.

YOU HAVE THE RIGHT TO FILE A COMPLAINT

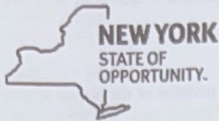
If you believe you have been the victim of housing discrimination you should file a complaint with the New York State Division of Human Rights (DHR). Complaints may be filed by:

- Downloading a complaint form from the DHR website: www.dhr.ny.gov;
- Stop by a DHR office in person, or contact one of the Division's offices, by telephone or by mail, to obtain a complaint form and/or other assistance in filing a complaint. A list of office locations is available online at <https://dhr.ny.gov/contact-us>, and the Fair Housing HOTLINE at (844)-862-8703.

You may also file a complaint with the NYS Department of State, Division of Licensing Services. Complaints may be filed by:

- Downloading a complaint form from the Department of State's website https://www.dos.ny.gov/licensing/complaint_links.html
- Stop by a Department's office in person, or contact one of the Department's offices, by telephone or by mail, to obtain a complaint form.
- Call the Department at (518) 474-4429.

There is no fee charged to you for these services. It is unlawful for anyone to retaliate against you for filing a complaint



Division of Licensing Services

New York State
Department of State, Division of Licensing Services
(518) 474-4429
www.dos.ny.gov

New York State
Division of Consumer Rights
(888) 392-3644

New York State Housing and Anti-Discrimination Disclosure Form

For more information on Fair Housing Act rights and responsibilities please visit <https://dhr.ny.gov/fairhousing> and <https://www.dos.ny.gov/licensing/fairhousing.html>.

This form was provided to me by Katie-Anne Isabella (print name of Real Estate Salesperson/
broker) of Own It Realty LLC (print name of Real Estate company, firm or brokerage)

I/(We) Latha Kaliath & Hari Kaliath

Buyer/Tenant/Seller/Landlord) acknowledge receipt of a copy of this disclosure form:

Buyer/Tenant/Seller/Landlord Signature *Latha Kaliath* Date: 4-28-2026

Buyer/Tenant/Seller/Landlord Signature *Hari Kaliath* Date: 4-28-2026

Real Estate broker and real estate salespersons are required by New York State law to provide you with this Disclosure.

GLOBAL MLS, Inc.

PURCHASE OFFER PROCEDURE AND RIGHTS OF BUYERS AND SELLER

Prospective buyers and sellers should be aware of the following regarding offers to purchase real property:

- 1) Purchase offers and acceptances involve contract rights of the buyer and seller.
- 2) Verbal communications do not create an enforceable obligation on the part of the buyer to purchase or on the part of the seller to sell.
- 3) Until all material terms of an offer to purchase have been set forth in writing and signed by the proposed buyer it is not binding on the buyer, and unless and until it is countersigned by the seller, it is not binding on both parties.
- 4) A seller is not required to accept any offer, regardless of its terms, including a "full price" offer.
- 5) A seller is not obligated to offer a prospective buyer a "right of first refusal" or the opportunity to improve his/her offer. Although this could occur in negotiations, it is not required.
- 6) An offer to purchase, when signed by all parties, becomes a binding contract according to its terms, subject to any and all contingencies contained therein.
- 7) If contract documents are not fully understood, we recommend consulting an attorney before signing.

[Signature] 4-28-26

Buyer/Seller

Date

[Signature] 4-28-26

Buyer/Seller

Date

[Signature] 4-28-26

Broker/Agent

Date

Own It Realty LLC

Firm

GLOBAL MLS, Inc.

CARBON MONOXIDE AND SMOKE DETECTOR/ALARM DISCLOSURE

As this is a legally binding contract, it is recommended you consult an Attorney before signing.

1. Regulations require that a functioning carbon monoxide and smoke detector must be installed in every one- and two-family house, co-op or condo constructed or offered for sale.
2. At least one carbon monoxide alarm and smoke detector must be present in each dwelling unit.
3. A carbon monoxide detector must be located in the immediate vicinity of the bedrooms on the lowest floor. For example, if the bedrooms are all on the second floor then the detector must be placed on the second floor near the bedrooms.
4. The carbon monoxide alarms must have UL certification (this will most likely be stated on the packaging) and must be installed according to the manufacturer's instructions.
5. The carbon monoxide alarms may be hardwired to the dwelling, plugged into an outlet or battery operated.
6. If the carbon monoxide detector is part of a fire/burglar/carbon monoxide system or the alarms are monitored by a service, a distinctive alarm must be used to differentiate between the carbon monoxide alarm and the other system functions.
7. The carbon monoxide alarm must be maintained according to the manufacturer's instructions.
8. The alarms shall not be removed except for replacement, service or repair of the alarm.
9. Combination smoke/carbon monoxide detectors are allowed under new regulations if they meet the same criteria above.
10. The regulations DO APPLY for properties "For Sale By Owners".

Buyer _____ Date _____

Buyer _____ Date _____

Buyer's Agent _____ Date _____

[Signature] 2-28-2026
Seller _____ Date _____

[Signature] 4-28-2026
Seller _____ Date _____

[Signature] 4-28-26
Listing Agent _____ Date _____