

"Industry News, Helpful Hint, & Upcoming Events" eNewsletter  
February 27, 2024

## Industry News

**This week's Trust and Estate article is:**  
**"IRS audits? Back taxes? Don't freak out if you get this letter in your mailbox."**

**(Excerpt from actual article):**

"Taxpayers across the country are starting to receive letters from the IRS. The agency started to send out the automated collection notices — which were on pause during the COVID pandemic — to 3.7 million taxpayers, it said. The IRS said the reminder notices will go to individuals who owe back taxes before tax year 2022. Businesses, tax-exempt organizations, trusts and estates that owe taxes from before tax year 2023 may also get the letters, the agency said."

You can read the article by clicking [HERE](#).

**Last week's Trust & Estate article was:**  
**"Mom and dad are giving away \$84 trillion in the 'great wealth transfer.' And they have some thoughts on how to spend it"**

You can read last week's eNewsletter by clicking [HERE](#).

**Weekly Financial Market Review:**

Our business resides at the intersection of trust & estate law as well as financial data reporting.

We make it easy for our clients to stay current on financial market news by making a weekly market recap available by clicking [HERE](#).



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## Helpful Hint

**This week's Helpful Hint is:**  
**"What Is a Collateralized Mortgage Obligation?"**

One of the more difficult security types we value are Collateralized Mortgage

Obligations.

A collateralized mortgage obligation (CMO) refers to a type of mortgage-backed security that contains a pool of mortgages bundled together and sold as an investment. Organized by maturity and level of risk, CMOs receive cash flows as borrowers repay the mortgages that act as collateral on these securities. In turn, CMOs distribute principal and interest payments to their investors based on predetermined rules and agreements.

A correct CMO valuation includes mean price, accrued interest, and paydown factors. Because of the complexity of these securities, our data vendor surcharges us for these securities and that is reflected in our fee schedule.

**Last week's Helpful Hint was:  
"2024-Q1 Poll Results"**

You can read last week's eNewsletter by clicking [HERE](#).

If you want to speak with us, please:  
call: 201-784-8500 x107  
email: [techsupport@appraisenj.net](mailto:techsupport@appraisenj.net)



## Upcoming Events

(Subject to change - please monitor regularly)

- Thu, Mar 14: (5:00p ET) System Maintenance - all online services will be unavailable with service being restored within a few hours.
- Fri, Mar 29: The NASDAQ & NYSE will be closed for the Good Friday holiday. We will be closed as well.



## Maybe there is a better way?

Why don't you consider us for your stock and bond valuations for trusts & estates? Maybe there is a better way than how you are doing them now!

We've been providing these valuations since 1985 and have experience and insight. We can speak with you to potentially identify ways to improve performance and accuracy without hiring additional people.



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