§ 987. Notice of unpaid taxes. 1. The collecting officer shall, on or after the thirty-first day following the expiration of the period during which taxes may be paid without interest, but no later than the sooner of the eighty-fifth day after such expiration or the fifteenth day prior to the expiration of the warrant for the collection of taxes, mail a notice to each owner of real property upon which taxes remain unpaid on the tax roll to which his or her warrant relates; provided, however, in the county of Monroe, the collecting officer shall no later than the sooner of the ninetieth day after such expiration or the fifteenth day prior to the expiration of the warrant for the collection of taxes, mail a notice to each owner of real property upon which taxes remain unpaid on the tax roll to which his or her warrant relates. This notice shall be sent to the mailing address of the owner and a copy of such notice shall be sent to the tax billing address, if different. The governing body of the municipal corporation may adopt a local law or resolution providing for the expense of mailing such notices, which shall be an additional penalty of not more than two dollars chargeable against the parcel. Such notice shall at least contain the following and may be attached to or be part of a duplicate copy of the tax bill:

"The taxes on your property have not been paid. If the taxes should have been paid through a real property tax escrow account, please immediately notify the holder of the account that the taxes have not yet been paid."

2. In a municipal corporation which accepts payments of taxes in installments, the provisions of this section shall be applicable to each unpaid installment; provided, however, that with respect to the first installment payment for any fiscal year, the notice required by this section shall be sent no later than eighty-five days after the last date on which such payment was payable without interest, provided, however, in the county of Monroe the notice required by this section shall be sent no later than ninety days after the last date on which such payment was payable without interest, and that with respect to installment payments other than the first installment payment for a fiscal year, such notice shall be sent no later than one hundred twenty days after the last date on which such installment was payable without interest.

3. The address to which each such notice to the owner shall be mailed shall be the mailing address of the owner as reported pursuant to section five hundred seventy-four of this chapter or as otherwise reported to the collecting officer; provided, however, that if no such address has been reported, such notice shall be mailed to the address of the property as shown on the tax roll.

4. The failure to mail any such notice, or the failure of the addressee to receive the same, shall not in any way affect the validity of taxes or interest prescribed by law with respect thereto.

5. The provisions of this section shall apply to all municipal corporations, other than school districts, notwithstanding any general, special or local law to the contrary; provided, however, that where a school district tax has been levied together with the taxes of a city or town, the notice of the city or town collecting officer shall make reference to the school district taxes.