

INFORMATION REGARDING WASHINGTON COUNTY, MARYLAND PROPERTY TAX SALES AND TAX SALE REDEMPTIONS

REAL ESTATE TAXES

Real estate taxes are due and payable on July 1st, and become delinquent October 1st of each year. Under the Annual Payment Schedule, real estate taxes become delinquent as of October 1st. Under the Semiannual Payment Schedule, the first installment becomes delinquent as of October 1st, while the second installment becomes delinquent as of January 1st. Failure to receive a real estate tax bill does not relieve the property owner of the requirement to pay the real estate taxes or the subsequent penalties that are imposed on October 1st, should the real estate taxes become delinquent.

Penalty and interest are assessed on all delinquent real estate taxes at the rate of 1% per month or fraction thereof on the County and State portion of the bill until the bill is paid in full. Only payment in full of all amounts due will prevent the property from being included in the Tax Sale.

TAX SALE PROCEDURE

At least thirty (30) days before any property is first advertised for sale, a Final Bill and Legal Notice is mailed to the property owners of record at the last address provided to the Treasurer's Office.

Tax sales are generally held annually on the first Tuesday in June, or such other dates as the Washington County Treasurer determines.

Advertisements for the tax sale are published in a County newspaper of general circulation for four consecutive Saturdays prior to the date of sale, specifying the place, date and time of the Sale, and listing all properties with delinquent real estate taxes or other municipal liens. Sale expenses are added to the delinquent amounts and included in the advertisement as the opening bid.

Bidders must register before the sale. Registration forms may be obtained from the Treasurer's Office, and must be completed and submitted by 4:00 p.m. on the last business day prior to the date of tax sale. Bidder's cards bearing the bidder's numbers will be provided upon approval of the completed bidder's registration form.

Bidders must bring their Bidder's card with them on the date of sale, in order to place bids. Attendance at the tax sale is required in order to bid. Tax Sale Certificates cannot be purchased over-the-counter.

Payment of the opening bid amount is required on the day of sale.

Payment can be made by cash, check, or certain credit/debit cards (card payments incur additional fees).

Upon payment, a Tax Sale Certificate will be provided to the successful Tax Sale Purchaser. This certificate is

evidence that the Tax Sale Purchaser has purchased an enforceable lien against the property. Tax Sale Certificates can be assigned.

POST SALE PROCEDURES

The owner or other interested parties of the property for which a Certificate of Tax Sale has been issued has the right to redeem that property after the date of sale. The purchaser of a Tax Sale Certificate has no right to possession of the property until completion of foreclosure of the rights of redemption, including the delivery of a deed from the Washington County Treasurer. The action to foreclose the property owner's right of redemption can be filed in the Circuit Court for Washington County after six months from the date of the Tax Sale; however, it **MUST** be filed within two years of the date of the Tax Sale. If an action is not filed within that two-year period, the holder of the Tax Sale Certificate will **LOSE** all rights to the property described in the Tax Sale Certificate and **LOSE** all rights to a return of the downpayment. If the Tax Sale Purchaser holds more than one Tax Sale Certificate, all properties for which certificates are held can be included in a single action. Neither the Washington County Treasurer nor the attorney for the Washington County Treasurer can assist in the foreclosure process. The holders of Tax Sale Certificates are encouraged to seek the advice of an attorney of their choosing for assistance.

The period of redemption runs from the date of sale to the date of the final Court Order foreclosing or terminating the right of redemption, during which time the owner of the property has the right to remain in possession of the property. The redeeming party must pay to the Washington County Treasurer the amount of the opening bid paid at the Tax Sale together with 6% interest per annum, and any taxes, fees or charges accruing after the date of the Tax Sale. Four months after the date of the Tax Sale, the redeeming party may be responsible for the Legal fees of the Tax Sale Purchaser. After the first six months, the redeeming party may also be responsible for costs incurred by the Tax Sale Purchaser including reasonable legal fees, reasonable title search fees, and Court costs. The redeeming party may file a Motion with the Court to fix the amount of attorney's fees as well as other costs, and may require the foreclosing party to introduce evidence in Court to justify his fee.

The above is not intended to be a complete summary of rights or liabilities regarding the Tax Sale. Property owners and purchasers are encouraged to consult with an attorney for assistance. Additional information regarding Tax Sale matters are found in the Maryland Tax Property Article of the Annotated Code of Maryland §§14-808 through 14-854 inclusive, and are available online at <http://mlis.state.md.us/cgi-win/webstatutes.exe>.

For additional information regarding Washington County Maryland tax sales, including the tax sale registration form and tax sale listing, please visit our website at www.washco-md.net.