



## ST. MARY'S COUNTY, MARYLAND

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# TAX SALE AUCTION GENERAL INFORMATION SHEET

*Office Located at: 23150 Leonard Hall Drive, Leonardtown, MD*

Properties purchased at tax sale do not give you a guarantee clear title of any properties. A purchase made at tax sale should be considered as no more than purchasing the right to file an action to obtain title to the property. The County makes no guarantee as to the existence of the property or its clear title. Properties may be subject to other liens, may have no development rights, or may not exist in reality. It is recommended that those wishing to purchase should undertake research of the properties available prior to the tax sale date.

### I. REGISTRATION

Registration starts at 8:00 a.m. on the day of the tax sale. All bidders must register in person at the County Treasurer's Office and obtain a bidder number to be eligible to purchase property at the sale. Bidders who register must provide the following information: name, address, telephone number, e-mail address and signature. Bidders must provide proof of identity in the form of a driver's license or acceptable photo identification to obtain a bid card. Only one (1) bid card will be assigned to an individual. The bid cards must be turned back in at the end of the tax sale. All persons bidding on behalf of a business must register the full legal name of the business.

### II. FINANCIAL REQUIREMENTS

The bidder is required to pay the amount of delinquent taxes as advertised. Personal check, business check, money order, certified check or cash are acceptable payments. Payments must be received by the end of the day of the tax sale. A receipt will be provided of all properties purchased by the bidder.

### III. CONDUCT OF SALE

1. Bidding is initiated by the Commissioners of St. Mary's County or St. Mary's County Metropolitan Commission. The initial bid price will be no less than the total amount due for taxes and other charges, together with interest, penalties and advertisement fees. If there is no other bid on the property, it is sold to the Commissioners of St. Mary's County or St. Mary's County Metropolitan Commission. The auction will begin with the first property and proceed in alphabetical order, stating the amount due. The auctioneer will set bidding levels and when the auctioneer says "SOLD," the sale of that property is completed.
2. Bidders are requested to fully extend their assigned numbered card. In order to avoid any disputes, the card must be visible to the auctioneer.
3. Disruptive bidders will be ejected from the sale and barred from further participation in St. Mary's County tax sales. Potential bidders are required to refrain from any act, agreement, consent or conspiracy to suppress, predetermine, rig or fix the bidding at the sale.
4. All cellular telephones lap top computers, or other communication devices must be silenced while in the room where the tax sale is being held. Failure to comply will result in you being asked to leave.

#### **IV. CERTIFICATE OF SALE**

1. The St. Mary's County Treasurer's Office will inform the property owner of the bid price; therefore, the property owner will be able to make a decision on the redemption of the property.
2. A copy of the Certificate of Sale will be mailed to the address provided during registration within ten (10) business days. A copy of the Certificate of Sale will be needed in order to start foreclosure proceedings.
3. The Certificate of Sale will expire two (2) years from the issue date of the certificate unless a proceeding to foreclose the right of redemption is filed prior to that time. A copy of the filing with the case number is to be sent to the St. Mary's County Treasurer's Office.
4. If ever a tax sale is voided for any reason, the bidder will be notified and advised not to pursue any further foreclosure action or to incur additional expenses. The bidder will be reimbursed the tax sale purchase price paid, without interest. The bidder assumes all risks of any irregularity of the sale and has no other remedy against the County. The County is not liable for and will not pay the bidder any interest, costs or attorney fees associated with the invalid or void sale. There is no warranty, expressed or implied, that a property has a marketable title, the property's improvements listed are present on the property or that it contains the area of land which it is said to contain; therefore, the bidder assumes all risks in that regard.

#### **V. REDEMPTION**

The delinquent property owner has until the bidder is granted foreclosure rights of redemption to redeem the property. The bidder will be refunded the amount that was paid, plus interest at the annual rate of 6% through the month of redemption.

The bidder of a Certificate of Sale is not entitled to be reimbursed for any expenses or fees incurred within the first four (4) months after the date of tax sale. Beginning the first day of the fifth month after the tax sale, the bidder is entitled to be reimbursed for actual expenses incurred.

Upon reimbursement by the property owner, the bidder is required to provide the owner and the County Treasurer's Office with a letter of release to allow the County to complete the redemption. Once the property has been redeemed the County Treasurer's Office will process the reimbursement to the bidder.

#### **VI. FORECLOSURE**

The bidder of the Certificate of Sale may at any time after six (6) months from the date of sale, file a complaint in the Circuit Court to foreclose all rights of redemption on the property to which such certificate relates. The certificate is null and void if an action to foreclose the right of redemption is not instituted by the holder within two years from the date of the certificate. Thereafter, all rights of the purchaser of the certificate cease. The Certificate of Sale must be attached and made part of the complaint. The plaintiff in any action to foreclose the right of redemption must be the holder of the Certificate of Sale. If the court enters a final judgment, they will direct the St. Mary's County Treasurer's Office to sign a deed upon payment of the balance of the purchase price along with any outstanding taxes that have come due. The deed is to be prepared by the bidder or an attorney representing the bidder. The County Treasurer's Office is not obligated to sign the deed until the Clerk of the Court has furnished the County Treasurer's Office with a certified copy of the judgment.

#### **VII. BALANCE OF BID**

Upon issuance of a final judgment the bidder shall pay the balance of the original bid price and any subsequent taxes due. Once final payment has been received and posted to the account the Treasurer will sign off on the deed.

## **VIII. OVER-THE-COUNTER TAX LIEN CERTIFICATE SALES**

Over-the-Counter tax liens certificates are available to be purchased from the St. Mary's County Attorney's Office, 301-475-4200 extension 1700. Currently the list has properties available from 2017 to present. You may view the list online at:

<http://www.stmarysmd.com/treasurer/tax-sale-auction.asp>

## **IX. TAX CREDITS**

The bidder is responsible for repayment of any Tax Credits that the property owner has received upon the issuance of a final judgement. These credits remain on the account until a deed transfer occurs. Only after repayment of the credit will the Treasurer sign off on a new deed. It is the bidder's obligation to research the tax account for such credits. To obtain credit information you may call the Treasurer's Office at: 301-475-4200 extension 3300.

*For additional information, please refer to the Tax Property Article of the Annotated Code of Maryland.*

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