

## PEND OREILLE COUNTY TAX FORECLOSURE INFORMATION

In 2018, the properties subject to foreclosure are those on which the 2015 and prior years are delinquent. The grace period is three full years not counting the current year. It is not when there are three years of taxes past due but when one year tax is three full years or more past due that foreclosure begins.

The Treasurer's office does not maintain a mailing list to notify people of each year's tax foreclosure. However, if you send in a stamped, self-addressed envelope we will send a list of the property in foreclosure when we receive the Order of Sale approximately 30 days prior to the sale. In addition, the Notice of Tax Judgment Sale is published in the Newport Miner and posted online at the [Pend Oreille County Treasurer's Website](#).

Tax certificates or deeds of any nature are not sold by the county.

If you obtain a list of foreclosure properties from us, remember that you will need to periodically delete those accounts that were paid since your list was printed. Parcels may be redeemed from foreclosure at any time up to 4:30 p.m. the day before the auction. Therefore, we do not know what will be in the sale until the morning of the auction.

**THIS IS A "BUYER BEWARE" SALE. It is up to you to know exactly what you are bidding on. The County makes no guarantee whatsoever on parcels sold at a Treasurer's Tax Foreclosure Sale.** We cannot stress this too strongly.

**ALL SALES ARE FINAL. Properties are sold on a "where is" and "as is" basis.**

We do not overturn a sale and refund the purchase price because a bidder did not know what they were bidding on.

**All research must be done by the interested party.** It is important that you complete this research before the day of the sale. The Treasurer's Office will provide as much information as it has available. However, the Treasurer office is only a starting point. It is up to the potential purchaser to pursue other resources. Title reports, maps, appraisal sheets, and tax information are some items that will help you in your research. Maps, and some other parcel information, may be found by searching for the parcel on the [Assessor/Treasurer website](#).

An on-site inspection should also be made, if possible. Just because a property looks desirable on the map does not mean it is in actuality. The map does not show the topography such as ravines, hills, slopes, etc., nor does the map show what is on the property (sense growth, swamp, boulders, etc.). Some properties may be private roads covered by easements for ingress and egress. **Easements are not extinguished by the foreclosure sale, but remain with the land. Some properties may be subject to use restrictions and covenants set up in the original plat.**

**PLEASE BE ADVISED these parcels are privately owned until the conclusion of the auction.** Any site inspection of the listed parcels must be done so with the permission of the current parcel owner. Anyone inspecting these parcels from anywhere other than the public right-of-way does so without the authorization of Pend Oreille County. Please respect the property rights of the parcel owners.

Pend Oreille County does not warrant or make any express or implied representations regarding the physical condition of any parcel or its fitness for any use or purpose including, but not limited to, whether the parcel is contaminated with hazardous waste or contamination from any source. As a potential buyer, you must be aware that any parcel of property subject to foreclosure could have environmental issues. It shall be the buyer's sole responsibility to make a determination whether any such contamination exists or whether the property is restricted in any manner.

Some title companies may not provide title insurance for a period of time from the date of sale. Policies vary with each title company.

There is no redemption period after the sale except in cases where the owner on the day of the sale was either a minor child or a person adjudicated to be legally incompetent. In those cases, there is a three year redemption period (RCW 84.64.070). If the IRS has a lien on the property, there is also a 120 day redemption period.

Do not count on buying a house at the foreclosure auction. Normally, owners of improved properties subject to tax foreclosure will redeem the property before the sale, often at the last minute. Most houses that are foreclosed on have delinquent loans held by banks, mortgage companies or other lenders. We do not have information on these lending agency foreclosures.

Properties not sold to the public at the auction are sold to Pend Oreille County. These parcels are thereafter "Tax Title Properties". The County has the option of offering Tax Title Properties for sale at a future date after the foreclosure sale with proper application by interested parties. For information regarding Tax Title Properties call the Pend Oreille County Commissioners office or the Pend Oreille County Treasurer's office.

As real estate taxes are in the first lien position, the tax foreclosure extinguishes other encumbrances including but not limited to Deeds of Trust, mortgages, contracts, liens, judgments and any similar items. However, any Local Improvement Assessments (LID'S) remain and become the obligation of the buyer. Also, Internal Revenue liens remain.

### **THE TAX FORECLOSURE AUCTION**

The minimum bid includes what is owing to the County for the tax, interest, penalties and foreclosure costs. Bidding must be done in person, not by phone or mail. Those wishing to bid must be present or have a representative present with written authority to bid on your behalf. This is an open oral auction, not a sealed bid auction. Payment must be made by cashier's check, money order or cash. **NO OTHER FORM OF PAYMENT WILL BE ACCEPTED INCLUDING PERSONAL CHECKS, BUSINESS CHECKS, CREDIT CARD CHECKS, LETTER OF CREDIT, OR SIMILAR.** There are no exceptions to this policy.

If you are the successful bidder and do not have the exact amount of the bid, you are allowed 30 minutes to obtain the funds and to pay such amount prior to or at the time of the sale of the last parcel listed on the Minimum Bid Sheet. If payment is not made, the bid is rejected and bidding

on the parcel is reopened. The defaulting bidder will be excluded from the bidding. Most people make prior arrangements with a local bank to have funds available prior to the sale.

No county officer or employee shall directly or indirectly be a purchaser of such property at such sale per RCW 84.64.080.

If you have questions or need further information contact the Pend Oreille County Treasurer's office at (509) 447-3612.