

SNOHOMISH COUNTY TAX LIEN FORECLOSURE SALE INFORMATION-2016

This information is designed to assist potential bidders and in no way encompasses the entirety of information regarding tax lien foreclosure sales. Some or all of this information is subject to change. Circumstances may differ from sale to sale and/or require special exceptions.

This is not intended to provide legal advice - anyone with questions is advised to seek the advice of their attorney or legal advisor.

DATE: Wednesday, December 7, 2016

LOCATION: Wilderness Auditorium/Jackson Conference Centre located at Everett Community College @ 2000 Tower St, Everett, WA.

TIME: promptly at 10:00 A.M.

Bidder registration will begin at 9:00am ON-SITE. Registration for a bid number will include completion of a form defining the name (individual, multiple names or entity name) to be on the Title/Deed of successful bids, current address *and* phone number of bidder, verification of bidder ID, and acknowledgment of bid rules. You are not required to post monies to receive a bid card, but will need a bid card for each different name(s) you may be putting on a Title/Deed. If you plan on buying property for someone else, please make sure you have the spelling of their name correct for our bid card. Minimum bid sheets will be available at the sale to registered bidders only.

PLEASE-do not come to the facility until 8:45am. College and Snohomish County staff have jobs to do, to prepare for the sale, and need space and time to set up, for the convenience and safety of all who attend. We will be glad to answer general questions AFTER we are set up.

See attached college campus map and day of sale parking pass. You must print out and display the free Parking Pass in your vehicle or you may be ticketed. You MUST park in the STUDENT STALL PARKING LOTS-parking pass is **NOT** good for lots A or B or C (Carpool) lots!! Parking is at your own risk and Snohomish County is not responsible for parking.

Prior to the sale-an updated list of properties will be published on the Snohomish County Treasurer web page. This on-line list will be updated every day with the PAID accounts until the sale date. A hard copy of the sale list is available in person at the Treasurer's office-3000 Rockefeller Ave-Admin East Building- Customer Service Center. Cost for a copy of the paper list is \$12.00 if picked up in person or \$15.00 if mailed.

TERMS OF THE SALE

The tax foreclosure sale is a voice auction, starting with a minimum bid provided by the County. Bid must be made in person. Minimum bid includes the amount owed for all unpaid taxes, interest, penalties and administrative costs. Delinquent taxes which were deferred per 84.37 and 84.38 RCW are also included. Minimum bid may also include delinquent personal property taxes that have been attached as well as any delinquent assessments normally collected by the treasurer. Bids are to be made in minimum increments of \$100.00 or more. Each parcel must be paid in full by ***CASH or CASHIER'S CHECK payable in U.S. funds and made payable to "SNOHOMISH COUNTY TREASURER"***

ONLY – *Payment is due at the time of successful bid, at the sale. Absolutely NO personal checks or business checks will be accepted.* The successful bidder will also be responsible for payment of deed, recording and excise fees (approx. \$94.00). These costs are due at the time of the successful bid. We will not proceed to the next item in the sale until payment is receipted. **YOU WILL NOT HAVE TIME TO LEAVE AND SECURE MORE MONIES. BE PREPARED.** Most bidders bring an assortment of cashier's checks in separate denominations, so they can anticipate and pay what close to their winning bid

(EX: if you can spend \$10,000 total budget-bring 1-\$5,000, and 1-\$2,500, and 2-\$1,000, and cash- so if you high bid for \$8,100, you pay \$5,000+\$2,500+cash=\$8,100. If you only had 1-\$10,000 cashier's check-you would have to leave the \$10,000 with us and we would have to mail you a refund of \$1,900 in 2-4 weeks)

If a bidder pays for one or more parcels using a cashier's check and funds remain at the end of the sale, the bidder can request the Overage refund be mailed or picked up in the Treasurer's office. Overage refund checks will be available 2-4 weeks after date of sale. Refund checks will not be available on the date of sale.

A **Tax Deed** will be issued approximately thirty (30) days from the date of sale. The deeds will be forwarded to the auditor's office for recording and will then be mailed to the purchaser.

Tax Deeds DO NOT warrant clear title and provide the purchaser NO guarantees. There may be clouded title or other problems that the county is neither aware of nor responsible for.

NOTE: lists of property that DOES NOT SELL at the 2016 Tax Lien Foreclosure sale is available online (after Feb 1, 2017) from the Snohomish County Property Management Division-website <http://snohomishcountywa.gov/358/Property-Management-Division>

If no one bids the minimum bid on property at the Tax Lien foreclosure sale, that parcel is sold to Snohomish County for said minimum bid amount (per State law). Property held by Snohomish County is called **Tax Title Property** held in trust for the taxing districts. A list is available on the Snohomish County website- search for 'Tax Title Properties'. Note- the amounts you may see on that list are NOT the amounts you may be able to purchase them for, and not all the parcels may be available 'for sale'-as the County has the authority to decide if they will sell tax title property or not. **The process for purchasing Tax Title property is more time consuming and involved and more costly than is the purchase of real property at the Tax foreclosure sale.**

Any proceeds from the sale in excess of minimum bid (called Excess Funds) will be held by the County Treasurer up to three (3) years from the date of sale, to be refunded following payment of all water and sewer district liens, and other liens paid as allowed by law, upon proper application by the RECORD OWNER *only* of the property. The record owner of the property is the person who held title on the date of the issuance of the certificate of delinquency. RCW 84.64.080

No person who is a County employee or officer may bid at the sale, nor may any such person bid as an agent or allow any agent to bid on his or her behalf.

The foreclosure properties can be redeemed (saved) from the lien of this Certificate any time before closing of the day BEFORE the sale by payment to said Treasurer of Snohomish County. There is no right of redemption by owners or lienholders the day of the sale or any time thereafter, except as noted in state law RCW 84.64.070. County tax foreclosures fall under different laws than other types of foreclosure sales. Once a property has gone through tax foreclosure, the prior owners have no rights to the property, *UNLESS* they were a minor or adjudicated to be legally incompetent.

Minors and legal incompetents have the right to redeem anytime within three years from the date of the foreclosure sale. If they do so, they must pay the amount for which the property was sold, plus interest on the tax amount from and after the date of sale, plus the reasonable value of all improvements made in good faith, less the value of use thereof. This would be a legal dispute between the prior owner and the new owner- NOT between the County and owners. You will need to get your own legal representation, as the County will not be party to this court action.

GENERAL INFORMATION

This is a BUYER BEWARE sale. All parcels are sold on a “where is” and “as is” basis. The County makes no representation of warranty, nor any guarantee of warranty, express or implied, as to the condition of title to any property, nor the physical condition of any property or its fitness for any use or purpose.

Anyone considering buying property at a tax foreclosure sale should be aware that THERE ARE RISKS. When selling parcels, the county conveys the entirety of the interest, which it is legally capable of transferring, unless otherwise noted. HOWEVER, THE COUNTY DOES NOT GUARANTEE OR PROVIDE WARRANTY AS TO THE EXTENT OF THAT INTEREST. The county makes NO guarantees whatsoever on parcels sold at tax sale.

DO YOUR RESEARCH!

Thorough research by all interested bidders on all potential purchases is essential. It is important for the bidder to complete this research *prior to the day of sale*. Buying property without doing complete research can result in unwanted and costly surprises. Be aware that even the most diligent research efforts may not uncover all difficulties or unexpected problems.

To aid in researching, go to the Snohomish County Assessor’s website;
<http://www.snohomishcountywa.gov/278/Recording>

Other resources - Questions about zoning, use restrictions and controls, are just a few things that should be checked out prior to purchase. City and county departments of engineering, building and codes, and planning are places to obtain information.

Title Insurance - Check with a title company to make sure the parcel is insurable.

Assessments - Parcels may have local improvements, special assessments or utility liens for which payment will be due. Only a few assessments are collected by the County Treasurer and other liens may be attached to the parcel.

Local Ordinances - Parcels may be subject to easements or use restrictions, as well as zoning and other land use controls. All properties are sold subject to applicable city and county ordinances. It is the bidder’s responsibility to determine if easements, use restrictions or ordinances apply to a particular parcel.

Community Association Dues - All properties are sold subject to restrictive covenants of record, which may allow for the imposition of community association fees.

Improvements - If there are improvements on the parcel, the bidder should determine if the improvements stay with the land and how they are currently being used.

Physical Inspection of Property - It is strongly recommended that a bidder drive by all the property sites of interest. Is there access to the parcel; can property boundaries be verified; is the parcel being used in some way by adjoining owners; is the parcel affected by water in some way? NOTE-these are private properties until sold, and you must respect the rights of the property owners. You are advised not to trespass on private lands.

LIENS

Some government liens, such as the Internal Revenue Service, have a redemption period of six months in which they can elect to take action. After that time, the lien is extinguished. **We cannot provide you with current liens amounts or lien data**-it would be your responsibility to find out lien information.

Parcels are sold subject to special assessment liens, if any; liens of other taxing districts, and easements of record per RCW 36.35.290. LID liens and utility liens, where known will be announced.

Generally, *most* other liens are extinguished. HOWEVER, **the County can make NO GUARANTEES that prior lienholders will honor this extinguishment.** If prior lienholders attempt to collect on their liens after the property has been sold at tax sale, it is entirely up to the new owner to defend against these claims.

EXCEPTION: When the *RECORD OWNER* purchases property back at tax sale - *ALL LIENS REMAIN.*

If you have further questions regarding the Snohomish County Tax Lien Foreclosure sale, please telephone 425-388-3606 or 425-388-3236 or 425-388-3750 or telephone toll free within Washington State 1-800-562-4367 extension 3606, 3236 or 3750.

Joannie Cowles Snohomish County Tax Collection Specialist-Foreclosure
425 388-3606
Email address is joannie.cowles@snoco.org

Public Records Requests

“Pursuant to Snohomish County Code 2.51.050(1), requests for public records must be submitted to the County’s Public Records Officer or a County designated Public Records Specialist. Your request must be submitted to the County’s Public Records Officer or a County designated Public Records Specialist”

To start your Public Record request now or in the future, please submit public records requests you choose to submit by viewing information and **required forms** on the Snohomish County website at <http://www.snohomishcountywa.gov>

Requests for Snohomish County Tax Foreclosure lists or information fall under the Public Records Disclosure guidelines as prescribed in State RCW. These requests may include but are not limited to requests for information on:

Tax Lien Foreclosure /Certificate of Delinquency filed in Superior Court around June

Tax Lien Foreclosure list (created after court filing)

Tax Lien Foreclosure Title report (IF done by Treasurer office Foreclosure, per RCW 84.64.050)

Tax Lien Foreclosure Excess Funds list (compiled after the annual sale-held mid December each year-list is NOT available until least Feb the next year and/or **AFTER** all record Title holders are contacted by Snohomish County per State Law)

Request for list of property with delinquent taxes (may be limited to the Tax Roll)

Any other Foreclosure request