



## ALLEGANY COUNTY, MD TERMS OF SALE

**Please read carefully. This information addresses important time sensitive issues.**

1. The 2021 Tax Lien Sale will be an online auction on May 26, 2021. Online registration is required to bid at the tax lien sale. Registration begins on Wednesday, May 5, 2021 and closes at 4:00 pm Wednesday, May 19, 2021. A bidder number will be assigned when registration is complete. There will be a \$50 **refundable** registration fee payable immediately via ACH Debit Authorization at the time of registration. Registration can be completed and the tax lien list can be viewed at **[allegany.marylandtaxsale.com](http://allegany.marylandtaxsale.com)**. Late registrations will not be accepted. Only one bidder number will be assigned per legal entity.
2. By registering to bid, each bidder represents and warrants that he/she is authorized to bid and financially able to successfully complete each sale. Bidders/bidder's agent acknowledge that any misrepresentation may invalidate any sale transaction made and may result in being barred from future auction participation.
3. The opening bid, the minimum bid accepted, on any piece of property will include all, and not limited to, delinquent real estate taxes and sanitary district charges. Bidders will be informed of the opening (minimum) bid at the time the certificate is sold. If there are no bidders on the property, it will be sold to the Board of Commissioners for Allegany County, MD or the selling municipality.
4. The purchaser of the certificate of sale will be **required to post the amount of the opening bid by 4:00 pm the day of the sale** in order to receive the certificate of sale. Payment will be deducted from the bank account given at registration. In addition, any properties sold will incur a \$10.00 auction fee paid by the purchaser. Successful bids will be conditionally accepted pending payment of amounts due. If payment cannot be processed through the purchaser's given bank account, 100% of the purchaser's transaction(s) will be void.
5. The certificate of sale will be mailed by certified mail to the address provided during registration within fifteen (15) business days from the tax sale date. The **original** certificate of sale is required to claim reimbursement in the event the property is redeemed. A fee of \$10.00 will be assessed for each duplicate certificate of sale.
6. All property owners will be notified of the sale of the property, the amount the certificate of sale sold for, the amount of the excess bid, and the purchaser's name. The purchase of a tax sale certificate does not convey any rights to the property or transfer ownership. It does provide the right to begin foreclosure proceedings against the property after the mandated redemption period of six months.
7. A Complaint to Foreclose the Right of Redemption must be filed with the Allegany County Circuit Court within two (2) years of the date of the certificate of sale. Failure to do so will render the certificate of sale void and any monies paid or expenses incurred will be forfeited.

8. The purchaser of the certificate of sale must notify the Allegany County Tax Office, **in writing**, when foreclosure proceedings are instituted. The notification must include the date foreclosure proceedings will begin, the name of the representing attorney, and the representing attorney's telephone number. It is recommended the notification be made by the representing attorney. **Failure to provide this notification in a timely manner will constitute a waiver of claim to all and any expenses incurred by the purchaser.**
9. The purchaser of the certificate of sale **must notify** the Allegany County Tax Office of any change of address. To reassign a certificate of sale to another party contact the Allegany County Tax Office for the Request of Reassignment Form.
10. Upon request of the Allegany County Tax Office, an itemized statement of expenses incurred must be provided by the attorney of the purchaser. Failure to do so in a timely fashion may affect the amount reimbursed to the purchaser upon the redemption of the property. Allegany County will not be held accountable for collecting fees associated with the preparation of any action to foreclose the right of redemption in the absence of an itemized statement.
11. To record a deed for the property with the Clerk of Court for Allegany County, the purchaser will be required to bring current any and all taxes and charges including, but not limited to, water, sewer, and special charges made subsequent to the tax sale as well as the balance of the total bid, if applicable. Purchasers of a certificate of sale are responsible for all special benefit assessments made on or after the day of the tax sale.
12. There is no warranty, expressed or implied, that a property has a marketable title or that it contains the area of land which it is said to contain; therefore, the purchaser assumes all risks in that regard.
13. When a certificate of sale is found to be void or invalid for any reason, the purchaser will be notified and advised not to pursue any further foreclosure action or to incur additional expenses. Reimbursement to the bidder will be the amount paid for the certificate the day of the sale. No redemption interest will be paid. Allegany County is not liable for and will not pay any interest, costs, or attorney fees associated with the invalid or voided sale.
14. Failure to adhere to the conditions of tax lien sale may jeopardize, but not limited to, reimbursements and participation in future tax lien auctions held by Allegany County.

Tax sales are complex proceedings and Allegany County recommends the purchaser seek legal counsel prior to purchasing a tax lien certificate of sale. Allegany County cannot provide legal counsel.