

Information about Purchasing Property from Whitman County

The Whitman County Treasurer conducts three types of real property auctions. The sale types are: tax foreclosure, Tax-Title and county owned surplus property sales. The tax foreclosure sale is typically held the second Friday in December each year. The Tax Title and surplus sales are held as needed.

Anyone considering buying property at a Treasurer's 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 to the extent of interest. The County makes NO GUARANTEES whatsoever on parcels sold at Treasurer's sales. This is a "BUYER BEWARE" SALE. ALL SALES ARE FINAL. We offer parcels on a "where is" and "as is" basis. The County makes no representation of warranty, expressed or implied, as to the condition of the title to any property, nor the physical condition of any property or its fitness for any use or purpose.

Tax Foreclosure

When real property taxes become three or more years delinquent, the County Treasurer begins foreclosure action. In the fall of each year a Certificate of Delinquency is filed with Superior Court. After the filing of this document ALL the delinquent taxes must be paid to redeem the property from foreclosure. Whitman County does not sell tax certificates or tax deeds. Interest, penalties and foreclosure costs are charged against the property as well as the delinquent tax amount. Title reports are ordered for each parcel and add to the costs. Foreclosure costs can add up to \$1200 to the amount due. As required by law, all parties with a recorded legal interest are served with a Notice and Summons by certified mail and given 30 days to respond. In addition, the Notice and Summons is published in the Whitman County Gazette, the newspaper with general circulation in this county.

The Treasurer receives a judgment from the court authorizing foreclosure of the tax liens and ordering the sale of those parcels. Only owners or parties with a recorded legal interest on the date the Certificate of Delinquency is filed may redeem the property from foreclosure. All the delinquent tax, penalty, interest and costs must be paid by 4:00 p.m. the day before the sale or the property will be sold.

This year's sale is scheduled for **December 13, 2013 at 10:00 am** in the Commissioners Chambers, in the Whitman County Courthouse, N. 400 Main Street, Colfax, Washington. You or your agent must be present to bid. You will be asked to register at the sale. This is an oral auction. If you are the successful bidder on a parcel you will be asked to pay for the parcel immediately after the item is sold. **The terms of the sale are: cash, cashier's check, or money order. There are no payment plans available. No personal checks will be accepted for payment.**

Prior owners have no rights of redemption after foreclosure, unless they were a minor or legally adjudicated incompetent. Generally, all liens on foreclosed properties are extinguished. IRS liens have a 120 day redemption period. Any known IRS liens will be announced before the parcel is sold.

If a parcel is sold at auction for more than the amount owing, the owner of record at the time the Certificate of Delinquency was filed can claim the surplus money, up to three years after the actual sale.

Tax Title Property

Parcels not sold at the foreclosure sale are deeded to the County and become Tax Title property. They may be purchased from the County through a different process, however, they are subject to the same risks as tax foreclosure parcels.

Tax title properties may be purchased at public auction or by private sale. Tax Title property valued under \$500 and not considered buildable may be sold to an adjoining landowner without holding a public auction. All other Tax Title property must be sold at public auction.

To start the process, an application to purchase Tax Title property, along with a \$25 deposit, is submitted to the Treasurer. The applications are available from the Treasurer's office. The application is then presented to the Board of County Commissioners. The Commissioners decide if it is in the counties best interest to sell the property or retain the property. The Public Works Department is usually consulted in this process. If the application is rejected, the \$25 deposit is refundable. If approved, the Treasurer schedules a public auction, and the applicant is notified of the date, time and location. According to state law, the auction must be advertised in the local newspaper for three consecutive weeks.

If the applicant is the successful bidder, the \$25 deposit is applied to the purchase amount of the parcel. The deposit is refunded to the applicant if they are not the successful bidder. The applicant must attend the sale and guarantee the minimum bid or the deposit is non-refundable.

Surplus Property

County owned parcels, not acquired through tax foreclosure, can be purchased if the Board of County Commissioners has declared them "surplus".

Purchasing County owned surplus property is done through public auction or private sale. County owned surplus properties valued less than \$2,500 may be sold without going to public auction. The Board of County Commissioners determine if the property will be auctioned or not. All other County owned surplus property must be sold at public auction. To start the process, a letter of intent to purchase County owned surplus property is submitted to the Board of County Commissioners. The Commissioners

approve or reject the sale. If approved, the Treasurer schedules a public auction and the applicant is notified of the date, time and location. The auction is advertised in the legal notices of the newspaper for two consecutive weeks.

The Board of County Commissioners may order the Treasurer to conduct an auction of Tax Title or County surplus properties without the request or application form from an individual.

Nearly all the Tax Title and surplus County owned property in Whitman County has been liquidated. No separate list exists which identify only the properties Whitman County has retained, which are surplus to its needs.

If you wish a copy of our entire tax roll contact our office. The information is available by email or CD. The charge is \$240 and you are required to sign an affidavit which states that you understand Washington State law prohibits anyone from using this information for commercial purposes. "Commercial Purposes" means that the person requesting the record intends that the list will be used to communicate with the individuals names in the record for the purpose of facilitating profit expecting activity.

Deeds

The deed is completed, recorded with the Auditor, and mailed to the purchaser within 30 days. Tax Deeds are issued for property purchased at tax foreclosure sales. Treasurer's Deeds are issued for Tax Title parcels. Quit Claim Deeds are issued on County owned surplus property. A Warranty Deed will be issued if the county owns clear title to the property.

Tax Deeds, Treasurer's Deeds and Quit Claim Deeds provide the purchasers no guarantees. There can be a clouded title or other problems for which the County is neither aware of, nor responsible.

Research

Thorough research on all potential purchases is essential. It is important to complete this research before the day of the sale. There are definite risks when buying tax foreclosure and tax title properties. Buying property without doing complete research can result in unwanted and costly surprises.

The Auction

Minimum bid sheets are available at the Treasurer's Office before the auction or on our website: whitmancounty.org/Treasurer/foreclosure.

You or your agent must be present at the oral auction if you wish to bid. All bidders must register the morning of the sale. The terms of the sale will be available when you register and will be read before the sale begins. You will be issued a bidder card.

Only cash, cashier check or money order will be accepted. Absolutely NO personal or business checks will be accepted.

You will be expected to pay for the property immediately after the item is sold. There will be no time allowed to go to the bank.

Web Site

Information about county sales is posted to the web page when available. You can expect to find 2013 foreclosure information after September 15, 2013. In addition, the information will be available in our office after that date.

We do not maintain a mailing list to notify people of each year's tax foreclosure.