

RESEARCH

- ◆ Purchasing county owned property should not be done without a thorough investigation of the property title, including the status of zoning, liens, use restrictions, assessments, dues, etc.
- ◆ Insure investigation of property is completed prior to sale date.
- ◆ City and county departments of zoning, permitting, planning, recording and engineering may be helpful with your investigation.
- ◆ Physical inspection of the property is strongly recommended. Numerous questions regarding access, boundaries, and flooding, to name a few, may be answered by a simple visit. *Note: please respect the property rights of others.*
- ◆ If additional questions remain after your research, it is recommended you seek professional assistance from a title company or attorney.

DISCLAIMER

The information contained in this brochure was designed to assist you in the possible purchase of county owned property and in no way covers the complete sale process. Please be advised, some or all of this information may change without notice. In addition, this brochure is not intended to provide legal advice on any issues contained within.

Miscellaneous Information

Right of Redemption:

Parcel owners, along with other parties who retain a recorded legal interest in any foreclosure property may redeem the property from a sale prior to the close of business on the day before the sale takes place. This is not allowed the day of the sale. Exceptions are allowed for minors, legal incompetents, active military, and Federal Government.

Right of Ownership:

Owners of any parcel sold at a foreclosure sale have no legal right to the property when the sale is completed, unless they are a *minor, legally incompetent, in active military service, or acting on behalf of the Federal Government.*

Liens:

When foreclosure property is sold at sale some liens may be extinguished. However, Skagit County makes no guarantee to this fact. All property is sold subject to special assessment and governmental liens. In addition, easements recorded prior to the tax delinquency, as well as public utility easements remain in affect. If an attempt to enforce a legally recorded lien is made, it is the responsibility of the person(s) purchasing the property to defend their rights against the claim. *Skagit County makes no guarantees as to the title of any property sold and will not be part of any action taken against any sale property.*

Excess Proceeds:

If foreclosure property is sold at a price greater than the minimum bid amount the previous recorded owner, who held title to the property when the "Certificate of Delinquency" was filed with the court, may submit an application for refund of the surplus amount. An application must be submitted within a three year period from the date of the sale.



Skagit County Treasurer

Purchasing Skagit County Property



700 South 2nd Street, Room 205
Mount Vernon, WA 98273
Phone: 360-416-1750
Web: <http://www.skagitcounty.net/treasurer>



Purchasing Skagit County Property

The County Treasurer conducts three types of sales of county owned real estate:

- ◆ Tax Foreclosure
- ◆ Tax Title
- ◆ Surplus

This brochure will explain the differences.

Skagit County does not warrant or guarantee title to any property sold at sale. The property is sold on a "where is" and "as is" basis. Anyone purchasing property does so at their own risk.

Tax Foreclosure

If the property tax owed on any real property is not paid for a period of three consecutive years the County Treasurer may foreclose on the lien created by the tax due, along with all foreclosure costs.

As is required by law, all parties with a recorded legal interest in the real property are notified by registered or certified mail.

A Superior Court Judgment is issued on all parcels listed in the "Certificate of Delinquency" allowing the sale of the real property.

When the tax foreclosure sale is scheduled, a minimum bid amount is set for each parcel that includes tax, interest, penalties, and costs. The tax sale is an online auction; the minimum bid listed starts the bidding process and the highest bid is accepted for the purchase price.



Payment must be remitted per instructions on Bid4Assets.com. A Tax Deed is then issued to the new owner.

Any real property not sold at the sale for the minimum bid amount is declared county property.

Tax Title

Property that does not receive an acceptable bid at a tax foreclosure sale is declared Skagit County property and is held in trust for the district where it resides. This type of property is classified as "Tax Title" or "Tax Foreclosed" property.

An "Application to Purchase County Property" must be completed with the Skagit County Treasurer's Office. There is a \$50.00 application fee.

The application is reviewed by the treasurer's office and other county departments to insure the property is not needed for future use. The application is then presented to the Board of Commissioners for approval or denial.

If the application is approved, the Board of Commissioners will release the property for the public auction process. If the applicant is not the winning bid, the application fee is refunded. In the event the applicant is the winning bidder, the application fee is applied toward the purchase price of the property.

If "Tax Title" property is sold at auction a Treasurer's Deed will be issued within 30 days of the sale date.

If the application is denied, the Board of Commissioners declares the property to be held by Skagit County and the application fee is refunded.

Surplus

Property that has been deeded to Skagit County is considered "Fee Title" property. The sale process for this type of property

is similar to the sale of "Tax Title" property.

An "Application to Purchase County Property" must be completed with the Skagit County Treasurer's Office. There is a \$50.00 application fee.



The application is reviewed by the treasurer's office and other county departments to insure the property is not needed for future use. The application is then presented to the Board of Commissioners for approval or denial.

If the application is approved, the Board of Commissioners will release the property for the public auction process. If the applicant is not the winning bid, the application fee is refunded. In the event the applicant is the winning bidder, the application fee is applied toward the purchase price of the property.

If Surplus property is sold a Quit Claim Deed will be issued within 30 days of the date of sale. If Skagit County holds clear title to the property a Warranty Deed may be issued instead.

If the application is denied, the Board of Commissioners declares the property to be held by Skagit County and the application fee is refunded.

Anyone interested in purchasing either "Tax Title" or "Surplus" property must begin by completing an "Application to Purchase County Property."