

Jefferson County Treasurer
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2011 Jefferson County Tax Foreclosure Information

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1. In 2011 the properties subject to foreclosure are those on which the 2008 full year tax is delinquent. In some cases, 2008 or earlier taxes may also be delinquent. The grace period is 3 years and the 2008 taxes will be 3 years past due on May 1, 2011. NOTE: It does not matter if the 2009, 2010 or 2011 taxes are paid or not. It is not when there are 3 years of taxes past due but when 1 year's tax is 3 years past due that foreclosure begins.
2. **We do not maintain a mailing list to notify people of each year's tax foreclosure.** The majority of people who ask for information never attend the auction or do any research once they find out what is required and what is involved. Furthermore, people move without telling us and it is a waste of county resources when the list is returned. Starting in late October, we will have computer lists that anyone may access on the county web page.
3. We do not sell "tax certificates" or "deeds" of any nature. In some states you may purchase a certificate of some kind showing that you paid the delinquent taxes but we don't have any information on this procedure because there is no provision for it in Washington State law.
4. If you obtain a list from us for research purposes, remember that you will need to come into our office periodically to delete those accounts that were paid since your list was printed. Due to the volume of work this information will not be provided by telephone. Parcels may be redeemed from foreclosure at any time up to the day before the auction, thus we do not know what will be in the sale until the morning of the auction.
5. 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 3-year redemption period.
6. As real estate taxes are in the first lien position, the tax foreclosure extinguishes all 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.
7. Parcels are sold in the same order as they appeared in the newspaper and in the computer list mentioned in #2.

8. ALL SALES ARE FINAL. PROPERTIES ARE SOLD ON A "WHERE IS" AND "AS IS" BASIS. WE WOULD LIKE YOU, AS A POTENTIAL BUYER, TO BE AWARE THAT ANY PARCEL OF PROPERTY SUBJECT TO FORECLOSURE COULD HAVE ENVIRONMENTAL ISSUES. The Treasurer's Office recommends that potential bidders visit a parcel to ascertain its' merits **before** bidding at auction.

All research must be done by the interested party. Normally this would include checking maps in the Assessor's Office and doing research through the public computer terminals in the Assessor's Office. An on-site inspection should also be made. 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 (dense growth, swamp, boulders, etc.). Some properties may be private roads covered by easements for ingress and egress. Easements are not wiped out by the foreclosure sale but remain with the land. You may not block the easement to try to extort money out of the users. Similarly, when you see that a property lies near or under a transmission line easement, there will likely be restrictions against building anything on the land. Transmission line easements do appear on the Assessor's maps but private easements do not.

It is up to you to know exactly what you are bidding on. We cannot stress this too strongly. **Every year people who have done little or no research or who do not know how to read a legal description buy properties that, to them, are totally useless.** Knowledgeable parties who have done the proper research will avoid these properties. We do not overturn a sale and refund the purchase price because a bidder didn't know what they were bidding on, nor because they didn't understand the legal description.

9. Do not count on buying a house at the foreclosure auction. Normally, owners of improved properties subject to tax foreclosure will raise the money to 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. **There is no department within the County that has information on these lending agency foreclosures.**

10. Properties not sold to the public at the auction are sold to Jefferson County. These parcels are thereafter called "Tax Title Properties". Most of these parcels are of little value which is why they didn't sell at the auction in the first place.

11. THE TAX FORECLOSURE AUCTION

The minimum bid covers what is owing to the County for tax, interest, penalties and foreclosure costs. Bidding must be done in person, not by phone or mail. This is an open oral auction, not a sealed bid auction.

Payment by the successful bidder must be made immediately upon winning the bid. Payment must be made by cash or cashier's checks. **No other form of payment will be accepted including personal checks, business checks, credit card checks, letters of credit or similar.** There are no exceptions to this policy.

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