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## TAX SALE AUCTION GENERAL INFORMATION

**Properties purchased at tax sale do not give you a guarantee clear title of any properties. A purchase made at tax sale should be considered as no more than purchasing the right to file an action to obtain title to the property. The County makes no guarantee as to the existence of the property or its clear title. Properties may be subject to other liens, may have no development rights, or may not exist. It is recommended that those wishing to purchase should undertake research of the properties available prior to the tax sale date.**

### A. General Terms of Sale

Section §14-818 of the Tax Property Article of the Annotated Code of Maryland provides that the payment of the purchase price on tax sales “shall be on the terms required by the Collector.” St. Marys County Treasurer may refuse to accept bids that are not made in good faith. The County requires that all purchasers remit on the day of the tax sale the full amount of all taxes and other outstanding charges due on the property, whether in arrears or not, together with interest and penalties on the outstanding amounts and expenses incurred to include a non-refundable \$10.00 auction fee. In addition, Section §14-818 provides that “the residue of the purchase price remains on credit.” The difference between the bid amount and the amount paid at the time of sale must be paid upon foreclosure.

All entity bidders (corporations, partnerships, limited liability companies, limited liability partnerships, trusts, and estates) shall be registered in their full corporate names. All entities must provide evidence that they are in good standing in the state they are incorporated. Entity bidders must provide the name and address of their resident agent and street address of their principal place of business. Agents of entity bidders must identify themselves by full name and address and provide evidence of their authorization to bind the principal, if requested by the County. The St. Marys County Tax Collector will only accept bidder registrations for U.S. persons or other U.S. entities (as defined in IRS Form W-9) to participate in the annual tax lien certificate auction. Redemptions can only be paid/mailed to a United States address.

The St. Marys County Treasurer will provide tax sale buyers with IRS FORM 1099 (as defined in IRS Form instructions) and will report any earnings to the proper taxing authorities. Prospective bidders must provide their social security or tax identification numbers to the County to become a registered bidder.

### B. The Bidding Process

All bidders must register online at <https://stmarys.marylandtaxsale.com> between Monday February 3, 2025, and Friday, February 28, 2025, by 12:00 PM ET. There is a \$100.00 refundable registration fee required to participate in the 2025 Tax Sale payable online immediately upon registration. A bidder number will be assigned. Only one bidder number will be assigned per legal entity. **Late registrations will not be accepted.**

The Treasurer or designee may at any time debar, suspend, or eject any bidder from further participation in any tax sale for violation of any terms of the sale. In addition to the individual bidders that are barred, the entity they represent will also be barred from further participation in any tax sale held by St. Marys County.

Any agreement, consent, or conspiracy to suppress, predetermine, rig, or fix the bidding at the tax sale is contrary to public policy and the Treasurer retains the authority to void any such bids received. The Collector may refuse any bid which, in the Collector's sole subjective discretion, will manifestly frustrate the objective and purpose of the Tax Sale.

Bidding will begin at a set amount (amount of Taxes due). Bid prices will be no less than the amount due for taxes and other charges. Bid amounts can be no more than two (2) times the assessed value of the property or the open charges, whichever is higher. St. Marys County does not have a bid premium. St. Marys County's annual rate of interest is 6%. The auction will begin with a set of properties and proceed in sets until all properties have been sold. An auxiliary batch will be offered following the initial scheduled batches. If there are no bidders for a property, the property will be sold to the Commissioners of St. Marys County for over-the-counter purchases from the County Attorney's Office.

Each bidder represents and warrants that the bidder is authorized to bid and ready, willing, and financially able to consummate each sale and the price(s) bid and that each bid is a sincere and good faith offer to purchase the Certificate of Sale for the property. Bidders acknowledge that this representation is material to the County's willingness to issue them a bidder identification number and to accept bids during the sale.

Successful bids will be conditionally accepted, pending payment of the amounts due. In addition, any properties sold at Tax Sale will incur a \$10.00 Auctioneer fee to be paid by the winning bidder. Payment is required the day of the tax sale. This additional payment will be deducted from your bank account by the close of business the day of the tax sale; if the payment cannot be processed through your account, the sale will be voided.

### C. Notice Regarding Redemption, Foreclosure, and Certificates

The Treasurer's Office will be informing all property owners on record, of your bid price and such other information as may be necessary to enable those parties to make an informed financial decision concerning redemption. **Do not contact the property owner within six (6) months of the date of the Tax Sale if the property is owner occupied and four (4) months for other properties.**

The holder of a tax lien certificate is not entitled to reimbursement of any legal or administrative fees or expenses incurred within the first six (6) months for owner occupied properties and four (4) months for other properties after the date of the tax sale per Annotated Code of Maryland Tax - Property, section [14-843](#).

Tax Sale Certificates of sale will expire two (2) years from the date of the Tax Sale unless a proceeding to foreclose is filed prior to that time. Any right, title, and interest of the purchaser in the property sold shall cease at the point of expiration, and all money received by the County as a result of the sale shall be deemed forfeited.

Legal proceedings can be started after nine (9) months for owner occupied properties and six (6) months for other properties and one day from the date of Tax Sale but must be started within two (2) years from the date of the Tax Sale. The purchaser must notify St Marys County Treasurers Office when legal proceedings have been filed with the Circuit Court. The owner or other person that has an estate or interest in the property sold by the collector has the right to redeem the property at any time until the right of redemption has been finally foreclosed. St. Marys County will not handle this foreclosure process.

The purchaser shall pay the balance of the original bid price, and all taxes and all Governmental fees and charges accruing from the date of this Tax Sale immediately following the issuance of a judgment by the Circuit Court and prior to the execution of a deed.

It is the responsibility of the purchasers to collect legal and administrative expenses incurred in any action or in preparation for any action to foreclose the right of redemption. In all instances, an itemized statement of expenses permitted under Section [§14-843](#) of the Annotated Code of Maryland of the Tax Property Article shall be submitted, under affidavit, to the Treasurer's Office along with the lien release for the property owner to be able to redeem. The County will not be held accountable for collecting expenses associated with the preparation of any action to foreclose the right of redemption or at the time of redemption.

To record a deed to the property from the Treasurer, all governmental taxes, charges, and billings including, but not limited to, MetCom and Town of Leonardtown must be brought current as of the date of the deed.

All redemptions must be processed through the Treasurer's Office.

#### **D. Additional Notes**

Whenever a Tax Sale on a property is voided for any reason, purchasers will be notified and advised not to pursue any further foreclosure action or to incur additional expenses. Reimbursement will be made according to Section [§14-848](#) of the Tax Property Article of the Annotated Code of Maryland.

By registering to bid, each bidder represents and warrants that he/she/it is authorized to bid and ready, willing and financially able to consummate each sale at the price(s) bid. Bidders acknowledge that this representation is material to the County's willingness to issue them a bidder number and to accept bids during the sale.

Failure to abide by any of the above terms can result, without notice, in barring future participation of the bidder and/or bidding entity for a time limit determined by the Treasurer.

Each bidder agrees to the foregoing terms of sale, with the intention to be bound, and hereby declares and affirms, under the penalties of perjury and the penalties provided by law for false and fraudulent statements, that the information and representations set forth herein and provided to the County are true and correct.

#### **E. OVER-THE-COUNTER TAX LIEN CERTIFICATE SALES**

[Over-the-Counter tax liens certificates](#) are available to be purchased from the St. Mary's County Attorney's Office, 301-475-4200 extension 1700.

#### **F. TAX CREDITS**

The bidder is responsible for repayment of any Tax Credits that the property owner has received upon the issuance of a final judgement. These credits remain on the account until a deed transfer occurs. Only after repayment of the credit will the Treasurer sign off on a new deed. It is the bidder's obligation to research the tax account for such credits. To obtain credit information you may call the Treasurer's Office at: 301-475-4200 extension 3300.

*For additional information, please refer to the  
[Tax Property Article of the Annotated Code of Maryland](#).*