

TAX SALE AUCTION GENERAL INFORMATION

St. Mary's County Treasurer hosts an [online public auction](#) on the first Friday of March each year. Prospective bidders should investigate the properties. All properties are sold at tax sale strictly on an "AS IS, WHERE IS" basis, with all faults, and without any representation or warranty of any kind, express or implied, by St. Mary's County. A purchase at tax sale should be considered as no more than the purchase of the right to file an action to foreclose the right of redemption as provided by law. The County makes no representation or guarantee as to the existence, condition, location, boundaries, access, zoning, permitted use, environmental condition, habitability, or marketability of any property, nor as to the status of title or the ability to obtain clear title.

Properties may be subject to senior tax credit recaptures, homeowners' tax credit recaptures, municipal liens, utility charges, or other liens not extinguished by the tax sale. Properties may not constitute lawful parcels of record, may have no development or building rights, may be subject to boundary disputes, may be landlocked, may be subject to easements or restrictions, or may not physically exist. No County employee or agent is authorized to make representations regarding any property offered for sale. Prospective purchasers are strongly encouraged to conduct thorough and independent due diligence prior to bidding. The purchaser assumes all risks.

[Online Registration](#) is required to bid. Online registration is open the month prior to the annual tax sale. There is a \$100.00 refundable registration fee payable immediately online via ACH Debit authorization at the time of registration. Please refer to the RealAuction website for accurate registration dates each year. Registration closes at 12:00 pm (noon) one week before the tax sale.

LATE REGISTRATIONS ARE NOT ACCEPTED.

The Treasurer's Office conducts a public auction for the purpose of collecting delinquent taxes. Properties may also be sold for delinquent [MetCom](#) charges or [Town of Leonardtown](#) water and sewer bills. If you are the successful bidder, you will receive a Certificate of Sale, which grants only the right to commence legal proceedings as authorized by statute, including Maryland Code, Tax-Property [§14-833](#) and [§14-843](#). Holding a Certificate of Sale does not convey title, possession, or any ownership interest in the property.

If you are the successful online bidder, payment will be withdrawn from the approved bank account provided during bidder registration with RealAuction. The amount withdrawn represents the initial payment on account and will be credited against your bid. Any remaining balance becomes due only if and when title is obtained pursuant to an order of the Circuit Court transferring ownership. The County makes no assurance that title will ever be obtained.

Property owners retain a statutory right to redeem their property within the applicable redemption period. If the property is not redeemed, the bidder may initiate the legal steps required to foreclose the right of redemption and seek title through the court. Most bidders retain legal counsel to undertake this process.

If a property is redeemed, the bidder will be reimbursed for the taxes paid, together with interest at the rate of 6% per annum through the month of redemption. In accordance with Md. Code, Tax-Property [§14-843](#), only those expenses specifically authorized by statute may be reimbursed. Any claimed expenses must be supported by appropriate documentation, such as receipts, invoices, vouchers, canceled checks, or other proof of payment. After filing a complaint to foreclose the right of redemption, a bidder may seek reimbursement of allowable administrative, and attorney's fees as provided by law.

The term "taxes" used therein refers to outstanding Real Estate taxes, Metropolitan Commission (MetCom) Water/Sewer fees, interest, service charges, penalties, advertising charges, and fees. St. Mary's County shall not be responsible or assume any liability resulting from the sale of properties for MetCom charges, as said sales are solely for the convenience of MetCom.

The St. Mary's Tax Sale will be conducted in accordance with the provisions of Section [§14-817](#) of the Tax Property Article of the Annotated Code of Maryland, "Sale at Public Auction". Bidders are on notice that the possibility exists that a certificate purchased at the Tax Sale may, upon subsequent inquiry, be determined to be invalid. In the event that a Certificate of Sale is subsequently invalidated, the purchaser will receive a refund of the amount paid at Tax Sale, but will receive NO redemption interest, or reimbursement of attorney fees, title search or other costs.

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. Mary's County Treasurer (County) 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. 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 the 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 where 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.



Pay Your Bill



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Tax Bill Lookup



Contact Us

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.

The St Mary's 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. [Online registration](#) is open the month prior to the annual tax sale. There is a \$100.00 refundable registration fee payable immediately online via ACH Debit authorization at the time of registration. Please refer to the [RealAuction website](#) for accurate registration dates each year. Registration closes at 12:00 pm (noon) one week before the tax sale. 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. Mary's 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 the 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. Mary's does not have a bid premium. St. Mary'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. If there are no bidders, the property will be sold to the Commissioners of St. Mary's County.

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 bonafide 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 via ACH auto-debit (same bank account as registration fee) 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 on the day of the tax sale. 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 offered to the next highest bidder before voiding the tax sale.

C. Notice Regarding Redemption, Foreclosure, and Certificates

The Treasurer's Office will be informing all property owners, and any other known parties having an interest in the property, 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 four (4) months of the date of the Tax Sale.

The holder of a tax lien certificate is not entitled to reimbursement of any legal or administrative fees or expenses incurred until such a time as is outlined in Section [§14-843](#) of the Tax Property Article of the Annotated Code of Maryland.

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 as outlined in Section [§14-833](#) of the Tax Property Article of the Annotated Code of Maryland but must be started within two (2) years. The purchaser must notify St. Mary's County Treasurer's 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. Mary's County Treasurer's Office will not handle this foreclosure process.

The purchaser shall pay the balance of the original bid price, and all taxes, 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 Tax Property Article of the Annotated Code of Maryland shall be submitted, under affidavit, to the redeeming party along with the lien release 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 for water and sewer must be brought current as of the date of the deed.

All redemptions must be processed through the St Mary's 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.](#)*