

## **Frederick County Tax Sale Frequently Asked Questions – Property Owners**

### **Why is my property going into tax sale?**

Property is going to tax sale because there are unpaid taxes, fees, water and sewer bills and/or other municipal liens associated with the property.

### **At Tax Sale, does the bidder buy my property? Do I have to move after the sale?**

A Tax Sale bidder does not purchase the property. Rather they purchase a lien on the property that is created by the taxes, fees and/or the water and sewer charges or other municipal liens. If you redeem the property any time prior to foreclosure, you will not have to give up rights to the property.

### **What can I do to keep my property from being in the Tax Sale?**

The only way to keep your property from being in the Tax Sale is to pay the amount due to the County by 4 pm on the Friday prior to Tax Sale. After the Delinquent Notice, also known as the Notice of Sale or Final Notice, has been mailed in March, the payment must be in certified funds. The County will not enter into a payment plan to keep a property out of Tax Sale.

### **How long does the owner have to redeem the property?**

According to the Annotated Code of Maryland, § 14-827: The owner or other person that has an estate or interest in the property sold by the collector may redeem the property at any time up until the right of redemption has been finally barred by a decree of foreclosure.

### **What must the owner do in order to redeem the property from tax sale?**

In order to redeem the property from tax sale, the owner must pay to the County the total amount paid at the tax sale on his or her behalf, together with any interest (accrues daily at 8% per annum), penalties and other County charges, including taxes that accrue after the tax sale date. This payment must be made in cash or certified funds. In addition, if the redemption occurs after four months from the date of the sale for non-owner occupied property or seven months from the date of sale for owner occupied property, the owner must first reimburse the holder of the certificate for any expenses and attorney's fees incurred. The certificate holder will then provide the owner with a letter of release, which will allow the owner to redeem the property from tax sale. Please request the attorney's office to forward a copy of the release to [taxsale@frederickcountymd.gov](mailto:taxsale@frederickcountymd.gov). If the owner redeems prior to the time limits above, the owner is not liable for any bidder expenses and a letter of release is not necessary.

### **What if the owner does not redeem the property?**

If an owner fails to redeem his property from tax sale, the bidder may file a civil action case in court to foreclose the owner's right of redemption. The action to foreclose the owner's right of redemption must be filed no less than six months from the date of sale for non-owner occupied property or nine months from the date of sale for owner occupied property. Actions to foreclose cannot be filed more than two years from the date of the certificate. If judgment is granted in favor of the bidder, the bidder may gain full title to the property by paying the

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balance of their bid if any, and any taxes or other County charges that accrue after the date of sale, after which a deed can be drawn.

### **Does Frederick County initiate or handle any foreclosure proceedings?**

No. Frederick County may not provide legal counsel or assistance to either party in a civil action case. Interested parties should seek professional advice as deemed necessary.

### **What will happen if a bidder does not file a civil action case within two years?**

If the owner does not redeem and no civil action case is filed within two years from the date of the certificate of sale, the certificate of sale is void and the bidder loses all rights to the property and subsequently to any monetary reimbursement. The property could be sold again.