Summary of Tax Lien and Tax Deed Process

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1 May 31

Second Half Property Taxes Due

Notice: As provided in 7-1-2121.

Extra time: Taxpayers who are in the property tax assistance program have 20 additional days to pay property taxes without penalty or interest.

2 3rd Monday in June

Delinquent Taxes Reported

Treasurer reports to clerk and recorder a list of properties with delinquent taxes.

Depending on the year, this report may be required before the 20 additional penalty-and interest-free days granted to those in the property tax assistance program.

3 Last Monday in June

First Notice

On or Before Last Monday in June: First notice must be published of pending attachment of tax lien. Notice: As provided in 7-1-2121.

4 First Working Day of August

Attachment of Tax Lien

By First Working Day in August: County treasurer attaches tax lien.

Notification: Notice of pending attachment of tax lien to person to whom property was assessed 2 weeks before attachment of tax lien.

5 Before Redemption Period Expires

Assignment of Tax Lien

County treasurer must assign tax lien to a person providing notification and making a payment of the delinquent taxes, penalties, interest, and costs.

Notification: Must be mailed by would-be assignee at least 2 weeks prior to date of the payment but not before August 15 of year of attachment or more than 60 days before purchasing the assignment.

6 August 3 years Later

Redemption of Tax Lien

Redemption: Owner, holder of unrecorded or improperly recorded interest, occupant, or any interested party may redeem the tax lien before first working day of August, 3 years after attachment of tax lien.

A For Residential, Agricultural, and Forest Property with a Dwelling

7 Expiration Date

Apply for Tax Deed

Tax deed: Assignee may file application with county treasurer for a tax deed if tax lien is not redeemed by expiration of redemption period

Notification: Prior to tax deed application, assignee must notify occupant and those listed on litigation guarantee of tax deed auction

8 60 Days

Public Auction

County treasurer holds public auction within 60 days of receipt of tax deed application.

Notification: County treasurer required to provide notice of pending auction

If auction is canceled or buyer fails to pay, county treasurer holds another auction within 30 days

9 30 Days

File for Surplus Funds

Occupant and those listed on litigation guarantee may file for surplus funds from the auction within 30 days of the date of the auction

10 90 Days

Distribute Surplus Funds

County treasurer distributes surplus funds within 90 days of the end of the claim period for surplus funds

B For All Other Property

7 Expiration Date

Receive Tax Deed

Tax deed: Purchaser of tax lien may receive tax deed after expiration of redemption period

Notification: Required to those listed on a property title guarantee and the occupant of the property. Notification must occur between May 1 and May 30 in year in which redemption period expires.

County may take a tax deed for an unassigned tax lien after expiration of the redemption period, notification, and approval by the county commission.

8 5 Years

Quiet Title

Unless the holder of the tax deed obtains a quiet title in court, the deed is not held free and clear and may not be transferred for 5 years.