

2009 Spokane County Tax Foreclosure Information

Tentative Sale Date: December 11, 2009 10:00 A.M.

Location of Sale: Commissioners Conference Room
1026 W Broadway

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1. The properties in the 2009 foreclosure sale owe tax that is at least 3 full years delinquent. For example, the full year 2006 tax was 3 years past due on May 1st, 2009. In some cases, the 2005 or prior may also be delinquent.
2. We do not sell **Tax Certificates**.
3. **We do not maintain a mailing list.** The Certificate of Delinquency, which includes a list of the properties, will be published in the Spokesman Review classified, (legal) section.
4. If you obtain a parcel listing from us, you need to update the parcels paid since the list was printed. You can check them monthly on the Spokane County website (<http://www.spokanecounty.org/treasurer/foreclosure>) or daily with the list posted on the wall outside the Treasurer's office.

Parcels may be redeemed from foreclosure at any time up to and including the day before the auction, so we do not know what will be in the sale until the morning of the auction.

Due to the abundance of information, updates cannot be provided by telephone.

5. There is no redemption period after the sale, except in cases where the owner is either a minor or is adjudicated to be legally incompetent. In these 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. However, any Local Improvement Districts (LID's), Road Improvement Districts (RID's), or Utility Local Improvement Districts (ULID's) remain and become the obligation of the buyer. Internal Revenue Service (IRS) liens remain as well.
7. Parcels are sold in the same order as they appeared on our list; in numerical order by tax parcel number.
8. **ALL SALES ARE FINAL. PROPERTIES ARE SOLD ON A "WHERE IS" AND "AS IS" BASIS.**

All research must be done by the interested party. This could include checking maps in the Assessor's Office or doing an on-site inspection from the street or sidewalk. Properties may look desirable on a map but maps do not show the topography such as ravines, hills or slopes, nor do they 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 extinguished by the foreclosure sale but remain with the land. An easement cannot be blocked to obtain money from users. Similarly, when you see a property lying near or under transmission lines, there will likely be restrictions against building on the land. Easements may not appear on the Assessors maps.

Some properties may be subject to specific restrictions. Please contact the Spokane County Division of Planning at (509) 477-7200 regarding questions on this matter. Take particular notice of properties where the legal description contains the term "drainage easement", "retention pond", or similar terms.

It is up to you to know exactly what you are bidding on. We cannot stress this enough. Every year people who have done little or no research buy useless property. We do not overturn a sale because bidders didn't know what they were bidding on.

9. Very few houses are sold at the foreclosure auction. Most owners redeem the property before the sale, often at the last minute.

There is no department within the county that has information on lending agency foreclosures.

10. Properties not sold at the auction are deeded to Spokane County. They become "tax title property". Most of these parcels are of little value, which is why they didn't sell at the auction.

The County may decide to sell the tax title properties after the foreclosure sale. Tax title sale information may be obtained by calling the Engineers Office at (509) 477-7414.

11. THE TAX FORECLOSURE AUCTION

The minimum bid includes the total amount owing for tax, interest, penalties, foreclosure costs and some liens. Bidding must be done in person. 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 CASHIER'S CHECK PAYABLE TO THE SPOKANE COUNTY TREASURER, OR CASH. NO OTHER FORM OF PAYMENT WILL BE ACCEPTED.** There are no exceptions to this policy Cashiers checks must be made payable to the Spokane County Treasurer.

Most people bring a cashier's check for the maximum amount they are willing to bid, whether they intend to buy one parcel or several. If the check is too much, we refund the difference, which could take up to 3 weeks.

All meetings and hearings are conducted in facilities that are accessible to all members of the public. Additional information, regarding accessibility or notification of an ADA accommodation, can be found at the Spokane County Treasurer's Office foreclosure department at (509) 477-6446.

For questions regarding foreclosure, please call (509) 477-6446.

Web address: <http://www.spokanecounty.org/treasurer/foreclosure>