

**ANNE ARUNDEL COUNTY, MD – OFFICE OF FINANCE**  
**COLLECTOR’S TERMS FOR THE 2021 TAX SALE**

ALL TAX SALE BIDDERS ARE SUBJECT TO THE FOLLOWING TERMS OF SALE. BY PAYING THE \$100 REGISTRATION FEE, THEY AGREE TO ACCEPT THE TERMS AND CONDITIONS FOR THE TAX SALE:

SECTION 14-818 OF THE TAX PROPERTY ARTICLE OF THE ANNOTATED CODE OF MARYLAND PROVIDES THAT THE PAYMENT OF THE PURCHASE PRICE AND THE HIGH BID PREMIUM ON TAX SALES “SHALL BE ON THE TERMS REQUIRED BY THE COLLECTOR.”

All corporate bidders shall be registered in their full corporate names and must be qualified to conduct business as a domestic or foreign corporation in the State of Maryland. Corporate bidders must provide names and addresses of their resident agents and street addresses for their principal place of business. Agents of corporate bidders must identify themselves by full name and address and provide evidence of their authorization to bid the principal, if requested by the County.

Anne Arundel County reserves the right and authority to require proof of legal existence of any bidding entity and will limit entities to a single agent.

Each bidder represents and warrants that he/she is authorized to bid and is ready, willing, and financially able to consummate each sale in the price 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.

The purchaser shall complete the following steps prior to being permitted to bid in the auction:

**Bidders must register on-line at Anne Arundel County’s Tax Sale Website:**

**<https://aacoprod.aacounty.org/TaxSaleInternet/welcome.do>**

**On-line registration will begin on May 5, 2021 and will end at 4:30 p.m. Eastern time on May 25, 2021. The County must receive the completed W-9 and registration fee at Anne Arundel County Office of Finance, 44 Calvert Street, Room 110 Annapolis, MD 21401 prior to 4:30 p.m. Eastern time on May 27, 2021. In order to be registered for the 2021 Tax Sale, both parts of the registration process need to be completed by the above deadlines.**

**After completing and submitting the on-line registration form, a confirmation email will be sent which will include instructions for submitting the \$100 non-refundable registration fee and a W-9 to Anne Arundel County. Upon the County’s receipt of the completed W-9 and registration fee, a second email will be sent with**

**confirmation that registration is completed. Bidders who have not received their registration confirmation prior to May 27, 2021, must contact the Tax Sale Coordinator at 410-222-1735 (hearing/speech impaired 711).**

When your online registration is complete, an email will be sent by Anne Arundel County using the email address: [taxsale@aacounty.org](mailto:taxsale@aacounty.org). Further correspondence, such as the list of available liens and confirmation of bid submission, will be sent using this same email address or from [annualtaxsale@aacounty.org](mailto:annualtaxsale@aacounty.org). Please add these email addresses to your address book or verify that your internet service provider or email host does not block email from Anne Arundel County. Please contact the Tax Sale Department promptly at 410-222-1735 if you fail to receive emails from the County's email addresses. **Anne Arundel County is not responsible if your internet service provider or email host blocks email from the County.**

Payment for winning bids may be by wire transfer. Payment must be received by 3:00 p.m. Eastern time on June 9, 2021. Wire instructions will be provided to winning bidders. Please contact the Tax Sale Coordinator at 410-222-1735 (hearing/speech impaired 711) if payment cannot be completed via wire transfer. **Other methods of payment will not be accepted for winning bids.**

After 4:30 p.m. Eastern time on June 7, 2021, all fully registered bidders will be sent a final list of tax sale properties by email. The list will be in Excel format. **ALL BIDS MUST BE SUBMITTED USING MICROSOFT EXCEL VERSION 2003 OR NEWER.** No other spreadsheet formats will be accepted. Bidders will receive two spreadsheets. One will allow bid entry by bid factor and the other will allow bid entry by dollar amount. Bidders may choose which of these spreadsheets to use, but only one may be submitted. Only the first submission will be accepted. Bidders will upload their bid spreadsheet to Anne Arundel County's Tax Sale Website:

<https://aacoprod.aacounty.org/TaxSaleInternet/welcome.do>

Each registered bidder will be sent email instructions which will include the website address, username and password. Bids may be submitted beginning Tuesday June 8, 2021 at 9:00 a.m. Eastern time. Bid close out will occur at 1:00 p.m. Eastern time on the Tax Sale date June 8, 2021. Only one spreadsheet will be accepted per bidder. No bids will be accepted after this time. An email will be sent back to the bidder confirming the County's receipt of the bids.

At the County's discretion, a supplemental auction of the unsold liens may be held approximately one week after the June 8, 2021 tax sale. Only those bidders registered for the original auction will be allowed to participate in the supplemental auction.

All bids must be made in good faith. Should a successful bidder not make full payment for any or all of the certificates that are awarded in the tax sale, including any associated High Bid Premiums, they will not be awarded any certificates and they may be prohibited from

participating in future tax sales. The certificates would then be awarded to the next highest bidder.

No property will be sold for less than the advertised price. In the case where the bids are identical for the same property or properties, the winning bid will be awarded to the bidder with the first submission of the identical bid.

Utility deferment lien amounts shown reflect the current status of the lien. In instances where a utility lien is applicable, the amount due upon foreclosure is also indicated.

A list of liens that did not sell in the County's auction(s) will be published subsequent to the completion of the auction(s) and will be provided at no cost.

Pursuant to §14-817(b)(2) of the Maryland Tax-Property Article, Anne Arundel County will be imposing a **high bid premium** for this sale. The premium shall be 20% of the amount by which the highest bid exceeds 40% of the property's full cash value. The amount of the high bid premium will be collected and held by the County. This premium will be returned, without interest, upon redemption, foreclosure, or voided sale.

The herein described properties will be sold in fee simple unless the Collector of State and County taxes is notified in writing prior to the sale, of the existence of a leasehold interest (the Collector's Tax Roll not disclosing such fact), in which event the leasehold interest shall be offered for sale pursuant to §14-816 of the Maryland Tax-Property Article.

All sales are made at the risk of the purchaser and neither the Collector of State and County taxes, nor Anne Arundel County, makes any representation as to the status of the title of the various parcels nor shall the Collector of the State and County taxes be responsible to any purchasers for foreclosure costs, attorney's fee or other expenses in connection with any sale or sales made hereunder.

Anne Arundel County Code, §4-1-105(b) provides that the **Interest Rate for Redemption of Property Sold at Tax Sale shall be Eighteen (18) Percent Per Annum.**

The description of properties listed to be sold are the descriptions shown on the Collector's tax rolls, and may be further identified by the account number shown.

Anne Arundel County may inform property owners and other parties having an interest in the property of your bid prices, thereby enabling those parties to make an informed financial decision concerning redemption.

All successful bidders/purchasers will be notified by email after the Tax Sale closes. Notification will include the tax sale amount and the amount due for the high bid premium. All bidders/purchasers must pay for their properties, including the high bid premium, by wire

transfer not later than 3:00 p.m. Eastern time on June 9, 2021. Wire instructions will be provided to winning bidders. Please contact the Tax Sale Coordinator at 410-222-1735 (hearing/speech impaired 711) if payment cannot be completed via wire transfer.

The County will confirm with its bank the receipt of the payment.

Questions regarding the tax sale policies may be directed to Anne Arundel County's Tax Sale Department at 410-222-1735.

Tax sale certificates will be mailed within six (6) months of the date of the sale.

The first day to file in Circuit Court to foreclose rights to redemption on properties sold at the 2021 tax sale is after 6 months from the date of sale (provided that all notice requirements under §14-833 have been met). Before filing, check with the Tax Sale Department (410-222-1735) to verify that the property has not been redeemed.

It is the **responsibility of the purchasers** to advise the County Tax Sale Coordinator (410-222-1735, fax 410-222-1151) if expenses have incurred in any action or in preparation for action to foreclose the right of redemption. **Anne Arundel County will not require that a release of lien for legal fees be presented with the redemption payment unless we have received the required notification.**

It is also the **responsibility of the purchasers** to advise the County Tax Sale Coordinator (410-222-1735, fax 410-222-1151) if a final order foreclosing on the right to redeem has been issued by the court or if a release of lien for legal fees is no longer valid. **Anne Arundel County will not be held responsible for verifying the status of a foreclosure case or verifying that a release is no longer valid.**

Pursuant to §14-843(a)(1) of the Maryland Tax-Property Article, "on redemption, the plaintiff or the holder of a certificate of sale may be reimbursed for expenses incurred in any action or in preparation for any action to foreclose the right of redemption" as provided in §14-843(a). If an action to foreclose has been filed, the plaintiff or holder of a certificate of sale may be reimbursed for expenses in accordance with §14-843(a)(4) & (5). If an action to foreclose the right of redemption has not been filed, and the property is redeemed more than 4 months after the date of the tax sale, the holder of a certificate of sale may be reimbursed for expenses in accordance with §14-843(a)(3) & (5). The plaintiff or holder of a certificate of sale is not entitled to be reimbursed for expenses incurred within 4 months after the date of sale or any other expenses or attorney's fees that are not included in §14-843(a).

Upon request by the County and/or the person redeeming, purchaser agrees to provide an itemized bill of charges levied in accordance with the above paragraph.

Sales in Anne Arundel County are made under the provisions of the Tax-Property Article, Annotated Code of Maryland. §14-833 of said Tax-Property Article provides in part: At any time after 6 months from the date of sale a holder of any certificate of sale may file a complaint to foreclose all rights of redemption of the property to which the certificate relates (provided that all notice requirements under the section have been met). The right to redeem shall continue until finally barred by decree of the circuit court in which the foreclosure proceeding is filed. Unless a proceeding to foreclose the right of redemption is filed within 2 years of the date of the certificate of sale, the certificate is void and any right, title, and interest of the holder of the certificate of sale, in the property sold shall cease and all money received by the collector on account of the sale shall be deemed forfeited, and shall be applied by the collector on the taxes in arrears on the property.

Once a final judgment foreclosing the right to redeem has been entered, the lien holder is expected to submit a tax sale foreclosure deed to the County for review and approval. The County will not approve a tax sale foreclosure deed until 30 days have passed from the Court entering a Final Judgment. **Pursuant to §14-844(d) of the Tax-Property Article, Anne Arundel County reserves the right to hold the lien holder responsible for all taxes due to the County or have the final judgment stricken if the lien holder fails to submit a tax sale foreclosure deed within 90 days of judgment.**

Once the tax sale foreclosure deed has been approved, the Office of Finance will notify the lien holder that the deed is available for pick-up. All amounts due to the County must be paid to pick-up the deed from the Office of Finance and are payable via certified funds to “Anne Arundel County”. Deeds are expected to be picked up within 30 days of receiving notice and then recorded in Anne Arundel County’s land records in order to transfer the property into the name of the lien holder. **Anne Arundel County reserves the right to hold lien holders responsible for completing the transfer of the property or have the final judgment stricken pursuant to §14-844(d) of the Tax-Property Article.**

VOIDED SALES – In the few occasions when an individual property sale must be voided and subsequently invalidated, the Tax Sale Purchaser, upon the surrender of the certificate, will receive a refund of the amount paid at Tax Sale (including bid premium), but will receive **NO** redemption interest, or reimbursement of attorney fees, title search or other costs. Events that invalidate a tax sale include, but are not limited to, bankruptcy filings prior to tax sale and transfer errors on the assessment records that cause a failure of notice to be sent to the true property owner. In the event that an individual property sale is voided, the purchaser will be notified and advised not to pursue any further foreclosure action or to incur additional expenses.