

**ANNE ARUNDEL COUNTY, MD – OFFICE OF FINANCE**  
**COLLECTOR’S TERMS FOR THE 2024 TAX SALE**

THE COLLECTOR’S TERMS FOR THE 2024 TAX SALE HAVE BEEN UPDATED RESPECTIVE TO THE TERMS FOR THE PRIOR YEAR’S TAX SALE. PLEASE REVIEW THIS DOCUMENT CAREFULLY BEFORE AGREEING TO PARTICIPATE IN THIS YEAR’S TAX SALE AUCTION.

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 on the behalf of 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 6, 2024 and will end at 4:30 p.m. Eastern time on May 24, 2024. 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 31, 2024. In order to be registered for the 2024 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 31, 2024, 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 Anne Arundel County not later than 3:00 p.m. Eastern time on June 5, 2024. Wire instructions will be provided to winning bidders. Payment may also be made by cashier's check delivered in person to the Arundel Center, 44 Calvert Street, Room 110 in Annapolis by 3:00 p.m. Eastern time on June 5, 2024. **Other methods of payment will not be accepted for winning bids.**

After 4:30 p.m. Eastern time on June 3, 2024, 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 4, 2024 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 4, 2024. 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 4, 2024 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 5, 2024. Wire instructions will be provided to winning bidders. Payment may also be made by Cashier's check delivered in person to the Arundel Center, 44 Calvert Street, Room 110 in Annapolis by 3:00 p.m. Eastern time June 5, 2024.

The County will confirm with its bank as to 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.

Lienholders understand that an action to foreclose on the right of redemption on properties sold at the 2024 tax sale is done in accordance with §14-833 of the Maryland Tax-Property Article once all notice requirements have been met. Before filing, check with the Tax Sale Department (410-222-1735) to verify that the property has not been redeemed. Due to the potential mail delays discussed herein, the County recommends waiting an additional five business days from the deadline to redeem to ensure that any redemption payments have been processed.

It is the **responsibility of the purchasers** to advise the County Tax Sale Coordinator (410-222-1735, email [taxsale@aacounty.org](mailto:taxsale@aacounty.org)) 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. Payoff amounts quoted for redemption must be in compliance with §14-843 of the Maryland Tax-Property Article.**

It is also the **responsibility of the purchasers** to advise the County Tax Sale Coordinator (410-222-1735, email [taxsale@aacounty.org](mailto:taxsale@aacounty.org)) 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, the holder of a certificate of sale may be reimbursed for expenses in accordance with §14-843(a)(3) & (5) provided that the time period specified in the

Tax-Property Article has elapsed from the date of sale. If the time period specified in the Tax-Property Article from the date of sale has not yet elapsed, then the plaintiff or holder of a certificate of sale is not entitled to be reimbursed for expenses. Expenses or attorney's fees that are not included in §14-843(a) are not subject to reimbursement.

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. **Payoff amounts quoted for redemption must be in compliance with §14-843 of the Maryland Tax-Property Article.**

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 contains provisions regarding the process to file a complaint to foreclose the right of redemption by the holder of a certificate for sale. 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 imposes a fee of \$125 for review and approval of a tax sale foreclosure deed. 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, including the fee for review and approval of a tax sale foreclosure deed, 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.**

REPORTS TO LIEN HOLDERS – Upon the request of a lien holder or their attorney, Anne Arundel County agrees to provide reports to lien holders showing the status of the tax liens they purchased during the 2024 tax sale. These reports are based on settlement reports provided by cashiers and are generally processed within three business days of receipt. Aside from this report, Anne Arundel County will not provide any further information regarding the status of

pending payments or tax liens. Anne Arundel County cannot be held responsible for delays in mail processing that may impact generated reports.

**MAIL PROCESSING TIME** – Anne Arundel County receives mail via a centralized facility that sorts and delivers mail to each department within the local government. While mail nominally takes two to three business days to be sorted and delivered, there could be delays due to heavy volume or closures. Mail is processed based on the original date of receipt via the centralized facility even if there is a delay in sorting and delivery to the County Tax Sale Coordinator for review and processing. Lienholders should be aware of the mail processing times when filing a foreclosure case. The County cannot be held liable for the incurred fees that may be the result of a mail processing delay. Due to the potential mail delays discussed herein, the County strongly recommends waiting an additional five business days from the deadline to redeem before filing an action to ensure that any redemption payments are processed.

**REFUNDS TO LIENHOLDER** – Lien holders will be issued refunds after a tax lien has been redeemed or voided. The refund will be for any amounts paid at time of tax sale (e.g., sale amount and bid premium) and accumulated interest paid at the time of redemption. Checks issued to lien holders will note the parcel id / tax account of the property associated with the tax lien. Refunds are generated periodically based upon settlement reports provided by cashiers and processed through the County's accounts payable unit. Please allow four to six weeks for refund checks to be generated and mailed after a tax lien has been redeemed or voided.

**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, or transfer errors in the assessment records resulting in a failure of notice to be sent to the true property owner or the notice of advertisement containing inaccurate information. 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. Anne Arundel County reserves the right to investigate instances of foreclosure actions initiated against properties that have discrepancies in published real property records and take necessary actions, up to and including banning lien holders from participating in future tax sales.

It is the **responsibility of the purchasers** to advise the County Tax Sale Coordinator (410-222-1735, email [taxsale@aacounty.org](mailto:taxsale@aacounty.org)) of any discrepancies with ownership of the property or the description of the property associated with the tax sale certificate at their earliest opportunity, such as when conducting a title search of the property prior to filing a complaint to foreclosure. **Anne Arundel County cannot be held responsible for discrepancies in ownership or property descriptions.**