

**STE. GENEVIEVE COUNTY, MISSOURI
2020 TAX CERTIFICATE SALE INFORMATION**

DATE: August 24, 2020

TIME: 10:00 A.M.

LOCATION: Ste. Genevieve County Courthouse, Large Courtroom

PLEASE READ ALL INFORMATION CAREFULLY!

This summary is provided for your convenience only. It is the responsibility of tax sale investors to understand state statutes. All bidders are encouraged to read all Missouri statutes pertaining to tax certificate sales, with emphasis on Section 140 Revised Statutes of Missouri. These statutes can be found at <http://revisor.mo.gov/main/Home.aspx>.

All bidders are encouraged to pre-register prior to the day of the Tax Certificate Sale at the Ste. Genevieve County Collector's Office, starting Monday, August 17, 2020. All bidders will be required to present a current government-issued photo ID. Keep in mind the new security system at the Courthouse. All visitors must enter and exit the building through the south door facing Market Street, and must go through a metal detector upon entering. Please allow for a little extra time.

All lands and lots on which taxes are delinquent and unpaid are subject to a tax certificate sale (hereinafter, "Tax Sale") at public auction. The list of properties to be offered in the Tax Sale is published in the local newspaper for three consecutive weeks prior to the Tax Sale. The list is also available in the Ste Genevieve Collector's Office and online at www.stegencounty.org/collector. Bidders are encouraged to research properties prior to the Tax Sale.

Bidders must sign in, present a current photo ID, and obtain a bidding number at the Collector's Office before the Tax Sale.

Each bidder must sign an affidavit stating that he/she is not, at the time of the Tax Sale, delinquent on any property taxes. This document is completed under oath and notarized. Tax lien purchases will be invalidated for those either failing to sign such an affidavit, or signing a false affidavit. If any statement is later found to be untrue, lien purchases will be void, amounts paid will not be refunded, and the affiant may be subject to other civil or criminal penalties. Additional affidavits will be made available at the Collector's Office prior to the Tax Sale. **All bidders must be residents of Missouri.**

During the Tax Sale auction, the Collector will act as auctioneer, proceeding through the list of properties in the same order as they are listed in the newspaper. The opening bid must, at a minimum, be equal to or greater than the amount of all delinquent taxes, interest, penalties, and Tax Sale costs. Each property is auctioned off to the highest bidder. During the Tax Sale auction, if you notice that a parcel was skipped, it is because the owner has paid the amount of taxes necessary to remove the parcel from the sale. They can

pay any time, including the day of the sale. For winning bids, payment and paperwork are processed at the Collector's Office.

If you purchase a tax lien, you must pay that day. Bidders will be able to pay following the auction, or can leave to obtain funds. You will be asked to fill out a form stating the name and/or names and address that you wish to have shown on your deed. The total purchase price must be paid to the Collector's Office no later than 3:00 p.m. on the day of the sale. **If a bid is not paid, a penalty of 25% of the bid amount plus Prosecuting Attorney's fee may be assessed against the purchaser.**

The Collector issues, records, and mails a copy of the Tax Sale Certificate of Purchase and the paid tax receipt to the purchaser. The purchaser is responsible to pay any subsequent unpaid taxes, recording fees, release fees, and deed fees, as applicable.

*******PLEASE KEEP IN MIND THERE ARE RISKS TO PURCHASING TAX LIENS. THE COUNTY COLLECTOR IS NOT RESPONSIBLE FOR SELLING PROPERTIES THAT ARE FREE AND CLEAR OF LIENS! THE TAX SALE DOES NOT DISCHARGE ANY OTHER LIENS OR ENCUMBRANCES ON THE PROPERTY (E.G. LAKE ASSESSMENTS, MORTGAGES, ETC). IT ONLY DISCHARGES THE PROPERTY TAX LIEN.**

PLEASE NOTE THAT, AT ANY TIME AFTER YOU HAVE PURCHASED THE PROPERTY, IF YOU CHANGE YOUR MIND ABOUT OBTAINING A COLLECTOR'S DEED FOR THE PROPERTY, **YOU WILL NOT BE REFUNDED** ANY OF THE COSTS THAT YOU INCURRED.

SALE TO NON-RESIDENTS OF MISSOURI

No bid shall be received from any person who is not a resident of the State of Missouri until such person files an affidavit with the Collector's Office appointing a Ste. Genevieve County resident to act as their agent and said agent files an affidavit stating they accept the responsibility. Non-Missouri resident bidders must agree that service of process on the designated agent shall give the Circuit Court of Ste. Genevieve County jurisdiction to determine any suit arising out of or connected with a sale for taxes. All certificates of purchase and deeds will be issued in the agent's name. It is then the responsibility of the agent to transfer title to the purchaser. (RSMo 140.190). Suitable affidavit forms can be obtained online at www.stegencounty.org/collector or by contacting the Collector's Office. The registered agent must be present to bid. **Businesses registered with the MO Secretary of State are not subject to this requirement.**

Redemption Period

- **1st and 2nd Sale properties** have a **one-year** redemption period.
- **3rd Sale properties** have a **90-day** redemption period.

The original property owner may redeem their property at any time during the given redemption period, or at any time prior to the purchaser meeting all requirements necessary to obtain a Collector's Deed.

Requirements to Obtain a Collector's Deed

NOTE: Each requirement applies to 1st, 2nd, and 3rd Sale Properties unless otherwise stated.

1. **Subsequent taxes** due AFTER the sale, but BEFORE the Collector's Deed, will be billed to the purchaser, and must be paid before they become delinquent (December 31st deadline). If they are not paid, the purchaser forfeits all liens on such lands so purchased. Subsequent taxes are not prorated. (RSMo 140.440) Please be sure to notify the Collector's Office if your address changes.
2. **Have a title search performed** by a licensed title company or attorney, as required by Missouri law. In the event of redemption, this charge is reimbursable as long as the amount is reasonable. A copy of the receipt must be on file when the redemption amount is quoted.
3. **For 1st and 2nd Sale Properties**, the title search may be performed at any time after the sale. However, the cost of the title search is not reimbursable through redemption unless it is incurred after March 1st following the Tax Sale. To obtain the Collector's Deed once the one-year redemption period has passed, the notice letters should be mailed 90 days before the end of the redemption period. Otherwise, the Collector's Deed will not be issued until the 90 days has passed.
4. **For 3rd Sale Properties**, the title search must be performed and the required notice letters must be sent within 45 days of the Tax Sale (RSMo 140.405.6). The end of the redemption period is calculated as 90 days from the postmarked date that the notice letters are sent.
5. **Notice Letters.** In the notice letters, you are to notify any persons or entities that were reported in the title search report as having interest in the property of such person's right to redeem. The letter must clearly state what property is involved, including the Ste. Genevieve County parcel number and legal description as printed on the tax sale certificate. The letter must also state that it is the intent of the purchaser to give the interested party actual notice of legal rights and deadlines, and that they are to contact the Collector's Office to ask questions or redeem the property. The letter must explain that they have the right to redeem their property within one year after the date of the tax sale, if it's a 1st & 2nd sale, or within ninety days from the postmark date of the notice if it's a 3rd sale. Notice letters must be sent by both first class mail and certified mail with return receipt (RSMo 140.405). We also suggest additionally sending first class letters addressed to "Resident/Occupant" to the situs address. Mailing costs are reimbursable if copies of receipts are on file when the redemption is quoted.

In the case that both the certified notice return receipt card (green card) is returned unsigned and the first class mail is returned for any reason except refusal, the purchaser must attempt additional notice.

6. Supply the Collector's Office with the following:
 - a. Copies of letters sent by certified mail, copies of the envelopes just before mailing, **original** certified mail (with return) receipt, and copy of Post Office receipt.
 - b. Copies of letters sent by first class mail, copies of the envelopes just before mailing, and proof of mailing date (e.g. copy of Post Office receipt).
 - c. **Original** certified mail (with return) receipts (green cards) showing recipient signature.
 - d. **Original** of any envelopes that were returned as undeliverable or unclaimed.
 - e. Copies of the complete title search report, including proof of the date of the search, and the invoice or receipt of payment for the search.
7. Supply the Collector's Office with copies of anything paid as soon as possible. This includes the cost of title search and mailing costs. In order to be reimbursed in a redemption, a copy of receipts must be on file with the Collector's Office when a redemption amount is quoted.
8. Notify the Collector by sworn **affidavit** that statutory requirements have been met. The Collector's Office will supply the affidavit form to be completed and notarized. The Collector's Office can notarize the affidavit.
9. Pay the fee for the Collector's Deed to be recorded in the Ste. Genevieve County Recorder's Office. Beginning with the 2019 Tax Sale, this fee is included in the purchase of the property. So, no later payment is necessary.

Once the required documents have been received and the Collector is satisfied that the above requirements have been met, the Collector will prepare the deed and have it recorded. The certificate holder will receive the Collector's Deed in the mail.

The Collector is the last guardian of the property owner's right to redeem, and will therefore examine the above requirements carefully. However, it is the sole responsibility of the purchaser to comply with all applicable statutes. Issuance of a Collector's deed is not verification that all statutes have been followed. Failure to follow all statutes could result in loss of all interest in the property after the deed is issued.

A purchaser's failure to cause a deed to be recorded within 18 months from the Tax Sale date will result in forfeiture of all of his/her rights and liens. (RSMo 140.410)

In Missouri, title companies generally require a “quieted title” before issuing a title insurance policy on a property.

Property Redemption

Property for which tax liens were sold at the Tax Sale may be redeemed on or before the final redemption day in the following manner:

1. Property may be redeemed by the owner of record, or by any person holding a publicly recorded deed of trust, lease, lien, or other claim upon the property.
2. The amount charged for redemption will be the amount bid plus up to 10% interest per annum on the amount of delinquent taxes, subsequent taxes paid plus 8% interest per annum, recording fees, costs of letters sent by certified and regular mail, and reasonable costs of title search. No interest will be paid on fees and after-sale costs. Overbids, or surplus amounts on bids, do not earn interest.
3. The Collector’s Office notifies the purchaser, or Certificate of Purchase holder, when the property has been redeemed. The Collector will have the Certificate of Redemption recorded in the Recorder of Deeds office, and will provide a check to the certificate holder for the redemption amount. Redemptions may take up to two weeks to process after the money for redemption has been received. Both the redeemer and the purchaser will receive a copy of the Certificate of Redemption (redeemer receives original).

NOTE: Property owners are not permitted to transfer or otherwise encumber title to their property during the redemption period without first redeeming the property. Any collaboration between purchasers and property owners to transfer title during this period is a violation of state law and will result in the purchaser being barred from future participation in the Ste. Genevieve County Tax Sale.

CONTACT INFORMATION

If you have any questions, contact us at:

Ste. Genevieve Collector
55 S. Third St. Room 6
Ste. Genevieve, MO 63670
Email: cstuppy@stegencounty.org
Phone: 573-883-5492, option 5
Fax: 573-883-5312
Website: www.stegencounty.org/collector