

2024 Tax Sale Guidelines

Clay County, Missouri August 26, 2024 10:00AM CST

BUYER BEWARE

- Potential participants must do their own research know what you are bidding on
- Property is offered by legal description <u>NOT</u> street address
- All sales are final, there are no refunds
- Tax sale in accordance with <u>Chapter 140</u> of the Revised Statues of Missouri (RSMo)

Property Information

All lands and lots on which taxes are delinquent and unpaid are subject to a tax certificate sale at public auction. The properties are auctioned annually on the fourth Monday in August commencing at 10:00AM see RSMO 140.150.

The list of properties subject to sale is published in the Courier Tribune newspaper of general circulation for three consecutive weeks prior to the tax sale, and may also be found at www.claycountymo.tax/taxsale. Each parcel offered for sale is individually identified by advertised item number, owner of record, parcel number, amount of taxes due, and a brief legal description as it appears on the Assessor's rolls.

The advertised item number on each parcel reflects the number of times the property has been offered at previous tax sales, not the number of years that taxes are due.

First, Second, and Third Publication

- 1. Bidding starts at the amount of taxes due (this may include city taxes or assessments) plus \$454.00 advance on due diligence and recording costs.
- 2. First and Second publication offerings have a one year redemption period.
- 3. Third publication offerings have a 90 day redemption period.

Fourth Publication

- 1. Bidding starts at the amount of taxes due plus \$47.00 cost of sale and recording fees.
- 2. These properties have no redemption period. The right to a Collector's deed will be perfected as soon as the bid amount is paid in certified funds.

3. The deed will be typed, recorded and mailed to the buyer. Carefully research the properties you bid on. There may be some properties in Clay County with federal or state liens, hazardous conditions, uncertain legal descriptions, or that are considered common area. It is the responsibility of the buyer to research the property fully and understand how those conditions may impact your purchase.

Non tax sale liens or other obligations on the property may not be extinguished by the issuance of a Collector's deed. Consult your attorney about liens and/or deeds of trust, etc (RSMo 140.420).

All lands shall be subject to all validly recorded covenants or easements of record or in use.

Some parcels may be subject to additional special assessments, not eligible to be collected through the County tax sale. The Collector takes no responsibility for such additional special assessments, and will issue a Collector's deed without collection of same. Tax sale buyers are hereby informed that the taxing entity may choose to maintain its claim thereto. The Collector places an asterisk next to properties that have liens we know about, but there may be other liens we do not know about. Lack of an asterisk is not a warranty of title.

Potential Participant Eligibility

If you are a resident of Missouri, at least 18 years of age, you must provide the Collector with a notarized affidavit attesting that you are not delinquent on any tax payments on any property. Failure to sign such affidavit as well as signing a false affidavit may invalidate any sale. Submitting an affidavit does not guarantee your right to bid. All affidavits are checked for accuracy in the statements that the participant is in compliance with RSMO 140.190. Verification of no delinquencies will be made.

No bid shall be received from any person or entity not a resident of the state of Missouri until such person files an affidavit with the Collector appointing a resident of Clay County Missouri to act as their agent AND said agent files an affidavit stating they accept the appointment. Non-resident participants must consent to Jurisdiction of the Circuit Court of Clay County. All certificates of purchase and Collector's deeds will be issued in the name of the Clay County appointed agent. Businesses registered with the Missouri Secretary of State as an active business do not have to appoint a Clay County Missouri agent.

Affidavits should be delivered in person, or mailed to Clay County Collector, One Courthouse Square, Liberty, Missouri, 64068.

Participation is a <u>two-step process</u>. After your affidavit is accepted by Clay County, there is a second step before you can actually be able to place a bid.

Clay County uses an online service, CivicSource, to conduct our tax sale. Before you are able to place a bid, you must create a profile on their website. Information provided to Clay County and to CivicSource **must be identical** (names, email address etc) for participant verification.

1. Register by Affidavit (Statement of non-delinquency) for <u>ALL</u> potential participants and appointed agents:

**Completed, notarized Affidavits must be <u>received</u> in the Liberty, MO Collector's office on or before 5:00PM CST, August 21, 2024.

- Missouri resident
- Out of state residents appointing a Clay County Missouri resident:
- Clay county resident accepting appointment (Annex A)

Acceptable Methods of Delivery:

- <u>In Person</u>: Deliver completed, original, notarized affidavits in person to the Liberty, MO Collector's office by the deadline above. Copied forms will not be accepted (this includes email, fax, or any other method)
- **By Mail:** If mailing registration forms, postmark dates will not be accepted as a received by date; original affidavit must be in the Liberty, MO Collector's office by the deadline above.

2. Register online for CivicSource:

Set up your tax sale website profile here https://www.civicsource.com/login/

^{**} Notarized document must be with a wet signature, no electronic notarized forms will be accepted.

**This second step must be completed by Noon CST, Friday August 23, 2024.

Bidders will be advised by email when both steps have been completed and reviewed by the Clay County Collector's office.

Bidding for the Clay County tax sale is conducted by an online service. You may contact CivicSource with any technical questions or concerns regarding online registration. Any other questions or concerns should be directed to the Clay County Collector office prior to registration deadlines.

Please note that CivicSource.com is a national tax sale service provider. General registration on their website is NOT the same as registration for the Clay County tax sale. You MUST navigate to the Clay County page to ensure complete registration for this sale.

No person will be allowed to participate in the Clay County tax sale on Monday, August 26, 2024 if the registration affidavit has not been received accurately by 5PM CST, August 21, 2024, AND registration with CivicSource completed by Noon CST, Friday, August 23, 2024. Deadlines will not be extended or modified for any reason.

Payment information:

If you are a winning bidder, payment is due immediately. Even though a bank account is required to create an account with CivicSource, payment is due directly to the Clay County Collector's office in full by certified funds (cash, cashier's check, or money order). Wire transfer is also available through CivicSource. Wire transfer fees are at the buyers' expense and are not reimbursable by the county. **ACH transfer of funds to CivicSource is NOT** available for this tax sale.

Payment must be received by the Clay County Collector's office in Liberty, MO on or before 5:00PM CST, Wednesday, August 28, 2024. We will not accept any payments deposited in the drop boxes at either location, or allow postmarked dates as a received by date.

Payments not delivered in person must be sent overnight by courier to Clay County Collector, One Courthouse Square, Liberty, MO 64068. An email including tracking number, check number

and amount must be sent to taxsale@claycountymo.gov before 5:00PM CST, Wednesday, August 28, 2024.

In accordance with RSMo 140.280 failure to pay bid properties in full prior to the payment deadline listed above, will result in forfeit of bid. Buyer will incur 25% penalty of amount bid. Unpaid parcels will be offered to the second place bidder. If there were no other bids, the unpaid parcel will be offered again to all bidders except the defaulting bidder.

The Office of the Collector issues, records, and mails a copy of the certificate of purchase to the buyer. Interest on tax certificates is paid at 10% annually on the amount of delinquent taxes only, not on any overbid. Subsequent taxes paid earn 8% annually. Both of these interest rates are calculated on a daily basis and stop accruing the day we receive sufficient funds for redemption.

Buyers will receive subsequent tax statements each year on the property until it is redeemed, or the period has expired to obtain a collector's deed. Failure to pay the subsequent taxes before they become delinquent will result in forfeiture of the all buyer's rights of the property acquired by the certificate of purchase. (RSMo 140.410)

Collector's Deed

Redemption Information

Post 3rd Tax Sale