



HARFORD COUNTY, MARYLAND 2025 TAX SALE TERMS OF SALE JUNE 16, 2025

This is an online public auction. Prospective bidders should investigate the properties. There is no warranty, expressed or implied, that a property has a marketable title or contains the area of land which it is said to contain. The purchaser assumes all risks in that regard.

The term "taxes" used therein refers to outstanding Real Estate and Personal Property Taxes, Annual Water/Sewer Assessments, Prorated Area Charges, User Benefit Assessments, Whiteford/Cardiff Sewer Assessments, Storm Water/Pond Repair Assessments, Village of Scot's Fancy Road Improvements, Landis Circle Assessment, Castle Blaney Assessment, Henderson Manor Assessment, Abandoned Property Liens, Vegetation Liens, False Alarm Liens, Hotel Occupancy Tax, Water/Sewer Usage Charges, Water/Sewer Hook Up Charges, Town of Bel Air Charges, City of Aberdeen Charges, City of Havre de Grace Charges, interest, service charges, penalties, advertising charges, and auction fees. Harford County shall not be responsible or assume any liability resulting from the sale of properties for municipal taxes, charges, etc. as said sales are solely for the convenience of the municipality.

ALL TAX SALE BIDDERS ARE SUBJECT TO THE FOLLOWING TERMS OF SALE:

A. General Terms of Sale:

- Section §14-818 of the Tax Property Article of the Annotated Code of Maryland provides that the payment of the purchase price on tax sales “**shall be on the terms required by the Collector.**” Harford County Department of the Treasury (Department/Collector) may refuse to accept bids that are not made in good faith. The Department/Collector requires that all purchasers remit on the day of the tax sale the full amount of all taxes and other outstanding charges due on the property, whether in arrears or not, together with interest and penalties on the outstanding amounts and expenses incurred. In addition, Section §14-818 provides that “the residue of the purchase price remains on credit.” The difference between the bid amount and the amount paid at the time of sale must be paid upon foreclosure.
- All entity bidders (corporations, partnerships, limited liability companies, limited liability partnerships, trusts, and estates) shall be registered in their full corporate names. All entities must provide evidence that they are in good standing in the state they are incorporated. Entity bidders must provide the name and address of their resident agent and street address of their principal place of business. Agents of entity bidders must identify themselves by full name and address and provide evidence of their authorization to bind the principal, if requested by the Department/Collector.
- The Department/Collector will provide tax sale buyers with IRS FORM 1099 and will report any earnings to the proper taxing authorities. Prospective bidders must provide their social security or tax identification numbers to the Department/Collector to become a registered bidder.

B. The Bidding Process:

- All bidders must **register Online** between May 16, 2025 and June 06, 2025, by noon, at <https://harford.marylandtaxsale.com> and submit a \$100 refundable fee then a valid bidder number will be assigned. **Late registrations will not be accepted.**
- Only **one bidder number** will be assigned **per legal entity**.
- The Treasurer or designee may at any time debar, suspend, or eject any bidder from further participation in any tax sale for violation of any terms of the sale. In addition to the individual bidders that are barred, the entity they represent will also be barred from further participation in any tax sale held by Harford County.
- Any agreement, consent, or conspiracy to suppress, predetermine, rig, or fix the bidding at the tax sale is contrary to public policy and the Treasurer retains the authority to void any such bids received.
- Bidding will begin at an amount set (amount of Taxes due). Bid prices will be no less than the amount due for taxes and other charges. Bid amounts can be no more than three (3) times the assessed value of the property or the open charges, whichever is higher. Harford County does not have a bid premium. Harford County's annum rate of interest is twelve (12) %. The auction will begin with a set of properties and proceed in sets until all properties have been sold. If there are no bidders, the property will be sold to Harford County.
- Successful bids will be conditionally accepted, pending payment of the amounts due. **In addition, any properties sold at Tax Sale will incur a \$10.00 Auctioneer fee to be paid by the winning bidder.** Payment is required on the day of the tax sale. Payment will be deducted from your bank account by the close of business the day of the tax sale; if the payment cannot be processed through your account, the sale will be voided.

C. Notice Regarding Redemption, Foreclosure, and Certificates:

- The Department/Collector will be informing all property owners, and any other known parties having an interest in the property, of your bid price and such other information as may be necessary to enable those parties to make an informed financial decision concerning redemption.
- Tax Sale Certificates will be available to the purchasers within four (4) months from the date of the sale. **Purchasers may contact the Department/Collector in writing and request their certificates be mailed to them any time after four (4) months from the date of sale.** Certificates of sale will expire two (2) years from the date of the Tax Sale unless a complaint to foreclose is filed prior to that time. Any right, title, and interest of the purchaser in the property sold shall cease at the point of expiration, and all money received by the Department/Collector as a result of the sale shall be deemed forfeited.
- Complaints to foreclose the right of redemption are governed by the Annotated Code of Maryland Tax Property Article Section §14-833. Check with the Department/Collector (410-638-3269) to verify that the property has not been redeemed. A Bill of complaint must be filed within two (2) years from the date of the Certificate of Sale. **The buyer is required to report such filings to the Department/Collector immediately.**
- The purchaser shall pay the balance of the original bid price, and all taxes and all Governmental fees and charges accruing from the date of this Tax Sale immediately following the issuance of a judgment by the Circuit Court and prior to the execution of a deed.
- The holder of a certificate of sale is not entitled to reimbursement of any fees or expenses incurred, unless authorized under the Annotated Code of Maryland Tax Property Article Sections §14-833 and/or §14-843.
- It is the responsibility of the purchasers to send to the Department/Collector, via fax, electronic mail, or hand delivery, an acceptable receipt of all expenses incurred in any action or in preparation for any action to foreclose the right of redemption. **In all instances, an itemized statement of expenses permitted under Sections §14-833 and/or §14-843 of the Annotated Code of Maryland of the Tax-Property Section shall be submitted, under affidavit, to the Treasurer.** The Department/Collector will not be held accountable for collecting expenses unless they have received the required documentation at the time of redemption.
- To record a deed to the property from the Treasurer, **all** governmental charges and billings including, but not limited to, water and sewer charges and special benefit charges made subsequent to the tax sale must be brought current as of the date of the deed.
- **All redemptions must be processed through the Department/Collector. No monies are to be solicited or accepted by the buyer, his agents, or attorney pertaining to the redemption of the property.**
 - **Prior to filing to foreclose the right to redemption,** all fees and expenses under Sections §14-833 and/or §14-843 of the Annotated Code of Maryland, of the Tax-Property Section shall be submitted to the Department/Collector for collection upon redemption. The Department/Collector will not be held responsible for collecting fees unless they have been submitted prior to receiving redemption monies. Money collected for redemption will be refunded to the bidder pursuant to Tax Property Sections §14-833 and/or §14-843. It is up to the bidder to send their attorney their fees.

- **After filing to foreclose the right to redemption**, the buyer, his agents, or attorney must submit, under affidavit, a statement of expenses that include all actual expenses or fees incurred under Tax Property §14-833 and/or §14-843. The statement of the expenses is due to the Department/Collector no later than 5 days after the request is received by Certificate holder and/or agent. The request will be made by email. If the statement has not been received, the Department/Collector will proceed to collect the redemption monies by collecting only expenses or fees that have been submitted to the Department/Collector.
- Pursuant to the Annotated Code of Maryland, of the Tax Property Article Section §14-847, failure of the holder of the certificate of sale to comply with the terms of the final judgment of the court within 90 days as to payments and all funds due to the Department/Collector may result in the judgment being stricken.

D. Notice Regarding Voided Sales:

- Whenever a Tax Sale on a property is voided for any reason, purchasers will be notified and advised not to pursue any further foreclosure action or to incur additional expenses. Reimbursement will be made according to Section §14-848 of the Tax-Property Article of the Annotated Code of Maryland.

E. Warranty

- By registering to bid, each bidder represents and warrants that he/she/it is authorized to bid and ready, willing and financially able to consummate each sale at the price(s) bid. Bidders acknowledge that this representation is material to the Department/Collector's willingness to issue them a bidder number and to accept bids during the sale.

Failure to abide by any of the above terms can result, without notice, in barring the future participation of the bidder and/or bidding entity for a time limit determined by the Treasurer.

**Robert F. Sandlass, Jr.
Treasurer, Harford County, Maryland**