

CARROLL COUNTY  
MARYLAND  
225 N. Center Street  
Westminster, Maryland  
21157-5194



Department of the Comptroller  
Collections Office  
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## **CARROLL COUNTY, MARYLAND TAX SALE** **FREQUENTLY ASKED QUESTIONS AND ANSWERS**

- Q: What is the date, time and location of your tax sale? How often do you hold tax sale?  
A: DATE: Once a year on the last business day of June.  
TIME: 10:00 A.M.  
LOCATION: County Office Building, 225 North Center Street, Room 003, Westminster, Maryland 21157
- Q: Does your County hold a deed sale in addition to a lien sale?  
A: Carroll County does not hold a deed sale in addition to a lien sale.
- Q: When and where will the tax lien sale be advertised?  
A: The tax sale list is printed in the Carroll County Times newspaper the four consecutive Fridays prior to the annual sale. Properties are not currently listed on the internet.
- Q: How and when do I register? Is there a registration fee? How much? What forms of payment to register is acceptable? Credit card?  
A: Individuals may register the day of the sale. Corporations must pre-register. Registration forms are due in this office one week prior to sale. There is no charge for registration. Please contact the Tax Office (410-386-2965) to request corporation registration forms or download online at <http://ccgovernment.carr.org/ccg/collect/tax-sale.pdf>
- Q: What are the terms of sale?  
A: The terms of sale are that the purchaser shall pay a deposit equal to the amount of taxes and other County liens due on the property sold, together with interest and penalties and all costs on the date of sale. Acceptable payment is by cash or check, no credit cards are accepted. All bidders registered as a corporation must pay with a corporate check. The balance of the purchase price is to be paid upon delivery of the deed following foreclosure.
- Q: What is the bidding process?  
A: This tax sale process is in accordance with the Tax-Property Article, Sections 14-804, 14-808 and succeeding sections of the Annotated Code of Maryland, as amended. Properties with unpaid taxes or liens will be sold individually at public auction to the highest bidder. Bidding starts at the amount due to the County at the time of sale. Carroll County does not use a high bid premium. Bids that exceed the assessed value by more than four (4) times without a valid reason will be considered as bearing no logical relationship to the actual value of the property and the bidder will be cited for a disruption of the sale, and the winning bidder will be disqualified from participating in the remainder of the sale.
- Q: What type of document is issued to successful bidders?  
A: Certificates of Sale are issued and mailed certified to the purchaser within two weeks of the date of sale. The County will record the tax sale certificate, on behalf of the purchaser, with the Clerk of the Circuit Court for Carroll County.

Q: Are there any other costs or expenses in addition to the cost of the lien?

A: If the tax sale purchaser proceeds with foreclosure, there will be foreclosure, transfer, recording costs, etc. These costs are solely the responsibility of the tax sale purchaser.

Q: What is the foreclosure process? Will the County handle the foreclosure for a fee?

A: Purchasers have the right to file a Bill in Equity to foreclose the rights of redemption after the expiration of six (6) months from the date of sale and before two years from the date of the Certificate of Sale issued by the Tax Collector, in accordance with the Tax-Property Article, Section 14-833 of the Annotated Code of Maryland, as amended. Upon presenting the Collector with the decree of foreclosure and the payment of the balance of the sale price together with any taxes due thereon, a deed will be executed for the property. These documents will not be prepared by the County.

Q: What is the redemption process? What is the interest rate paid to the purchaser?

A: Under the Right of Redemption in the Tax-Property Article, Section 14-827 of the Annotated Code of Maryland, as amended, the owners of the sale property shall have the right to redeem the property, until such right has been foreclosed upon, by paying all sums paid hereunder together with interest thereon at 14% to the day of payment. Until the right of redemption has been foreclosed, owners shall have the right of possession.

Q: What happens to liens that are not sold at the Tax Lien Certificate auction? Can they be purchased over the counter directly from the County?

A: Any liens that are not sold at the County annual tax sale are considered purchased by the Carroll County Commissioners. Carroll County does not sell tax lien certificates over-the-counter.

Q: Do you permit investors to invest without attending the auction via mail, telephone or fax? Can I send a representative to the sale to bid for me?

A: All bidders must be present at the sale or have a representative attend the sale.

This document is for informational purposes only. In the event of conflicting information, State and County law and the Conditions of Tax Sale will supersede.

If you have any other questions or would like a copy of the Corporation registration form, please call 410-386-2971.

(Updated June 2012)