



Oconee County Delinquent Tax

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Oconee County Delinquent Tax Sale 2017 Policies & Procedures

Tax Sale Purpose

The Delinquent Tax Sale is a method of collecting delinquent property taxes owed to the county, pursuant to South Carolina Code of Laws Title 12, Chapter 51, as amended. Delinquent tax notices are transferred to the Tax Collector by way of an Execution from the Treasurer. The Tax Collector must then follow a strict legal procedure of mailing notices (some certified, restricted delivery), physical posting of property, advertising in local newspapers, and finally the sale of delinquent properties at public auction. The proceeds of this sale are used to pay property taxes owed. The auction is held in the **Oconee County Council Chambers in the County Administration Building at 415 South Pine Street, Walhalla, SC**, beginning at 10:00 am, and ending when all items have been sold. If additional days are necessary to complete the auction an announcement will be made to that effect before the close of business that day. The sale on subsequent days (if necessary) will begin promptly at 9:30 am and end at 4:00 pm.

Tax Sale 2017 will be held November 6, 2017 in the Oconee County Council Chambers beginning at 10:00 AM.

Payment of Taxes Prior to Sale

All real property owing delinquent taxes is subject to sale. To avoid sale, all delinquent taxes, assessments, penalties and costs must be received and processed by the County prior to the opening bid of the tax sale. Personal or company checks will not be accepted as sufficient time must be allowed for the checks to clear. Only cash, money order, or certified funds will be accepted for the payment of taxes.

All tax notices must be paid prior to the start of the tax sale at 10:00 AM on Monday, November 6, 2017 to avoid tax sale.

Property Listing & Advertising

Property to be offered for sale will be advertised in the Seneca Journal Tribune, Keowee Courier and The Westminster News for three consecutive weeks prior to the sale in the name of the defaulting taxpayer, defined by the South Carolina statutes as the owner of record on December 31st of the year preceding the taxable year.

A listing of properties being offered will also be available in hard copy format at the Delinquent Tax Office at a cost of \$.25 per page, or at the Delinquent Tax page of the Oconee County Website at <http://www.oconeesc.com/Departments/AJ/DelinquentTaxOffice.aspx>.

For tax sale 2017, these lists will be available beginning October 18, 2017.

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Bidding Procedure

Anyone who wishes to bid on property must be registered with the Delinquent Tax Office prior to bidding. Only registered bidders will be recognized at the Tax Sale. Pre-registration will be available starting **October 2, 2017** in the Delinquent Tax Office or online at www.oconeesc.com. Although pre-registration is strongly encouraged, bidder registration will be available the day of the tax sale. All bidders may be required to show a photo I.D.

Property will be auctioned in alphabetical order to the highest bidder and **must be paid for with cash, money order or certified check by 4:30 pm on the day of the sale.** Payments must be the exact amount of the bid, no refunds will be issued. Receipts will be issued in the name(s) appearing on the bidder registration forms. Should the bid amount not be paid by that time, the defaulting bidder is liable for five hundred dollars damages per parcel which may be collected by the Delinquent Tax Collector. The county will not accept bidder registrations for future tax sale from anyone defaulting on a bid.

If there is no bid, the property will be considered purchased by the county's Forfeited Land Commission for the amount of the taxes, penalties and costs.

THE SUCCESSFUL BIDDER AT TAX SALE DOES NOT IMMEDIATELY ACQUIRE THE PROPERTY BID ON. The property remains in the ownership and possession of the defaulting taxpayer throughout the one year redemption period. **Bidders, please do not attempt to enter, examine, maintain, alter, or otherwise interfere with any property bid on until the redemption period has expired and a deed has been issued!** If the taxes remain unpaid, the property will then be deeded to the successful bidder through a Tax Sale Deed. If the taxes are paid, the bidder will be refunded as described in the "Redemption of Property Sold" section below.

When a defaulting taxpayer has more than one item to be sold, as soon as sufficient funds have been accrued to cover all of the defaulting taxpayer's taxes, assessments, penalties and costs, no further items will be sold. This is to protect the defaulting taxpayer from excessive redemption penalties. The bidder, however, is only entitled to the property actually sold.

Assignment of Bids

The Forfeited Land Commission list will be available fifteen working days after a tax sale. Questions concerning assignment of bids by the Forfeited Land Commission should be directed to the Oconee County Auditor. The Auditor can be contacted at 864-638-4158.

Redemption of Property Sold

The defaulting taxpayer, any grantee from the owner, or any mortgage or judgment creditor has one year from the date of the sale in which to redeem the property. The cost to redeem consists of all delinquent taxes, costs, assessments, and penalties, plus applicable interest. Interest is due on the whole amount of the delinquent tax bid based on the month during the redemption period the property is redeemed according to the following schedule:

First three months - three percent (3%)

Months four, five, and six - six percent (6%)

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Months seven, eight, and nine - nine percent (9%)

Last three months - twelve percent (12%)

However, in every redemption, the amount of interest due can not exceed the amount of taxes, assessments, penalties, and costs due.

Once the property is redeemed the bidder will be notified by mail and a check in the amount of the bid plus applicable interest will be issued. Please allow thirty days for bidder refund processing.

Voiding a Sale

If a defect in the process of any action required to be performed by the Tax Collector is discovered before the tax deed is delivered, the sale may be voided and the bidder will be refunded the amount of the successful bid, plus the actual amount of bank interest earned as reported by the County Treasurer. Interest on a cancellation will not be paid at the same rate as a redemption.

Property not redeemed will be conveyed by tax sale deed to the successful purchaser within thirty days, or as soon thereafter as practicable, following the expiration of the redemption period. The purchaser will be notified in writing and must pay all applicable fees prior to the deed being recorded by the Register of Deeds. Bidders failing to record their tax sale deed will not be recognized at future tax sales as registered bidders.

IMPORTANT! PLEASE BE ADVISED:

THE PURCHASER OF PROPERTY AT A TAX SALE ACQUIRES THE TITLE WITHOUT WARRANTY AND BUYS AT HIS/HER OWN RISK. THE COUNTY IS NOT LIABLE FOR THE QUALITY OR QUANTITY OF THE PROPERTY SOLD. THERE WILL BE NO REFUNDS OF BID MONEY.

For the bidder's own protection, it is recommended that professional advice be sought if there are any legal questions pertaining to a delinquent tax sale. Each Bidder is cautioned to review the applicable provisions of South Carolina law concerning delinquent tax sales, mortgages, liens and/or judgments.