

KENNETH SPENCER Benton County Treasurer

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2020 FORECLOSURE AUCTION INFORMATION

The Benton County Treasurer conducts a property foreclosure auction pursuant to RCW 84.64 and RCW 36.88 and RCW 35.50. Properties whose taxes are three (3) or more years' delinquent, and not redeemed prior to the sale date, are sold at public auction held once a year. In order to redeem the property after the Certificate of Delinquency is filed with the courts, all years' taxes, interest, penalties, and foreclosure costs must be paid (RCW 84.64).

Public notices are published in the Tri-City Herald and Prosser Record Bulletin, Benton County local newspapers. The first notice ran on Sunday, August 2, 2020 & Wednesday, August 5, 2020 for delinquent taxes and delinquent county road improvement assessments. Advertisement of the sale is scheduled to be published In the Tri-City Herald on Sunday, October 11, 2020 and Sunday, October 18, 2020 and Prosser Record Bulletin on Wednesday, October 14, 2020 and Wednesday, October 21, 2020.

A list of properties still in foreclosure will be posted in the Treasurer's Offices in Kennewick and Prosser, the Justice center, and on our web site at <u>www.bentoncountytax.com</u> the beginning of October. The list will be updated periodically. There will be neither mailings nor e-mails of listed properties in foreclosure. The Bid4Assets site will open the beginning of October, and property details may be viewed there as well.

The only way to purchase a property from foreclosure is to bid at the annual auction held in November of each year. Benton County does not issue Tax Lien Certificates, as Washington is not a Tax Lien state. <u>www.bid4assets.com</u> will facilitate our auction activity under contract with the County Treasurer, and the property is awarded to the highest bidder. If you experience technical problems with the auction Website, you may call 1.877.427.7387 for assistance.

A minimum bid will be solicited for each property. This bid will include all taxes, interest, penalties, foreclosure, recording, and deed costs. Payment in full must be submitted to Bid4Assets via wire transfer or cashier's check by 1:30 pm (PST) Wednesday, November 18, 2020. If sale takes place on November 23, 2020 for unsold properties, payment in full must be submitted to the Bid4Assets via wire transfer or cashier's check by 1:30 pm (PST) Tuesday, November 24, 2020. No personal checks or credit card payments will be accepted. The County does not finance. If the payment is not received by the time specified, the bid deposit will be forfeited to the County.

There is no right of redemption period; all **SALES ARE FINAL***. The exceptions to this are those persons adjudicated to be legally incompetent or minors. In these cases, the property may be redeemed within three years.

A Tax Deed will be issued to the successful bidder without any expressed or implied warranty within 30 days. Benton County does not warrant any property suitable for any use, nor do they make any claims regarding liens, easements, covenants or restrictions. All parcels are sold "as is" and all **sales are final***. Potential purchasers should seek the advice of a real estate attorney, if additional information is needed.

Properties not sold at the foreclosure sale will be transferred to the County and may be purchased through the Benton County Commissioner's office.

The 2020 Foreclosure Sale will open Monday, November 16, 2020 at 8:00 a.m. (PST), and close on Wednesday, November 17, 2020 at 12:00 p.m. (PST). On any remaining unsold properties, the sale will continue Monday, November 23, 2020, from 8 AM to 12 PM (PST) until each property is sold or if the Treasurer determines no bids were received.

***NOTE**: Real property with county road improvement assessments (C.R.I.D assessments) that have two (2) years or more delinquent installments is subject to foreclosure. In order to redeem the property after the Certificate of Delinquency is filed with the courts, all previous and current years' assessments, interest, penalties and foreclosure costs must be paid (RCW 36.88.140 and RCW 35.50.030). Sales of property due to delinquent C.R.I.D assessments are subject to the right of redemption within two years from the date of sale (RCW 35.50.270).

If you have further questions, please contact this office at:

(509) 737-3520 ext. 2697 or <u>foreclosure@co.benton.wa.us</u> Foreclosure Specialist