

TAX SALE AUCTION SUCCESSFUL BIDDER REQUIREMENTS

Properties purchased at tax sale do not give you a guarantee of a clear title of any properties. A purchase made at tax sale should be considered as no more than purchasing the right to file an action to obtain title to the property. The County makes no guarantee as to the existence of the property or its clear title. Properties may be subject to other liens and may have no development rights. The property's improvements listed may not be present on the property or the property may not exist in reality.

- Do not contact the owner in the first four (4) months following the tax sale.
- Notify St. Mary's County Treasurer's Office of any changes in your address, phone number, email address or **reassignments** while you are in possession of a St. Mary's County Tax Sale Lien Certificate.
- On the first day of the fifth (5th) month following the tax sale, bidder is entitled to be reimbursed for actual expenses incurred.
- You must notify St. Mary's County Treasurer's Office in writing of any fees you have incurred for which you intend to be reimbursed, as they occur. Failure to notify the tax office may result in fees becoming uncollectable after redemption. Correspondence can be sent by mail or email (christy.kelly@stmaryscountymd.gov).
- After you have been reimbursed for expenses, provide a letter of release to St. Mary's County Treasurer's Office and the property owner. After the receipt of the release letter, the treasurer's office will complete the tax sale redemption upon payment of redemption. Correspondence can be sent by mail or email (christy.kelly@stmaryscountymd.gov).
- Once the property has been redeemed the County Treasurer's Office will process the reimbursement to the bidder.
- As the successful bidder of a Tax Sale Lien Certificate of Sale you may at any time after six (6) months from the date of sale but before twenty-four (24) months from the date of sale, file a complaint in the [Circuit Court of St. Mary's County](#) to foreclose all rights of redemption on the property to which such certificate relates, except with respect to owner-occupied residential properties as outlined in §14-833 of the Tax – Property Article of the Annotated Code of Maryland.
- Provide St. Mary's County Treasurer a copy of any case numbers you have filed to foreclose all rights of redemption on the property. Correspondence can be sent by mail or email (christy.kelly@stmaryscountymd.gov).
- The certificate is null and void if an action to foreclose all rights of redemption is not instituted by the holder within two years from the date of the certificate. Thereafter, all rights of the purchaser/bidder of the certificate cease.
- Upon issuance of a final judgment the bidder shall pay the balance of the original bid price and any subsequent taxes due. Once final payment has been received and posted to the account the Treasurer will sign off on the deed of transfer.

For additional information, please refer to the [Tax Property Article of the Annotated Code of Maryland](#)

AS A REMINDER

I. CERTIFICATE OF SALE

1. The St. Mary's County Treasurer's Office will inform the property owner of the bid price; therefore, the property owner will be able to decide on the redemption of the property.
2. A copy of the Certificate of Sale will be mailed to the address provided during registration within ten (10) business days. The Certificate of Sale will be needed to start foreclosure proceedings.
3. The Certificate of Sale will expire two (2) years from the issue date of the certificate unless a proceeding to foreclose the right of redemption is filed prior to that time. A copy of the filing with the case number is to be sent to the St. Mary's County Treasurer's Office. Correspondence can be sent by mail or email (christy.kelly@stmaryscountymd.gov).
4. If ever a tax sale is voided for any reason, the bidder will be notified and advised not to pursue any further foreclosure action or to incur additional expenses. The bidder will be reimbursed the tax sale purchase price paid, without interest. The bidder assumes all risks of any irregularity of the sale and has no other remedy against the County.

Additional Actions



Pay Your Bill



Change Your Address



Tax Bill Lookup



Contact Us

The County is not liable for and will not pay the bidder any interest, costs or attorney fees associated with the invalid or voided sale. There is no warranty, expressed or implied, that a property has a marketable title, the property's improvements listed are present on the property or that it contains the area of land which it is said to contain; therefore, the bidder assumes all risks in that regard.

II. FORECLOSURE

The bidder of the Certificate of Sale may, at any time after six (6) months from the date of sale, file a complaint in the [Circuit Court of St. Mary's County](#) to foreclose all rights of redemption on the property to which such certificate relates, except with respect to owner-occupied residential properties as outlined in §14-833 of the Tax – Property Article of the Annotated Code of Maryland. The certificate is null and void if an action to foreclose the right of redemption is not instituted by the holder within twenty-four (24) months from the date of the certificate. Thereafter, all rights of the purchaser of the certificate cease. The Certificate of Sale must be attached and made part of the complaint. The plaintiff in any action to foreclose the right of redemption must be the holder of the Certificate of Sale. If the court enters a final judgment, they will direct the St. Mary's County Treasurer's Office to sign a deed upon payment of the balance of the purchase price along with any outstanding taxes that have come due. The deed is to be prepared by the bidder or an attorney representing the bidder. The County Treasurer's Office is not obligated to sign the deed until the Clerk of the Court has furnished the County Treasurer's Office with a certified copy of the judgment.

III. BALANCE OF BID

Upon issuance of a final judgment the bidder shall pay the balance of the original bid price and any subsequent taxes and MetCom fees due. Once final payment has been received and posted to the account the Treasurer will sign off on the deed.

IV. OVER-THE-COUNTER TAX LIEN CERTIFICATE SALES

[Over-the-Counter tax liens certificates](#) are available to be purchased from the [St. Mary's County Attorney's Office](#), 301-475-4200 extension 1700.

V. TAX CREDITS

The bidder is responsible for repayment of any Tax Credits that the property owner has received upon the issuance of a final judgement. These credits remain on the account until a deed transfer occurs. Only after repayment of the credit will the Treasurer sign off on a new deed. It is the bidder's obligation to research the tax account for such credits. To obtain credit information you may call the Treasurer's Office at: 301-475-4200 extension 3300.