

Chelan County Treasurer
REAL PROPERTY TAX JUDGMENT SALE
2023 Foreclosure Terms of Sale

In accordance with Washington State law, real property is being sold pursuant to the Judgment and Order of Sale of the Chelan County Superior Court under Cause Number 23-2-00425-04.

Bid Registration Deposits

All registered bidders are required to make a \$500.00 bidder's deposit in order to bid in the online foreclosure auction. **The deposit must be received by Public Surplus no later than 4:00 PM PST on Monday, December 4, 2023.** Acceptable form of payment is bank wire transfer (wire instructions are at the end of this Terms of Sale document). No ACH payments will be accepted. The deposit will be refunded and mailed within ten (10) business days of the close of the auction. **The winning bidder also agrees to pay a buyer's premium of 5% in addition to the winning bid amount.**

Auction

The auction will be conducted via Public Surplus internet website at www.publicsurplus.com. All sales will be made through the auction site to the highest bidder. The auction will begin on Monday, December 4, 2023 at 8:00 AM PST and the bidding will close on Wednesday, December 6, 2023 at 2:00 PM PST. The auction may be extended for certain scenarios, which is communicated by Public Surplus on each auction page.

The opening bid amount includes all unpaid delinquent taxes, interest, penalties and foreclosure costs. All fees have been added to the minimum bid advertised on the Public Surplus website, except for the 5% buyer's premium.

The Treasurer retains the right to reject any and all bids for any reason, withdraw any property from the sale at any time prior to the issuance of the Tax Deed, or close the auction at any time.

A bid is an irrevocable offer to purchase property. A bidder is legally and financially responsible for all properties bid upon whether representing one's self or acting as an agent.

The County is not liable for the failure of any device that is not owned, operated, and managed by the county, which prevents a person from participating in any sale. "Device" includes, but is not limited to: computers and other equipment to access the internet, hardware, networks, software applications, and web sites.

No Chelan County employee or officer may bid at the sale, nor may such person act as an agent or allow any agent to bid on their behalf.

Payment

Full payment of the winning bid amount, plus the 5% buyer's premium must be made directly to Public Surplus by wired funds by Friday, December 8, 2023, no later than 4:00 PM PST. Acceptable form of payment is bank wire. **No ACH payments will be accepted.** Payment must be for the full winning bid amount invoiced, your \$500.00 deposit will not be applied to the balance, it will be refunded by check within 10 business days. **If you are the successful bidder, and you fail to pay the balance due on your auction purchase(s) per these terms of sale, you will forfeit your deposit, and you will not become the owner of any of the subject property or properties.** The Chelan County Treasurer reserves the right to pursue all available legal remedies against a non-paying bidder. Any nonpaying bidder may be banned from future auctions.

All fees to complete and record the Treasurer's Deed are included in the minimum bid amount. The deed will be issued within thirty days of the close of the auction. Title companies may not insure for a period of three years following the tax foreclosure sale. Talk to your title company to see what process will be accepted to acquire title insurance.

Foreclosure Property Disclaimer

Properties are sold "as is". Prospective purchasers are urged to research and examine the location and desirability of the properties available to their own satisfaction prior to bidding. The County Treasurer makes no representation or guarantee of warranty, either expressed or implied, relative to the usability, location, property lines, topography, physical condition, address, or fitness for any use or purpose.

All properties are offered for sale on a "where is" and "as is" basis without any representation or warranty, expressed or implied. It is the responsibility of the purchaser to do their own research as to whether the property may be subject to liens, encumbrances, or restrictions and whether the property is suitable for their intended use. The properties may not be buildable lots. The Treasurer is not responsible for surveying, identifying or locating property boundaries for buyers.

The Treasurer's Office makes no guarantee, expressed or implied, relative to the title, location or condition of the properties for sale, which include whether a parcel is contaminated with hazardous, toxic, or contamination of any kind from any source, or whether parcels are subject to restrictions based on sensitive areas ordinances, applicable land use laws, or regulations. Bidders are further advised that certain properties may be subject to easements or use restrictions set forth in Covenants, Rights and Restrictions of certain Plats, as well as in zoning and other land use controls. Certain parcels may be designated as "Open Areas", "Common Space", "Common Areas", "Drainage", "Private Roadway", or other similar designations, and are subject to restrictions, which may include, but not limited to, prohibitions on placing improvements on such parcels. It is the buyer's responsibility to make a determination whether the property is restricted in any manner.

Chapter 84.64 RCW of the tax foreclosure statute does not provide the right of rescission and RCW 58.17.210 does not provide a remedy. These terms and conditions shall serve as actual notice, under

RCW 58.17.210, to all purchasers and transferees that any real properties in this sale, divided in violation of local and state regulations, are ineligible for development unless otherwise determined by Chelan County.

Properties are sold free and clear of liens and encumbrances except Internal Revenue Service liens and certain municipal liens, such as Local Improvement District, and Irrigation Assessment liens made known to us. Recorded easements are not extinguished by a tax sale.

Photographs (if attached) of an asset are for general representation purposes only. Chelan County will not assume any liability for alleged loss or damages which may result from the purchase of property relied upon via photograph.

The County has posted physical notice on homes and commercial buildings. To the best of our knowledge, the County has accurately identified those properties. The Treasurer is not responsible for identifying or locating, for prospective buyers, properties that are being auctioned.

Title companies may not insure for a period of three years following the foreclosure sale. Talk to your title company to see what processes will be accepted for them to provide title insurance.

Redemption Rights

There is no general right of redemption for properties sold in real property tax foreclosure auctions, whether by title, interest or estate. An exception is made for minors or persons adjudicated to be legally incompetent who can redeem their property at any time within three (3) years after the date of sale. Interest is not earned on redemption. The IRS has a redemption right to acquire the property within 120 days of a sale. An active military service member may also have redemption rights. Sales may be subject to rights of owners or interested persons established on appeal of the foreclosure judgment or in an action to recover property sold for taxes where allowed by law.

Exemptions

Any property that currently qualifies for a senior citizen or disabled persons exemption will be removed effective as of the date of sale. Per State law, the property taxes for the remainder of the year will be recalculated at the full levy rate for the purchaser. These recalculated taxes are a lien upon the property and the new property owner will receive an updated tax statement. Certain parcels may have previously been classified as current use/open space lands and valued by the Assessor in accordance with the provisions of Chapters 84.33 and 84.34 of the Revised Code of Washington. All parcels with such classifications have been removed from such program and the corresponding removal lien has been added to the foreclosing parcel's minimum bid.

Excess Proceeds

The County Treasurer will hold any proceeds from the sale in excess of the minimum bid for a period up to three (3) years. Excess funds will be paid upon proper application of claim by the owner of record. The owner of record is determined as of the date the Certificate of Delinquency was issued.

The amount of fees or compensation provided to third parties assisting in locating or purporting to locate any property or surplus funds is limited to 5% of the value returned to the rightful owner under RCW 63.29.350. Any person violating this section is guilty of a misdemeanor and shall be fined not less than the amount of the fee or charge he or she has sought or received or contracted for, and not more than 10 times such amount, or imprisonment for not more than 30 days, or both.

Tax Title Property

Properties that are not bid on by the close of the final auction will become Tax Title property with Chelan County holding the parcel as a trustee.

Possession of Property

The successful bidder may take possession of the property after payment has been received and the Treasurer's Tax Deed has been recorded. The County Treasurer has 30 days from the end of the auction to record and mail the Tax Deed to the successful bidder.

Chelan County does not issue Tax Lien Certificates, as Washington State is not a Tax Lien state.

THESE TERMS OF SALE ARE SUBJECT TO MODIFICATION.

BY SUBMITTING A BID, YOU AGREE TO THE TERMS OF SALE AS PUBLISHED AT THE TIME BID IS SUBMITTED.

THERE ARE ABSOLUTELY NO BID REFUNDS.

ALL SALES ARE FINAL.

Wire Transfer Instructions for Bid Deposits and Payments

Please note that these instructions can be used to submit your bid deposit or remit full payment to PayMac. In the memo section of the wire, you **MUST** include the auction number(s) of the items you are remitting payment for first, then your name or user ID (not a company name).

Example: Bid Deposit Chelan County or Auction # 12345

Write the full name “Auction”, do not use an abbreviation like Auc, as this will cause the bank to hold the wire. Failure to do this can result in delaying the payment or having the wire returned to your bank. Please be sure you double check the amount of your payment before you send the wire transfer, as the wrong amount will cause significant delay.

There may be additional charges from your financial institution to complete a wire transfer. You will be responsible for any and all charges related to wire transfers, PayMac will not be liable for these charges. Wire transfers are received Monday through Friday, 9 AM to 5 PM. Your payment may take up to 48 business hours to post. Once your payment has been posted, you will receive a receipt by email.

After sending wire for a bid deposit, please make sure to contact buyer support via chat after the payment has been submitted to ensure that Public Surplus can get your user account added to the approved list of bidders as soon as possible. If you have additional questions or assistance with this process, please contact Public Surplus using the chat function on their website.

Buyer Wire Instructions

Name of account to send wire to:	PayMac, Inc. 2520 Saint Rose Parkway, Ste 214 Henderson, NV 89053
Bank Information:	Chase Bank 1115 S 800 E Orem, UT 84097
Routing Number:	124001545
Account Number:	102908156

* International Wires or ACH Payments are not accepted.