

FORECLOSURE INQUIRY CLALLAM COUNTY, WASHINGTON

Dear Inquirer:

Thank you for your inquiry regarding our tax foreclosure sale. We only have one sale per year, which we hold the first part of December. Our listing of property is first available by mid-September when it is published in The Peninsula Daily News. If you will send us a self-addressed, stamped envelope, we will send you a copy of the listings in late September/ early October. You would also be able to access our website for the foreclosure information at www.clallam.net. This site will be maintained after publication in late September and updated daily.

These foreclosure properties are redeemable up until the day prior to the sale. The properties are auctioned off to the highest bidder. Enclosed is a copy of last year's terms of sale. The minimum bid is established by the delinquent taxes and costs incurred. We do not deal in tax certificates. It is the bidder's responsibility to know the property they are bidding on.

Additional information may be obtained through our office. We will have the title reports completed prior to publication in September. The sale is conducted at the Courthouse, in the Commissioners Meeting Room at 9:00 a.m. the day of the sale. We ask that people register in our office prior to the sale. Our sale sizes vary from about 4 parcels to 25 parcels normally.

We also have periodic tax title and surplus land sales. These are on as requested basis. We do not send individual notices on these types of sale. They are advertised in our county publication through Peninsula Daily News in Port Angeles and are posted in the Courthouse. We have been working on a comprehensive list of tax title properties that would be available for sale. With our reduced hours and limited staff time to dedicate to this project, I am not sure when it will be completed. If there is a specific area you would be interested in, we usually suggest you identify the actual parcel and we will work with you to accomplish the auction.

Plat maps of specific areas are available through our Assessor's Office.

Attached are copies of the frequently asked questions and our answers. If you have any further questions, please contact us at 360-417-2250.

Sincerely,

Teresa Marchi, Deputy

CLALLAM COUNTY, WASHINGTON
FORECLOSURE'S MOST FREQUENTLY ASKED QUESTIONS AND THEIR ANSWER.

Q: What are the date/time and location of our next tax sale/auctions?

A: Normally we hold the annual foreclosure sale the first Friday in December at 9:00 a.m. in the Commissioners' Meeting Room.

Q: Do we sell certificates and what is their rate of interest?

A: We do not sell certificates, we actually sell the land.

Q: How often do we hold the sale?

A: Once a year.

Q: When, where and how often will the sale be advertised?

A: We publish a list of those subject to foreclosure in mid-to late September in our legal publication, which currently is the Peninsula Daily News. We will advertise the sale itself two weeks prior to the sale on consecutive Wednesdays.

Q: Is the sale considered final?

A: There is a three year redemption period for minor or incompetent if they can prove they did not receive proper notification. These types of redemption must be overturned in court. **These are buyer beware situations. The bidders need to know what they are bidding on, as all sales are final.**

Q: Will all other liens attached be cleared from the property as a result of the sale?

A: We have title reports done on all the properties in the foreclosure. All disclosed lienholders and pecuniary interested parties are sent notification of the foreclosure situation. It is up to them to take steps to protect their interest. They would have to prove in court that they did not receive proper notification for their lien to survive.

Q: How and when do I register for the sale and is it possible to register by mail?

A: We register bidders, or their representatives, the morning of the sale. We do not register by mail. The auction is open, oral auction style, so someone needs to present to represent the interested party and participate in the bidding process. The minimum bid is the amount of taxes and foreclosure costs.

Q: What type of payment is required?

A: Cash, cashier checks *only*. This is a policy change as of 1/1/2003.

Q: What type of document is issued at the sale?

A: A Treasurer's Deed is issued. It is a transfer instrument. We do not use lien certificates.

Q: Are there any other expenses in addition to the cost of the sale?

A: The only expenses in addition to the sale price would be recording and excise fee that amounts to approximately \$40.00 per parcel.

Q: What happens to parcels not sold at the foreclosure auction?

A: Parcels not sold at the Foreclosure Auction become Tax Title parcels held by the County for the taxing district where the parcel is located. These parcels may be requested for auction. Unfortunately we do not have a comprehensive list of these properties that would be available at this time.

