

# WASHINGTON COUNTY TREASURER

JEFFREY A. GARRETT

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## NOTICE TO TAX SALE PURCHASERS OF THE TERMS AND CONDITIONS GOVERNING THE ANNUAL TAX SALE OF JUNE 19, 2019 AND ADJOURNMENTS OR ASSIGNMENTS THEREOF

The 2019 annual tax sale will be held by the Washington County Treasurer on Monday, June 17, 2019, beginning at 10:00 a.m. at the Washington County Courthouse. The sale will continue as long as purchasers are present or until every parcel has been offered for sale. The annual sale is then adjourned to 10:00 a.m. on the third Monday of every month following until all parcels are sold. If the third Monday falls on a legal holiday observed by the county, the sale for that month will be held on the following workday.

The following information is provided to assist in the purchase of delinquent taxes during the tax sale or in obtaining assignment of a Tax Sale Certificate of Purchase, either from a private certificate holder or from Washington County. Please read carefully as some of the terms and conditions have changed.

### **REGISTRATION**

All prospective bidders for the annual sale must register online at [www.iowataxauction.com](http://www.iowataxauction.com). No mailed or emailed registrations will be accepted. Registration will begin on Monday, May 20, 2019, and will end on Wednesday, June 12, 2019. All steps in the registration process must be completed by 11:59 p.m. on June 12, 2019. By completing the online registration process, you are affirming that you will abide by our tax sale rules. Assistance with registration is available by calling 877-243-9997 or by emailing [support@iowataxauction.com](mailto:support@iowataxauction.com).

A registration fee of \$50.00 per registration must be paid by ACH debit at the time of registration. The registration fee is **non-refundable** and covers the 2019 annual sale and adjournments thereof. The fee shall not be assessed against a municipality or the county as a purchaser.

Only those persons as defined in section 4.1 of the Code of Iowa possessing a social security or federal tax identification number may register to bid at the tax sale or own a Tax Sale Certificate of Purchase. In addition, persons other than individuals must certify that they have filed either a designation of agent for service of process with the Iowa Secretary of State or a

verified statement meeting the requirements of chapter 547 of the Code of Iowa with the Washington County Recorder in order to be properly registered.

All bidders must register using their official unabbreviated Internal Revenue Service name. Registration is deemed complete when all online forms, including an I.R.S. form W-9, are properly completed. The registrant's name must be identical on all forms. Prior year's registrations are not valid for this sale

A registrant may designate one agent to bid on their behalf during the 2019 annual tax sale and adjournments thereof. The agent must be designated when registration is completed online in order to avoid additional fees. After the initial online registration is completed, an 'Authorization to Represent Bidder' form may be filed with the County Treasurer for an additional \$25.00 non-refundable fee. Bidder authorization forms must be filed with the treasurer on or before 4:15 p.m. on Wednesday, June 12, 2019.

**A properly registered tax sale bidder is allowed to purchase certificates under one buyer number only. A taxpayer identification/social security number can only be represented once for each item offered.**

All bidders will pick up their bidder card at the tax sale location beginning at 9:30 a.m. on Monday, June 17, 2019. All registered bidders must be checked in and be present in the room by 9:55 a.m. in order to participate in the sale. Bidders/buyers must surrender their bidder card at the conclusion of the sale.

For bidders not already registered through the online process, registration for adjourned sales must be completed directly through the County Treasurer's office. Registration for adjourned sales will be accepted any time prior to the start of the adjourned sale.

All bidders, buyers, and assignees must be at least 18 years of age as of the date of the sale. The County Treasurer requires valid proof of age and/or identity; i.e., driver's license, non-driver identification card, United States birth certificate, or valid United States Passport. Bidders should be prepared to show proof of identity and date of birth upon entering the sales room.

A Tax Sale Certificate of Purchase and/or Tax Deed can be set aside if it is determined that the tax sale purchaser or assignee was ineligible to bid at tax sale. The general rule is that a tax sale purchaser or assignee should never have an interest or lien in the parcel offered for sale. Prospective bidders should consult with legal counsel to determine their right to become a certificate holder either through bid or through assignment.

Internal Revenue Service regulations require this office to obtain the taxpayer identification number or social security number of purchasers of taxes. An I.R.S. form W-9, using the official unabbreviated I.R.S. bidder name, must be completed online during the registration process. This information is required to issue an accurate 1099-INT form with the appropriate social security number or taxpayer identification number.

At the end of the calendar year, the County Treasurer will issue a 1099-INT form to each certificate holder and to the Internal Revenue Service for cumulative interest paid during the calendar year. This information may be needed when filing Federal and State Income Tax returns.

If a buyer underreports the interest amount received, the Internal Revenue Service will direct the County Treasurer to implement a backup withholding procedure at the current I.R.S. rate. If this should occur, the treasurer reserves the right to ban the buyer and all associated buyers from future tax sales.

Errors, omissions, or misrepresentations by a tax sale bidder may disqualify the bidder from the sale. Any person placing a bid without proper registration or authorization may be

disqualified from the sale. In these instances, all certificates purchased by the disqualified bidder during the sale may be cancelled and re-offered to other properly registered bidders.

### **SALE OF DELINQUENT TAXES**

Parcels with delinquent taxes as of May 31, 2019, will be published in *The Washington Evening Journal* and *The News* on June 6, 2019. A copy of this publication can be obtained by calling *The Washington Evening Journal* at (319) 653-2191 or by calling *The News* at 319-656-2273.

Following publication, a list of delinquent parcels can be obtained online at [www.iowatreasurers.org](http://www.iowatreasurers.org). From that site, scroll down and click on the Iowa map and then select Washington County. Once on the Washington County page, scroll down and click the link titled '2019 Tax Sale List.'

The list is also available from the County Treasurer's page on the Washington County website (<http://co.washington.ia.us>) by hovering over the 'Tax Information' menu item and selecting 'Tax Sale Information.'

Parcels that were paid subsequent to publication, those subject to bankruptcy, and those determined to be eligible for suspension will be withheld from the sale. A Certificate of Purchase may be rescinded if a pre-existing stay order from bankruptcy court is made known to the County Treasurer after the tax sale. In this case, only the principal amount of the investment will be refunded to the purchaser. The County Treasurer will not pay interest. In the event of bankruptcy proceedings, either before or after the sale, there is no guarantee the purchaser of the certificate will receive any anticipated interest. The United States Bankruptcy Court will make that determination.

It is the bidder's responsibility to be prepared for the sale and to know the parcel(s) upon which to bid. Bidders are advised to research the parcel(s) prior to the day of the tax sale to determine whether the property would be of sufficient use or value should a deed be obtained. Property information is available online at <http://co.washington.ia.us>.

In the event a bidder purchases a parcel for which they already hold a previous Tax Sale Certificate of Purchase, the payment will be added as a subsequent payment to the existing certificate. Since the bidder should not bid on such a parcel to begin with, the certificate fee will not be refunded. In addition, the bidder could be barred from future sales.

Use of audio and/or video recording devices by bidders is prohibited. This includes, but is not limited to: cameras, cell phone cameras, tape recorders, camcorders, or computers. In addition, all cell phones, pagers, or other audible electronic devices must be turned off or put in silent mode during the sale. Laptop, notebook, or tablet computers are allowed only if they are operated from battery packs. A violation in the use of electronic devices may result in the disqualification of the bidder.

Spectators can be accommodated only if sufficient seating room is available and may be asked to sit in an area segregated from bidders. **No children are permitted.**

Regular sale parcels are those for which a tax delinquency is published and offered for sale for the first time. Public bidder sale parcels (marked with an 'S') are those for which a tax delinquency is published and offered for sale for the second consecutive year. Parcels are offered or sold by item number in the order they are published. Public bidder sale parcels are sold first, followed by mobile homes, and ending with regular sale parcels.

Properties for which a notice of bankruptcy is on file at the time of publication (marked with a 'B') will be withheld from the sale. Likewise, any listing for which a notice of bankruptcy or suspension is received after publication will also be withheld from sale.

Each item will be offered for sale to all bidders, with an opening bid of 100% undivided interest. After the treasurer announces the item to be sold, bidders may bid downward a percentage of undivided interest in the parcel. This is called a 'bid down' and means that the bidder is willing to pay the total amount due against the parcel for less than 100% undivided interest in the parcel. Bidders wishing to 'bid-down' must announce their intention immediately after the item number is announced. The bidder that offers to pay the total amount due against a parcel for the smallest undivided interest in the parcel will obtain the certificate. 'Bid downs' will range in whole percentages from 99% to 1%. The percentage designated will be the percent of undivided interest in the parcel conveyed to the certificate holder upon the issuance of a Tax Deed.

If the treasurer determines that there are no 'bid-downs' or if the bid is a tie, a bidder will be chosen by a random selection process. The bidder selected at random must immediately accept the purchase of the item by announcing 'sold' or refuse the item by announcing 'pass,' in which case another bidder number will be chosen at random. A response of 'sold' results in an obligation on the part of the bidder to pay for the certificate at the conclusion of the sale.

If the bidder whose number is selected does not respond immediately, another bidder number will be selected. Any mixed response (both 'pass' and 'sold') will be taken as a 'pass' response, resulting in the random selection of another bidder number. Responding for another bidder may result in disqualification and de-activation of the offender's bidder number.

Any collusion by bidders to prevent the 'bid-down' process will cause the tax sale to be postponed. In the event collusion is discovered after the tax sale, the Tax Sale Certificate of Purchase will be null and void and the parcel resold at a later date. Such fraudulent collusion prevents selling a parcel for the smallest percentage of undivided interest. This is a prohibited practice at this tax sale and violation may disqualify a bidder from the sale.

Buyers are required to review all items listed on the bidder report provided prior to settlement and notify County Treasurer's office staff of any discrepancy **before** making payment. Treasurer's staff will resolve all reported discrepancies.

Payment is required at the conclusion of the sale as soon as the treasurer's staff can total each purchaser's certificates. The amount collected will include all delinquent taxes, special assessments, interest, special assessment collection fees, rates or charges, service fees, and a \$20.00 certificate fee for each Certificate of Purchase issued. Under no circumstances will the County Treasurer's staff complete the buyer's check with the dollar amount, nor hold checks for any reason. Any blank checks received by the treasurer will be immediately returned by regular mail. **A separate check is required for each entity (bidder number). The entity must be listed on the check as an owner of the account or the payer must note on the face of the check the name of the entity for which the payment is intended.**

Payment must be with U.S. funds in the form of a personal or business check, money order, any form of guaranteed funds, or cash for the exact amount of the purchase. Two-party checks will not be accepted for payment. Failure to make payment by **12:00 p.m.** the day of the sale may result in those parcels being re-offered at the next tax sale. In either instance, the buyer will be prohibited from bidding on these parcels again.

If a tax sale buyer's check does not clear their bank account for any reason, i.e., non-sufficient funds, account closed, etc., the buyer will have five business days following notification

from the County Treasurer to repay with guaranteed funds or the Tax Sale Certificate(s) of Purchase will be cancelled. A \$30.00 service fee will be added for each check returned unpaid due to insufficient funds.

**All sales are final.** If payment is cancelled on a tax sale buyer's check, all certificates purchased by that bidder will be cancelled and the parcels re-offered at the next adjourned sale. The buyer, as well as any associated entities, will be prohibited from bidding on these parcels again. In addition, the buyer, as well as any associated entities, will be prohibited from bidding at any adjourned sale or future tax sale in Washington County.

For each parcel sold, the County Treasurer is required to notify the title holder of record within fifteen days from the date of sale that the parcel was sold at tax sale.

### **CERTIFICATE OF PURCHASE**

Please allow 7 to 10 days to receive certificates. This allows the County Treasurer's staff time to complete posting of records, editing of certificates, and balancing of the proceeds received from the tax sale. It is the purchaser's responsibility to verify that the Tax Sale Certificates of Purchase received are correct and are for the parcels purchased. Tax Sale Certificates of Purchase will not be held by the County Treasurer's office.

The Tax Sale Certificate(s) of Purchase will be issued to the exact name and taxpayer identification number as shown on the bidder registration form. There will be no substitutions or exchanges.

The Tax Sale Certificate of Purchase does not convey title to the certificate holder. The title holder of record or other interested party retains the right to redeem within the statutory period depending on the type of tax sale. If the Tax Sale Certificate of Purchase remains unredeemed after the statutory period, the certificate holder may begin action to obtain a Tax Deed.

Purchasers are required to notify the County Treasurer's office of any change in their address, telephone number, or e-mail address.

If it is determined that any parcel was erroneously sold, the Tax Sale Certificate of Purchase will be cancelled. This includes parcels for which online payments were received before 10:00 a.m. the day of the sale. The County Treasurer will reimburse the principal amount of the investment, but will not pay interest.

If the original Tax Sale Certificate of Purchase has been lost or destroyed, a duplicate can be obtained from the Property Tax Department at a cost of \$20.00. An Affidavit for Lost or Destroyed Tax Sale Certificate of Purchase must be completed.

### **PURCHASE BY COUNTY OR CITY FOR USE AS HOUSING**

Iowa law permits a county or city to purchase parcels offered at the regular tax sale or to require that a certificate be assigned to the county or city for vacant lots or for abandoned parcels if the county or city files a verified statement of abandonment with the County Treasurer (see section 446.19A of the Code of Iowa).

### **PUBLIC NUISANCE TAX SALE – REHABILITATION FOR USE AS HOUSING**

Abandoned residential property, for which a verified statement is filed with the County Treasurer by May 15th, will be offered and sold separately at public nuisance tax sale. To be

eligible to bid on parcels at public nuisance tax sale, prospective bidders must enter into an agreement with the county or city and demonstrate intent to rehabilitate the property for use as housing if not redeemed (see section 446.19B of the Code of Iowa).

### **ASSIGNMENT**

The Tax Sale Certificate of Purchase is assignable by endorsement of the certificate, payment by the assignee of a \$100.00 assignment fee, and the forwarding of the certificate with original signature endorsement to the County Treasurer for entry in the county system. An assignment is not considered valid until posted to the county system by the treasurer. Upon receipt of the \$100.00 assignment fee and properly completed registration forms from the assignee, the County Treasurer will make the necessary entries in the county system. The assignee will not be charged the bidder registration fee, but must still complete all registration forms. The assignment fee will not be reimbursed at the time of redemption.

A Tax Sale Certificate of Purchase cannot be assigned to a person, other than a municipality, who has redemption rights. The assignor may not assign a certificate to more than one assignee.

Only those persons as defined in section 4.1 of the Code of Iowa, possessing a social security or federal tax identification number, may receive assignment of a Tax Sale Certificate of Purchase issued after June 1, 2009. In addition, persons other than individuals must certify that they have filed either a designation of agent for service of process with the Iowa Secretary of State or a verified statement meeting the requirements of chapter 547 of the Code of Iowa with the Washington County Recorder.

To obtain an assignment of a Tax Sale Certificate of Purchase that is held by Washington County, contact the County Treasurer's Property Tax Department. The terms and conditions set forth in this document apply to both certificates obtained through assignment and to certificates obtained directly through the tax sale. If it is determined that a county-held certificate was erroneously assigned, the assignment will be cancelled. The assignee shall return the certificate and the County Treasurer will reimburse the total amount paid for the assignment, including the assignment fee. Interest from the assignment date to the date of cancellation of the certificate will not be paid.

The recorded assignment will vest in the assignee all the right and title of the assignor; except, when a county-held certificate is assigned, the assignee has three years from the date the assignment is recorded by the County Treasurer, instead of from the date of the tax sale, to qualify for a Tax Deed. Please contact the treasurer's office at (319) 653-7721 regarding the assignment of a certificate.

When a certificate holder requests the County Treasurer to record a change, other than the mailing address, telephone number, or e-mail address, it is considered an assignment and the \$100.00 assignment fee will be charged. This includes a change in the certificate holder's name or taxpayer identification number. Failure to provide the correct taxpayer identification number or social security number will result in a charge of \$100.00 for each certificate purchased under that taxpayer identification number or social security number.

### **SUBSEQUENT TAX PAYMENTS**

A certificate holder may pay subsequent taxes and special assessments, including rates or charges, on the same parcel(s) on which they hold a Tax Sale Certificate of Purchase beginning

one month and fourteen days following the date from which an installment becomes delinquent. Only items delinquent in the current fiscal year or prior may be paid as a 'subsequent tax payment'. Special assessments, rates or charges due in future years cannot be paid until the fiscal year in which they become due and are more than one month and fourteen days delinquent.

**PLEASE NOTE: The Washington County Treasurer now requires that all subsequent tax payments be made online at [www.iowatreasurers.org](http://www.iowatreasurers.org).** To access the subsequent tax payment system, you will first need to register by selecting 'Register to Pay Subsequent Tax' from the 'Property Tax' menu. After registering, you can log in by selecting 'Login to Pay Subsequent Tax' on the same menu. You will then be able to access a list of parcels on which you hold a tax sale certificate. You can select the items you want to pay and submit payment by ACH debit. A non-refundable fee of \$0.25 per parcel applies.

**Online subsequent payments must be completed by 11:59 pm on the day BEFORE the last business day of the month in order for interest to accrue for that month.** It is the investor's responsibility to know what days are 'business days' for Washington County and to review the list to confirm all applicable parcels are included in the online portfolio.

Tax payments that are not completed through the online subsequent payment process will be treated as voluntary payments and will be omitted from redemption calculations.

After subsequent tax payments have been applied by the County Treasurer's office, the treasurer will not refund the payment if the certificate holder later decides that they did not want to pay taxes for a particular parcel.

Recorded subsequent tax payments will accrue interest at the rate of 2% per month, beginning with the month the payment is posted to the county system to the month of redemption. Subsequent tax payments completed online on the last business day of the month will not be posted until the first business day of the next month.

**The subsequent tax payment provisions above are effective July 1, 2019, and apply to all tax sale certificates, regardless of sale date.**

### **SERVICE OF 90-DAY NOTICE OF EXPIRATION OF RIGHT OF REDEMPTION**

Service is completed when a certificate holder files the original copy of the Affidavit of Service of the 90-day Notice of Expiration of Right of Redemption with the County Treasurer. It is a prohibited practice for a certificate holder to serve notice if the Tax Sale Certificate of Purchase has already been redeemed. A violation of this policy may result in the tax sale buyer being barred from future tax sales in Washington County.

If the Tax Sale Certificate of Purchase remains unredeemed after the statutory period, as shown below in items a and b, the certificate holder may begin action to obtain a Tax Deed to the parcel.

- a. For Regular Sale parcels (only advertised once), the 90-day Notice of Expiration of Right of Redemption may be served by the certificate holder after one year and nine months from the date of sale.
- b. For Public Bidder Sale parcels (advertised consecutively more than once and marked with an 'S' on the publication), the 90-day Notice of Expiration of Right of Redemption may be served by the certificate holder after nine months from the date of sale.

Any certificate holder who serves said notice or a similarly worded notice prior to the expiration of this time period may be barred from future tax sales in Washington County. It is

Washington County's intent to afford property owners with all of the rights and remedies of Iowa law.

The 90-day Notice of Expiration of Right of Redemption must be served on all parties having an interest in the parcel and, once served, an affidavit with evidence of service must be filed with the County Treasurer. Please note changes to Iowa law concerning service of the 90-day Notice of Expiration of Right of Redemption. Service must be compliant with the law in effect at the time of the tax sale (regular or adjourned).

- a. For Tax Sale Certificates of Purchase issued prior to July 1, 2012, the 90-day Notice of Expiration of Right of Redemption shall be served by both certified mail and regular mail service upon the title holder(s) of record and the person(s) in possession at that person's last known address. All other persons having an interest of record, as well as any city where the parcel is situated, shall be served by regular mail to the person's last known address.
- b. For Tax Sale Certificates of Purchase issued on or after July 1, 2012, the 90-day Notice of Expiration of Right of Redemption shall be served by both certified mail and regular mail service upon the title holder(s) of record, the person(s) in possession, and all other persons having an interest of record, including any city where the parcel is situated, to the person's last known address.

The cost of serving the notice, including the cost of mailing notices, and the cost of publication under section 447.10 of the Code of Iowa, if publication is required, shall be added to the amount necessary to redeem. The cost of a record search, not to exceed \$300.00, shall also be added to the amount necessary to redeem if the search is performed by an abstractor who is an active participant in the title guaranty program under section 16.91 of the Code of Iowa or by an attorney licensed to practice law in the state of Iowa.

By statute, costs cannot be filed with the County Treasurer, and thus be added to the amount necessary to redeem, prior to the filing of the Affidavit of Service of the 90-day Notice of Expiration of Right of Redemption showing proof of service and a statement of costs. Service is completed when the certificate holder files the original copy of the affidavit with the County Treasurer. Faxes, scans, or photocopies of the affidavit will not be accepted.

The certificate holder is responsible for determining the status of a certificate before serving the 90-day Notice of Right of Redemption to interested parties. The Washington County Treasurer's office will not notify certificate holders when such action can be initiated. The treasurer's staff will not assist in completing the 90-day Notice of Expiration of Right of Redemption. The County Treasurer is not responsible to verify that all parties of record have been properly served. It is strongly recommended that certificate holders retain legal counsel to complete this process.

Please do not include documents such as mailings and proof of publication with the Affidavit of Service of the 90 Day Notice of Expiration of Right of Redemption. You must retain these documents for use if needed in court. The County Treasurer is not responsible to provide these documents to you should they be needed later. Documents submitted with the affidavit will not be returned. They will be destroyed.

Holders of certificates for mobile/manufactured homes or for real estate with a mobile/manufactured home are strongly urged to research the title to the home to ensure that there are no outstanding liens noted thereon.

## **TAX DEED ISSUANCE**

The Tax Deed conveys right, title, and interest in the property. Should a parcel not be redeemed within ninety days following the filing of the Affidavit of Service of the 90-Day Notice of Expiration of Right of Redemption pursuant to Iowa law, a Tax Deed will be issued upon the request of the certificate holder. Tax Deeds will be issued independently for each Tax Sale Certificate of Purchase that qualifies. The fee for the issuance of a Tax Deed is \$25.00. Recording fees, payable to the Washington County Recorder, are variable and will be determined at the time a deed is requested. Upon receipt of the Tax Sale Certificate of Purchase, deed issuance fees, and recording fees, the County Treasurer will record the deed with the County Recorder prior to delivering the deed to the purchaser. Pursuant to an opinion from the Washington County Attorney, the Affidavit of Service of the 90-Day Notice of Expiration of Right of Redemption, showing parties served and the manner of service will be referenced in the tax deed and included in its entirety in the recording. After the deed is recorded, the deed holder may file an Affidavit by Tax-Title Holder with the County Recorder. Contact your legal counsel for procedures and to obtain this form.

## **CANCELLATION OF TAX SALE CERTIFICATES OF PURCHASE**

**Failure to file Affidavit of Service of the 90-day Notice of Expiration of Right of Redemption** – If three years have elapsed from the date of the sale, the certificate has not been redeemed, and the Affidavit of Service of the 90-day Notice of Expiration of Right of Redemption has not been filed with the County Treasurer, the treasurer will cancel the Tax Sale Certificate of Purchase. The certificate holder is not entitled to a refund. However, if the filing of the affidavit is stayed by operation of law, the time period for the filing of the affidavit shall not expire until the later of six months after the stay has been lifted or three years from the time of the tax sale.

**Failure to Request Tax Deed** – After the redemption period has expired, the certificate holder must return the Tax Sale Certificate of Purchase and remit the appropriate deed issuance and recording fees to the County Treasurer prior to the close of business on the ninetieth day from the date of completed service pursuant to Iowa law. Failure to comply will result in cancellation of the certificate. The certificate holder is not entitled to a refund.

## **REDEMPTIONS**

A redemption will not be processed unless tax sale redemption fees are received by the County Treasurer prior to the close of business on the ninetieth day from the date of completed service pursuant to Iowa law. The redemption amount will include the following:

- The original tax sale amount including the \$20.00 certificate fee paid by the certificate holder at the time of the sale.
- Interest in the amount of 2% per month, from the month of sale to the month of redemption, calculated against the amount for which the parcel was sold, including the \$20.00 certificate fee. Each fraction of a month is counted as a whole month.
- Subsequent tax payments paid and properly reported by the purchaser as an addition to the sale, with interest in the amount of 2% per month, from the month the subsequent payment is posted to the county system to the month of redemption. Each fraction of a month is counted as a whole month.

- Valid costs incurred by the certificate holder and posted to the county system for action taken toward obtaining a Tax Deed. Costs not filed with the County Treasurer before redemption shall not be collected by the treasurer. The certificate holder may pursue collection through a court action against the parcel owner.

A copy of the Certificate of Redemption, reflecting a breakdown of the total amount of the redemption, along with a check will be sent by regular mail to the address on file following redemption. The Certificate of Redemption should be retained for income tax purposes.

If for any reason a certificate holder is paid for a redemption that was not actually redeemed or if a certificate holder is reimbursed for a redemption and the taxpayer's check does not clear the taxpayer's bank account for any reason, the certificate holder, upon notification, will be required to immediately return the redemption funds to the County Treasurer's Property Tax Department. The treasurer will return the Tax Sale Certificate of Purchase to the certificate holder and cancel the redemption. The tax sale will be reinstated as of the original sale date. A subsequent redemption will be calculated from the original date of the sale to date of repayment.

The County Treasurer's office will not calculate year-end interest accruals or provide bookkeeping services other than to provide a copy of the Certificate of Redemption at the time of reimbursement to the certificate holder.

Valid tax sale redemptions are the only instance whereby interest will be paid to the certificate holder. In all other instances, the County Treasurer will not pay interest.

## **GENERAL INFORMATION**

The Washington County Treasurer intends to maintain the highest standard of ethics thereby preventing conflicts of interest. The County Treasurer has the right, duty, and power to control all proceedings through which the tax sale process is conducted and take any action necessary to ensure compliance with these tax sale terms and conditions as well as all applicable Iowa law.

This document has been prepared to provide general information and guidelines relative to Washington County's conduct of tax sales, tax sale assignments, tax sale redemptions, buyer reimbursements, and the issuance of tax deeds. The County Treasurer expects all bidders to follow these terms and conditions. It is not an all-inclusive listing of statutory requirements, procedures, or policy. It is not to be construed as a legal opinion on statutes governing tax sales. The County Treasurer's office will not respond to questions of law. Questions of this nature should be directed to your legal counsel.

The Washington County Treasurer reserves the right to reject any or all bids and to waive irregularities which appear to be in the best interest of Washington County.

Prospective buyers should consult with legal counsel to determine their legal rights and remedies and to protect their interest as a tax sale buyer.

Prospective buyers should consult with their tax attorney or tax preparer to identify any income tax consequences that might result from purchasing Tax Sale Certificates of Purchase.

The provisions of this document are severable. If any provisions of this document are determined to be contrary to law, the remaining provisions shall remain in full force and effect.

Legislation signed into law after the effective date below will take precedence over these terms and conditions.

Announcements made the day of the tax sale, whether annual or adjourned, will take precedence over these printed rules.

Failure to comply with these guidelines or subsequent announcements will result in the bidder being prohibited from participating in present or future Washington County tax sales.

Unless otherwise noted, this document is effective for taxes sold between June 17, 2019, and May 31, 2020, and all assignments thereof, regardless of the assignment date.

Call the Property Tax Department at (319) 653-7721 to obtain additional information.

Effective from May 1, 2019.

Jeffrey A. Garrett  
Washington County Treasurer