

2012
Platte County Collector's Delinquent Tax Sale



Sheila L. Palmer

Platte County Collector

415 3rd Street

Platte City, MO 64079

Monday, August 27, 2012

10:00 a.m.

DELINQUENT TAX CERTIFICATE SALE

- All lands, lots, mineral rights, and royalty interests on which taxes or neighborhood improvement district special assessments are delinquent and unpaid are subject to a tax certificate sale at public auction.
- The tax sale is held annually on the fourth Monday in August commencing at 10:00 a.m. in the County Commission room on the second floor in the Platte County Administration Building.
- Delinquent taxes with penalty, interest, and costs due thereon may be paid to the county collector at any time before 10:00 a.m. on the sale date.
- The list of properties subject to sale is published in a local newspaper for three consecutive weeks prior to the sale, and may be found online at www.co.platte.mo.us.
- Buyers must be present to bid.
- The sale is conducted by the collector. Bidding begins for the amount of taxes, penalties and fees.
- Each parcel offered for sale is individually identified by a brief legal description as it appears on the assessor's rolls.
- Buyer must provide identification and sign an affidavit stating that he/she is not currently delinquent on any tax payments on any property. Failure to sign such affidavit, as well as signing a false affidavit, may invalidate the property purchase.
- The successful bidder receives a certificate of purchase. The total purchase price must be paid to the collector's office ***immediately at the close of the sale. Cashier's check, personal check, debit card, cash, Discover/Novus credit cards, Visa credit cards, and/or MasterCard credit cards are accepted.***
- If the bid amount is not paid, a penalty of 25% of the bid amount plus a prosecuting attorney's fee may be assessed against the bidder.
- The collector issues, records, and mails a certificate of purchase to the purchaser. The certificate of purchase is retained for one year or until the property is redeemed.
- The original property owner may redeem a first or second offering property any time within one year from the sale date.
- The purchaser may assign ownership of the certificate of purchase by completing the assignment portion on the certificate. The assignee must be a resident of Missouri, and must not be delinquent on any taxes. Such assignment must be notarized and presented to the collector's office.
- Liens are not extinguished at the time of sale or during any period of redemption.
- This is provided as general information only. Contact a legal professional for any legal advice.

PROPERTY REDEMPTION

Property sold at tax certificate sale for delinquent taxes may be redeemed within one year from the issuance of a certificate of purchase as follows:

1. Please advise the collector's office at least twenty-four hours prior to the date you will be redeeming. We recommend scheduling an appointment and allowing twenty minutes to process.
2. Pay the bid amount on the certificate of purchase plus 10% per annum interest on taxes, fees, and costs of sale. No interest is paid on a sum paid by a purchaser in excess of the delinquent taxes due.
3. Pay the amount of any subsequent years' taxes paid, if applicable, plus 8% per annum interest.
4. Pay the collector a recording fee.
5. Pay the collector a redemption charge of twenty-five cents.
6. Pay a title search fee and postage fee, if applicable.

Property may be redeemed by the owner of record or on the owner's behalf.

Any tax sale bid amount which resulted in a surplus amount above the delinquent taxes and sales costs paid by the certificate of purchase holder is available for the owner of record. The surplus amount is deposited in a separate fund and held for the owner. If undisputed, the surplus amount may be obtained from the Platte County Treasurer.

The collector's office notifies the certificate of purchase holder when the property has been redeemed. The certificate of purchase must be surrendered to the collector before the holder will be reimbursed the bid amount plus interest. A certificate of redemption will be issued to the owner of record when property is redeemed. The certificate of purchase holder will receive a copy of the certificate of redemption.

NON-MISSOURI RESIDENT INFORMATION

No bid shall be received from any person not a resident of the state of Missouri, until such person shall file with said collector an agreement in writing consenting to the jurisdiction of the circuit court of such collector and also filing with collector an appointment of some citizen of said county as agent of purchaser, and consenting that service of process of such agent shall give such court jurisdiction to try and determine any suit growing out of or connected with such sale for taxes.

Certificates of purchase cannot be assigned to non-residents or delinquent taxpayers.

COLLECTOR'S DEED

If the property sold at tax sale has not been redeemed during the one year redemption period, the holder of the certificate of purchase may apply for and receive a collector's deed to the property. A collector's deed can be issued to the certificate of purchase holder provided the following has occurred:

1. The legal holder of the certificate of purchase is named as the original tax sale purchaser or the assignee on the original certificate of purchase.
2. Not more than 120 days from the date the purchaser applies for the collector's deed, the purchaser obtains a title search report from a licensed attorney or licensed title company detailing the ownership and encumbrances of the property.
3. The purchaser has provided an affidavit to the collector, that at least 90 days prior to requesting a collector's deed, the purchaser has notified the owner of record at the last known address and anyone with publicly recorded claim upon the property, by first class mail and certified mail return receipt requested, that they have 90 days to redeem said property or forever be barred from redeeming said property. **The affidavit must include:** name of purchaser, date of sale, legal description of property purchased, date and to whom every required noticed was sent, and have attached the following original documents:
 - a. Title search report
 - b. First class mail & certified mail notices
 - c. Copies of addressed envelopes as they appeared immediately before mailing
 - d. Certified mail receipts as they appeared upon return
 - e. Any returned regular mailed envelopes
4. The certificate of purchase has been surrendered to the collector.
5. Appropriate fees have been paid to the collector including recording and collection fees.

Failure of the purchaser to obtain a collector's deed within two years from the date on the certificate of purchase results in the loss of the purchaser's lien on the property.

The Collector's office makes every effort to notify interested parties; however, failure to receive notice(s) does not affect the legal time constraints for redeeming property or obtaining a collector's deed.

Questions? Contact the collector's office for information.

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