



FACTS FOR LIEN PUCHASERS

The tax sale process for bidders can be intimidating and some questions will require the legal advice of an attorney. There are constitutional and other legal implications of actions taken. Therefore, in order to ensure that your interests are taken care of, we recommend hiring an attorney to facilitate this process.

The terms and conditions of the sale are provided at the point of registration. All bidders should familiarize themselves with these and act accordingly.

Tax and Certificate Sales are a buyer beware type auction. Purchasers need to conduct their own research on the properties before bidding. Information about the properties may be provided online. However, this information is not guaranteed as accurate and it may be dated.

After the sale, there is a redemption period where the landowner may redeem the property and retain ownership. During the redemption period, notices are required to be sent to the property owners. It is highly recommended to hire an attorney for noticing and deed perfection.

Purchaser Obligations:

If you provide the winning bid, you must pay in accordance with the terms of the sale. Failure to pay the bid will result in a penalty that may be pursued by the county prosecutor. The winning bid grants you a lien on the property. This lien does not grant any property rights. A lienholder cannot enter the property against the will of the land owner. Doing so may subject you to applicable trespassing laws.

During the redemption period, the purchaser of the lien will be required to pay the subsequent taxes on the property in order to take it to tax deed.

Once a tax deed has been issued, the purchaser is subject to all requirements of a normal landowner including tax payments, maintenance, and upkeep of the property.

Reference Material:

All statutes regarding tax sales can be found at www.iga.in.gov
National Tax Lien Association <http://www.ntla.org/>
Indiana Attorney General <http://www.in.gov/attorneygeneral/>