

PUBLIC SALE 2016 PERIODIC UPDATES AND INQUIRIES

March 18, 2016

NOTE: PRIOR TO THE MARCH 23, 2016 SALE, PROSPECTIVE BUYERS ARE RESPONSIBLE TO REVIEW THE PUBLIC SHERIFF'S SALE RULES; DAY OF SALE PROCEDURES; EARNEST MONEY AGREEMENT; LEAD-BASED PAINT DISCLOSURE; AND, CERTIFICATE OF SALE.

Q1: I have a question, I am interested in the property 3404 NE oregon portland oregon (sic) 97232 R202755. As I did my title search I found out there is a loan in Revolving line credit attached to the house for amount \$360,000. Lender is Bank of America. Doc,(2007-188788) Is there any proof that the bank waived its right to the property and notices a (sic) were given to the bank? I Just want to be sure I would not be responsible (sic) to loan.

A1: If there is a question on the tax foreclosure notification process your title company should contact Multnomah County Tax Collections to request copies of their notification process.

Q2: We are interested in bidding on a house in the upcoming Sheriff's Sale. When I reviewed the Earnest Money Agreement posted on your website, however, I found it referring to one (different) specific property that is a DEQ remediation site. Here is the quote from the agreement:

3. Buyer acknowledges the Property has been the site of remediation of hazardous substances as documented by the Oregon Department of Environmental Quality ("DEQ"). DEQ identifies the Property as: Nuway Oil Co. (ECSI Site ID: 88) CERCLIS (EPA) Id 009055534. Obviously, this refers to only one property but there are 27 others. Do you have EMAs specific for each property, but only posted that one? Or what is the situation?

A2: The Standard Earnest Money Agreement is located at our [website](#):

Follow the link at the [Public Sale 2016](#):

["Board Order 2016-007 including Property List and Standard Earnest Money Agreement Form and Lead Based paint Disclosure."](#)

Q3: What about property that doesn't sell at tax auction? If any. Are these properties "struck off" and available for resale - for sale "over the counter"? Is there a list, online?

A3: If no acceptable bid is received at the sale or if a sale is not completed and becomes null and void, Multnomah County may dispose of the property as allowed under County Code and State Law. The website will be updated on April 5, 2016 after the Public Sheriff's Sale.

Q4: Who do I need to speak to about purchasing this property? I see that there is a for sale sign posted at the property and that Multnomah County is the seller.

A4: All purchase information is posted at the [Public Sale 2016 Link](#) at our [Tax Title Program Website](#). The March 23 2016 Sale Rules, Procedures, Minimum Bids, Deposits and Earnest Money Agreements are published there.

March 15, 2016

Q1: Hi I'm looking to buy a foreclosed home. How do I go about finding the property's (sic) for sale. And where can I sign up for weekly updates? It's my understanding that before I place a bid I must get an action number how do I go about that also. Thank you for taking your time.

A1: This website will be updated as noticed on Tuesdays in Spring 2016 with the most recent information on a Public Sale on March 23, 2016. This is the dedicated information channel for the Tax Title Property Program. No individual e-mail distributions or announcements are made. Interested parties are responsible for checking this website, as it is updated on a noticed schedule.

Q2: What about property that doesn't sell at tax auction? If any. Are these properties "struck off" and available for resale - for sale "over the counter"? Is there a list, online?

A2:

Click the links for more information or contact Multnomah County's Tax Title Program: tax.title@multco.us. Relevant inquiries will be addressed in the periodic updates. Please be advised, we cannot offer legal advice or property research. The Day of Sale Procedures is posted to the website as of March 15, 2016. Also, you are responsible for reviewing the Public Sheriff's Sale Rules: [Public Sheriff's Sale Rules for March 23 2016 Sale](#)

Q2: I would like more information about this house for sale in troutdale (sic) or 2103 this (sic) my number _____.

A2: Please be advised that County employees are not authorized to answer specific questions regarding the properties, including but not limited to: the size, the condition, the planning, zoning or building codes or regulations applicable thereto. Any statement by a County employee on these matters is not binding on the County; except and unless such a statement is made by a County Land Use Planning Division staff member in the context of a formal land use decision wherein the County is the land use planning jurisdiction with respect to the subject property.

Q3: We are interested in bidding on the house at 3404 NE Oregon St. We would like to know when we can walk through to see the inside of the house before the auction date.

A3: A current list of open houses has been published and updated website: <http://multco.us/taxtitle>.

Department of County Management
Division of Assessment, Recording & Taxation



March 8, 2016

Q1: Could you please tell me how I could find out more about number 25 of the tax foreclosed properties? I'm particularly interested in the zoning. The id# is R325363/2N1W31D-00400. I've looked at Portland Maps, but I couldn't see any zoning info. Also, is there any record of road easements to reach the property? It appears, from the map, to be landlocked.

A1: Each parcel of real property listed is located in Multnomah County. It is important to review all zoning and planning codes for permitted uses and requirements. Please contact the appropriate City or County zoning and planning office for more information. Please be advised that County employees are not authorized to answer specific questions regarding the properties, including but not limited to: the size, the condition, the planning, zoning or building codes or regulations applicable thereto. Any statement by a County employee on these matters is not binding on the County; except and unless such a statement is made by a County Land Use Planning Division staff member in the context of a formal land use decision wherein the County is the land use planning jurisdiction with respect to the subject property.

Q2: For your unsold tax deeds can I mail in a bid?

A2: If the Public Sale (Sheriff's Sale/Auction) is unsuccessful, the County may sell all or a part of the real property at a Private Sale without further notice but for not less than the largest amount bid for the land at the Public Sale, or, if no bid was made, at a price the County deems reasonable. The County will post the results of the Public Sale and properties available for Private Sale.

Q3: The email address for _____ has been changed. Please use the new email address _____ for all future correspondence.

A3: This website will be updated as noticed on Tuesdays in Spring 2016 with the most recent information on a Public Sale on March 23, 2016. This is the dedicated information channel for the Tax Title Property Program. No individual e-mail distributions or announcements are made. Interested parties are responsible for checking this website, as it is updated on a noticed schedule.

Q4: Is it possible to get a title search prior to the public sale of tax foreclosed property? How?

Q4: Multnomah County does not furnish a survey or provide title insurance for the properties offered for sale.

Q5: Hello, my name is _____. I'd like to request a list of the "over the counter" sales list. The properties that are available for purchase because of failure to pay back taxes.

A5: The current March 23, 2016, Public Sheriff's Sale Property Guide was posted on our website March 8, 2016: <https://multco.us/taxtitle>

Q6: Hello, I'd like to get the information that's available on the is (sic) property please.
R608011/1S3E02B- 90251

A6: Your question is answered under Question 1 above.

Q7: I was wondering if there will be another open house for the property located at 6221 SW 40th Ave. I was told that this was a possibility based on the interest shown in the property. I know that the web site is updated every Tuesday, but I have not seen a change. When will the site be updated, and will there be another open house for this property?

A7: Yes. Please check the updated Open House Schedule posted March 8, 2016.

March 1, 2016

Q1: Is registration and bidding conducting at 501 SE Hawthorne Blvd or the 1221 SW 4th Ave location?

A1: 501 SE Hawthorne Blvd is where the registration and bidding will be conducted.
Registration at 9:00 am, sale at 10:00 am *prompt*.

Q2: Please confirm the County does make allowances for a mortgage to be obtained to satisfy the balance due per the Earnest Money Agreement?

A2: You may obtain your financing before bidding through whatever means are available to you. The balance under the earnest money agreement to close is due and payable on April 26, 2016. The County makes no representations as to the ability to underwrite financing for a property in the Public Sheriff's Sale. Terms are *cash* at closing no later than April 26, 2016.

Q3: If a Mortgage is allowable, who would be the point of contact for the loan officer/underwriter?

A3: See Q2/A2 above. Please review the Earnest Money Agreement prior to the sale for a full understanding of the County's obligations as seller.

Q4: Please confirm the scheduling of mortgage loan requirements such as an inspection, appraisal, or repairs are coordinated via email tax.title@multco.us.

A4: The County's obligations as seller are detailed in the Earnest Money Agreement. There are no special provisions for a buyer's particular financing. Terms are *cash* at closing no later than April 26, 2016.

Department of County Management Division of Assessment, Recording & Taxation



Q5: Paragraph 5 of the Earnest Money Agreement provides the buyer the opportunity to conduct a risk-assessment or inspection to determine the presence of lead-based paint or lead-based paint hazards on the Property. If a mortgage is unable to be obtained through no fault of the Buyer due to to (sic) non-mitigable factor(s) such as a life, safety, and/or structural issue are there additional exceptions that would allow for the termination of the agreement and return of earnest money?

A5: All properties are sold **“AS IS”**. Potential bidders should thoroughly investigate all aspects of a property prior to bidding, including “life, safety, and/or structural” issues. Multnomah County does not represent or warrant that any parcel is usable for any particular purpose or condition. Under the terms of the Earnest Money Agreement, timely notice of disapproval due to a lead-based paint or lead-based paint hazard is upon inspection or assessment for such, not life, safety, and/or structural disapproval.

Q6: The Public Sheriff's Sale Rules state the registered name will also be the name the property is deeded to. Can I registered myself and my spouse with a notarized POA confirming her consent so that we may both be named on the deed if the winner bidder?

A6: At the sale, all purchasers must be present unless an authorized representative, as evidenced by a current original notarized power-of-attorney, acts on behalf of the true bidder.

Q7: Have the properties being auctioned through Multnomah County's Tax Title Program been cleared of other debts? In other words, is the property owned outright by Multnomah County Special Services, or could there potentially be other liens against the property? If so, are those liens made public anywhere and are they calculated into the minimum bid for the property? In looking at public records for a particular property, the owner is listed as "MULTNOMAH COUNTY % SPECIAL PROGRAM GROUP" and the type is "OWNER (PRIMARY)." How would one determine any secondary owners/lenders?

A7: **All properties are sold “AS IS”. Potential bidders should thoroughly investigate all aspects of a property prior to bidding including title.** Multnomah County does not guarantee or warrant that any parcel is usable for any particular purpose. The County makes no warranties or guarantees regarding the title to the properties offered for sale, but shall only sell and convey by statutory bargain and sale deed such interest as the County acquired by foreclosure or other means and holds at the time of sale. (Earnest Money Agreement, Section 7.) Section 8 of the Earnest Money Agreement states: “Title Insurance. County does not provide title insurance.” The County, under Intergovernmental Agreement with the City of Portland and City of Gresham, assumes responsibility for payment of the liens imposed by those respective jurisdictions

Q8: Is there a separate Earnest Money Agreement for the “Nuway Oil” property?

A8: Yes there will be a separate Earnest Money Agreement for tax foreclosed property R317597 located at 7039 NE 46th Ave., Portland, OR 97218. That Earnest Money Agreement will address the obligations of buyer to enter into a Prospective Purchase Agreement with the Oregon Department of Environmental Quality as a condition of closing and will be posted to the March 15, 2016.

February 23, 2016

Q1: A few questions about your Public Sale on March 23, 2016: How many hours (typically) should this auction take? This particular sale is for vacant land only not houses on lots, correct? As far as due diligence, do I have to check whether there are other liens on the property? Or have you already cleared them?

A1: The public sheriff sale is scheduled from 9:00 am to 2:00 pm. There are both single family residences and vacant land for sale. There is currently posted a full Open House Schedule for nine houses. The full updated property list for the March 23, 2016, Public Sheriff Sale is on the [Tax Title website](#) along with the [Public Sheriff's Sale Rules](#). Under Intergovernmental Agreement, City of Portland and Gresham liens will be paid and cleared by Multnomah County. All prospective purchasers are encouraged to research any other liens or encumbrances to their satisfaction. Please note: we cannot offer legal advice or property research assistance.

February 16, 2016

Q1: I'm requesting information regarding tax foreclosure properties.

A1: Currently the proposed property list and procedures for the March 23, 2016, Public Sheriff Sale are on the Tax Title website <https://multco.us/assessment-taxation/public-sale-2016> along with the sale instructions.

Q2: I've never purchased a property this way and would be very thankful for any type of direction I could get from you. Please let me know what I need to do to buy this home for my parents.

A2: Currently the proposed property list for the March 23, 2016, Public Sheriff Sale is on the [Tax Title website](#) along with the [Public Sheriff's Sale Rules](#). Please note: we cannot offer legal advice or property research assistance.

Q3: Please send me information and updates about property located at: 4829 SW Illinois St. Portland, OR 97221.

A3: The following is from the [Public Sheriff's Sale Rules](#): All properties are sold "AS IS". Potential bidders should thoroughly investigate all aspects of a property prior to bidding. Multnomah County does not guarantee or warrant that any parcel is usable for any particular purpose. The County makes no warranties or guarantees regarding the title to the properties offered for sale, but shall only sell and convey such interest as the County acquired by foreclosure or other means and holds at the time of sale. Prospective purchasers are responsible for their own property research.

Q4: I'm interested in some of the properties listed on your website for sale on 3/23/16. The ORS statute regarding these sales states that they may be in cash or installment programs over 20 years. The rules listed for the sheriff's sale suggest that you do not offer an installment

Department of County Management
Division of Assessment, Recording & Taxation



program and only accept full payment in cash by specified date in April. Can you confirm that you do not offer the installment program? If so, then I cannot continue to follow this property.

A4: All Property sold at the Sheriff's Sale will be for cash, including the option of an earnest money agreement that requires payment of an earnest money deposit upon execution and payment of the outstanding balance in one additional payment by April 26, 2016, at 2:00 PM PT, as allowed under ORS 275.188 and ORS 275.190. Please review the Earnest Money Agreement at the [Board Order 2016-007](#).

Q5: *Are there open houses scheduled for each improved property?*

A5: Not all of the improved properties will have open houses. Open houses will begin the week of February 29, 2016. The schedule will be posted to this website in the February 23, 2016 Update.

February 9, 2016

No Activity. Board Agenda and Preview Sale List Published.

February 2, 2016

Q1: *There is a property that I am interested in purchasing from an owner who has not paid their property tax since 2012. Can I buy the property directly from the owner and pay off the taxes before it goes to auction this year?*

A1: The Tax Title Program only has ownership and authority after the property is deeded to the County.

Q2: *Can you please forward me the link to the foreclosure website. I am specifically interested in 6221 SW 40th Portland.*

A2: <https://multco.us/assessment-taxation/tax-title-program>

Q3: *I am interested in a house located at: 4829 SW Illinois St., Portland, OR 97221. I was looking at the house and it has a Multnomah County sign on it. After some inquiry, I have found out that the house will potentially be going up for auction at some point? I am emailing to see if this is correct information, and what other information you can give me, as I would very much like to bid on this piece of property. Please advise...*

A3: Continue to check the website for the latest updates:
<https://multco.us/assessment-taxation/tax-title-program>

January 19, 2016

Q1: Looking for information on 1525 NE Highland. I don't see on your website when this home will go up for auction. I have a buyer interested in this property and would like to purchase before auction if possible.

A1: While the list of properties and minimum bids for a Public Sale have not yet been finalized for Board consideration and approval, any property with a real market value greater than \$15,000 is not eligible for a Private Sale prior. Please continue to check back as announced.

Q2: I am interested in information about the tax deeds that are NOT sold at the yearly auction sale. Are they re-offered at another sale or are they available for purchase at any time? If they are available for sale at any time, where could I find them and what term is used to describe them.

A2: If the Public Sale (Sheriff's Sale/Auction) is unsuccessful, the County may sell all or a part of the real property at a Private Sale without further notice but for not less than the largest amount bid for the land at the Public Sale, or, if no bid was made, at a price the County deems reasonable. The County will post the results of the Public Sale and properties available for Private Sale.

January 5, 2016

Q1: I am looking for properties that will be coming up for sale. Can you explain to me how to reference those on the webpage?

A1: This website will be updated per the announced schedule and will include the list of properties offered for the Public Sale. Please check back as announced.

December 29, 2015

No Activity