

## PUBLIC SALE 2016 PERIODIC UPDATES AND INQUIRIES

The Next Sale is tentatively scheduled for September 30, 2016, subject to Board Order.

<u>June 14, 2016</u>
Q1: Hi this is and I was wondering if there are any properties that didn't sell at the tax sale and if you have a finance program? Thanks
A1: The official portal and communication channel is the website: <u>multco.us/taxtitle</u> . Please check the links and updates, as individual e-mails are not a part of the process.
Full payment of sale price due on date of sale, or a nonrefundable advertised earnest money deposit amount due immediately on day of sale, and execution of County supplied Earnest Money Agreement for the balance of sale price.
Q2: My name is, my inquirie to see if have any tax forclosed surplus property for Sale Please email me back
A2: The official portal and communication channel is the website: <u>multco.us/taxtitle</u> . Please check the links and updates, as individual e-mails are not a part of the process.
Q3: I was interested what the date of the next tax auction is and where I can find the list of properties offered?
A3: Please continue to check the website: <u>multco.us/taxtitle</u> for the announcement of the next Public Sheriff Sale.
Q4: Hello all! Wondering what the date for the next surplus property auction is. Heard of one for this week?

A4: multco.us/taxtitle has a link to the Judicial Foreclosure Sales.

Q5: Dear Multnomah County Tax Assessor Office, I was aware of your auction in March. I just checked the results and was surprised to see that the following house had no bids on it. I was wondering if there was a reason why nobody wanted to buy it? (e.g., Is the inside condition not good?) I am in the market to purchase a home. Please let me know any information you can about that house (and if it is possible to see the interior condition). Thanks, \_\_\_\_\_ R235485 / 1N2E22CC- 07200 Approximate Location: 10304 NE BEECH ST PORTLAND, OR 97220

A5: The subject property is tentatively scheduled for the September 30, 2016 Sale.

### May 24, 2016

Q1: I was wondering if the properties that have a status of no bid on the updated march 23rd sale results page were available to bid on and purchase, and if so when?

A1: You may submit a private sale offer at anytime by emailing <a href="mailto:tax.title@multco.us">tax.title@multco.us</a>. Your private sale offer should include the account number of the property you are hoping to purchase, the amount you would like to offer, and if the offer is accepted when your funds are available for delivery to the County. All offers will be submitted to management for review. However, the Tax Title Program is currently finalizing review of the unsold properties for a re-offering process to commence in June 2016. While any unsolicited offers will be considered, it is likely they will be returned for re-submission in June 2016.

Q2: What are the requirements of ORS 275.200?

A2: 275.200 Sale of land not sold by sheriff. (1) When the governing body of a county enters an order under ORS 275.110 directing the sheriff to sell real property acquired in any manner by the county, if all or a part of the land remains unsold after the time set for the sale in the sheriff's published notice or after adjournment of a sheriff's sale, the governing body of the county may sell the lands as provided in subsection (2) of this section.

- (2) After the sheriff has unsuccessfully attempted to sell real property of the county as provided in ORS 275.120 to 275.160, the governing body of the county may sell all or a part of the land, or an interest in the land less than the whole fee, at private sale without further notice but for not less than the largest amount bid for the land at the sheriff's sale, or, if no bid was made, at a price the governing body of the county deems reasonable, but at a price no less than 15 percent of the minimum bid set under ORS 275.110 for the sheriff's sale.
  - (3) A sale under this section must be made in the manner provided by ORS 275.190 (1).
- (4) Nothing in this section prohibits the governing body of a county from entering an order at any time under ORS 275.110 directing the sheriff to sell real property of the county as provided in ORS 275.120 to 275.160.

## May 10, 2016

Sale Results Updated

#### April 26, 2016

Q1: Are any of the properties auctioned still available?

I know at the last auction some didn't sell and there was an email offer process.

A1: Please check the Public Sheriff's Sale Results April 26, 2016 Update on our Tax Title web page. Properties will be offered by a process administered through this website. Please check the periodic updates.

Q2: My name is \_\_\_\_ and I am trying to get the county overages list.

Different counties/states named them differently: excess proceeds/ overbids/ tax sale surpluses/ surplus funds/ reminders, etc.

Looking for the surplus funds that were overages from the county tax deed/ foreclosure auction (auction on March 23-rd 2016) and have been put in holding.



A2: No such "county overages list" ("excess proceeds/ overbids/ tax sale surpluses/ surplus funds/ reminders, etc.") exists for Multnomah County, Oregon. These are not a part of our statute or code. All information regarding our Public Sheriff's Sale may be found at: multco.us/taxtitle.

Q3: Thank you. Do you have an anticipated date for the next auction? Also, can you please share the outcome for 3404 NE Oregon Street?

A3: There is no set date for the next Public Sheriff's Sale. For properties that did not sell as a result of the March 23, 2016 sale, disposition options are being considered, including those for which unsolicited private sale offers have been received. Please continue to check the website for updates. The 3404 NE Oregon Street sale closed. Please check the Public Sheriff's Sale Results April 26, 2016 Update.

Q4: Are any of the properties auctioned still available? I know at the last auction some didn't sell and there was an email offer process.

A4: There is no set date for the next Public Sheriff's Sale. For properties that did not sell as a result of the March 23, 2016 sale, disposition options are being considered, including those for which unsolicited private sale offers have been received. Please continue to check the website for updates.

Q5: When will the next sale be?

A5: See above. **April 12, 2016** 

No Activity

## **April 5, 2016**

Q1: This property" Tax Account No: R154077 Adjacent to 8715 SE Lambert, Portland, OR 97266" was on the auction list last month, but it was not included in the yesterday 3/23/2016 auction list.

Hw can I find what happened to it? and if it is still for sale?

A1: Multnomah County is currently negotiating with another public agency for the conveyance of the referenced property, Tax Account No: R154077, adjacent to 8715 SE Lambert, Portland, OR 97266.

Q2: How can I get the result for the properties tax sale for the 3/23/2016.

A2: They are posted at the April 5, 2016 UPDATE: <a href="www.multco.us/taxtitle">www.multco.us/taxtitle</a>.

Q3: My name is \_\_\_\_\_. I am a real estate investor. I am particularly interested in your tax lien sales.

I have never invested in your county before, therefor I was viewing your "Sheriff Sales Rules" and I didn't see for Multnomah County:

- 1. If I can buy liens that didn't sale or were not bid on. When are those available for sale?
- 2. Can I get a list/catalog of these properties mailed or emailed to me? Does it cost? Who do I contact for a list catalog?
- 3. Is there financing available? How much?
- 4. Do I have to live in your state/county to participate in the sale?
- 5. Do I have to already own property in your state or county to participate in the sales?
- A3: 1. Properties that did not sell and additional inventory will be re-offered through our website as they become available. Check the periodic updates. 2. Interested parties should check the website for all listings. The County may provide courtesy notices to adjacent owners, commercial services, or media, however, the website is the official communication channel. 3. No contract purchases are available; terms are cash. 4. There are no restrictions on the Buyer's base or domicile. 5. There are no restrictions on the Buyer's property ownership status.

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, CERTIFICATE OF SALE; AND, MARCH 23 2016 PUBLIC SHERIFF'S SALE PRESENTATION. ALL DOCUMENTS ARE POSTED AT WWW.MULTCO.US/TAXTITLE

#### March 22, 2016

NOTE: Property 15, R234347 /1S1E15CC-05600 Approximate Location: ADJACENT TO 6660 SW PARKHILL DR PORTLAND, OR 97239 is WITHDRAWN from the March 23, 2016 Sale.

NOTE: March 1, 2016, Answer 7, has been edited with the addition in quotes: The County, under Intergovernmental Agreement with the "City of Troutdale," City of Portland and City of Gresham, assumes responsibility for payment of the liens imposed by those respective jurisdictions.

Q1: I understand that I can receive a list of properties that are subject to tax foreclosure in September?

A1: The Tax Title Program is responsible after the real property is deeded to the County. For the foreclosure process, please reference <u>Delinquent Taxes and Liens</u>.

Q2: 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. Thank you.

A2: 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. These sales are referred to as "Private Sales" rather than "over the counter."



Q3: Could you please tell me if the property at 15024 Se Stark Street has any tax deferment, such as a disability deferment, that a buyer might be liable for?

A3: 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 furnish a survey or provide title insurance for the properties offered for sale.

### March 18, 2016

<u>NOTE:</u> 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 <u>website</u>: Follow the link at the <u>Public Sale 2016</u>:

"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 <u>Public Sale 2016 Link</u> at our <u>Tax Title Program Website</u>. 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: <a href="mailto:tax.title@multco.us">tax.title@multco.us</a>. 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 mo	re 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.

#### 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 for all future cor	has been changed. Please use the new email respondence.
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Q4: Is it possible to get a title search prior to th	e public sale of tax foreclosed property? How?
Q4: Multnomah County does not furnish a surv offered for sale.	rey or provide title insurance for the properties

Q5: Hello, my name is \_\_\_\_\_. I'd like to request a list of the "over the counter" sales list. The

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

properties that are available for purchase because of failure to pay back taxes.

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 <u>tax.title@multco.us</u>.

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.

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 Troutdale, 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 46<sup>th</sup> 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 <a href="Tax Title website">Tax Title website</a> along with the <a href="Public Sheriff's Sale Rules">Public Sheriff's Sale Rules</a>. 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 <a href="https://multco.us/assessment-taxation/public-sale-2016">https://multco.us/assessment-taxation/public-sale-2016</a> 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 <u>Tax Title website</u> along with the <u>Public Sheriff's Sale Rules</u>. 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 <u>Public Sheriff's Sale Rules</u>: 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 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 PO Box 2716. Portland, Oregon 97208 | E-Mail: tax.title@multco.us



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 <u>Board Order 2016-007</u>.

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 <u>after</u> 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