Department of County Management Division of Assessment, Recording & Taxation



PUBLIC SALE 2016 PERIODIC UPDATES AND INQUIRIES

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 <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.

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 <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

Department of County Management Division of Assessment, Recording & Taxation



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 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 <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