

AATA 2018 Summer Conference

Tax Lien Auction

Presenter

Don A. Armstrong, ACTA
Shelby County Property Tax Commissioner

Yuma Tax Lien Auction



*Click to
PLAY VIDEO*

Yuma Tax Lien Auction

Parcel Number	Amount Due *	Bidder Number	Percent
695-22-129	\$ 286.38		
695-23-118	\$ 711.83	89	2
695-23-172	\$ 1,256.35	128	0
695-25-044	\$ 968.28	80	4
695-33-024	\$ 861.94	89	2
695-41-014	\$ 2,114.05	75	2
695-42-206	\$ 605.15	80	5
695-43-220	\$ 928.70	80	5
695-49-162	\$ 1,419.10	89	2
City 696-01-038	\$ 1,122.03	71	0
696-01-071	\$ 1,664.75	77	2
696-04-006	\$ 8,275.20	80	9
696-04-900	\$ 6,260.48		
696-09-148	\$ 787.57	131	1
696-09-155	\$ 1,151.38	131	2
696-10-103	\$ 1,518.09	80	4
696-38-001	\$ 3,754.01	80	5
696-47-007	\$ 20,025.66	80	9
697-17-010	\$ 3,943.13	80	7
697-17-011	\$ 3,938.87	80	7
697-20-048	\$ 3,933.63	80	8
697-25-004	\$ 3,571.39	80	8
697-28-004	\$ 2,436.67	80	4
697-28-005	\$ 6,508.12	125	3
697-29-008	\$ 576.77	89	3
697-30-126	\$ 592.50	89	3
697-30-146	\$ 996.43	89	3
697-30-156	\$ 1,084.84	89	3
697-39-092	\$ 1,027.98	125	4
697-40-509	\$ 1,070.51	125	4
698-08-070	\$ 3,061.94	75	4
698-32-007	\$ 4,268.69	101	16
698-32-008	\$ 4,787.82	101	16
699-35-111	\$ 1,011.05	89	4
699-35-148	\$ 50.71	118	16
699-36-008	\$ 62.47	127	16
699-36-032	\$ 182.61	80	16
699-36-054	\$ 348.98	80	7
699-36-082	\$ 674.93	125	4
699-36-097	\$ 309.29	116	10
699-38-175	\$ 394.34	121	16
699-45-048	\$ 173.13		
699-46-106	\$ 720.38	89	3
699-47-117	\$ 880.51	89	4
699-54-005	\$ 207.65	80	15
699-55-383	\$ 1,115.94	89	3
699-61-073	\$ 1,984.77	75	3
700-01-246	\$ 723.47	80	4
700-06-220	\$ 946.27	89	4
700-07-357	\$ 2,055.48	89	3
700-09-079	\$ 1,311.11	89	3

696-09-148	\$ 787.57	131	1
696-09-155	\$ 1,151.38	131	2
696-10-103	\$ 1,518.09	80	4
696-38-001	\$ 3,754.01	80	5
696-47-007	\$ 20,025.66	80	9
697-17-010	\$ 3,943.13	80	7
697-17-011	\$ 3,938.87	80	7
697-20-048	\$ 3,933.63	80	8
697-25-004	\$ 3,571.39	80	8
697-28-004	\$ 2,436.67	80	4
697-28-005	\$ 6,508.12	125	3
697-29-008	\$ 576.77	89	3

Yuma Tax Lien Auction



Investor Purchases

Tax Sale Number	Account	Parcel Number	Owner Name	Interest Rate %	Amount Due
0	R0001686	75206173	GONZALEZ RAUL & GRACIELA	7	\$501.94
0	R0002864	77548395	VERA EULOGIO ESQUIVEL &	4	\$737.36
0	R0009455	74353024	REYNOSO JOSE R & BERTHA A JT	4	\$1,270.35
0	R0011796	69601071	GARZA SANTIAGO P & NORA A JT	2	\$1,664.75
0	R0012398	69506038	DOWNING CARL KELLY & DONNA I TRUST	1	\$1,580.72
0	R0013817	69517089	ALI SAIYED	2	\$1,326.63
0	R0035076	66517032	ZARBACK CARLA C	2	\$873.88
0	R0035654	66440014	CRAMP LEON W	3	\$456.75
0	R0036705	66542032	GAITHER WANDA JEAN TRUST 2-1-99	5	\$456.36
0	R0038443	66563161	DIAZ OFELIA V	4	\$1,511.68
0	R0042045	63357052	MARTINEZ RAUL D & ELDA M JT	3	\$1,136.80
0	R0043607	66432074	DURAN ALFONSO & TERRI M JT	4	\$458.69
0	R0044031	63237671	RIVERA JESUS & ROSARIO JT	4	\$873.77
0	R0055351	66425042	VIDALES SAUL & EVA J JT	1	\$1,469.15
0	R0070823	69410118	KENDELL KI SUN	2	\$1,378.88
Total					\$15,697.71

PAID
FEB 27 2018
BY: *[Signature]*

Tax Lien Auction

Tax Lien Auction is an alternative remedy for collecting delinquent property taxes by the sale of a tax lien

Authority and Requirements to Hold Tax Lien Auction

- ▶ The tax collecting official for each county has the sole authority to decide whether a county shall utilize the tax lien sale (auction) for collection of delinquent taxes that shall apply to all property in the county for the year.
- ▶ The tax collecting official's decision to change from the current remedy used for collecting delinquent taxes shall be:
 - ▶ Published on the tax collecting officials website **or**
 - ▶ By advertising once a week for three consecutive weeks in a newspaper.....
 - ▶ Shall occur not later than October 1 when the property taxes become due and payable!
START SEPTEMBER 1st !

General Definitions

- ▶ **Tax Lien:** The perpetual first priority lien as provided by § 40-1-3
- ▶ **Tax Lien Auction:** The public sale of all liens as advertised and held no earlier than March 1 or later than June 15 of the current year where the tax lien certificate is based on the lowest interest rate bid on tax lien. The first bid shall not exceed 12%
- ▶ **Tax Lien Sale:** The sale of an unsold tax lien by private sale between a tax collecting official and the purchaser of a tax lien
- ▶ **Uniform Parcel Number:** The unique parcel identification number assigned to the parcel of land based on the tax lien date of the current tax year

Notification

- ▶ When?
 - ▶ The tax collecting official shall conduct a public auction for the sale and transfer of delinquent tax liens
 - ▶ The tax collecting official shall notify the delinquent taxpayer of the auction at least **30 days prior** to the tax lien auction

NOTICE OF TAX LIEN AUCTION

Mr. Bob Smith
Star Route Box 666
Catskill, Alabama 00007

DESCRIPTION: NW1/4 OF NW1/4 of Section 36, Township 21 North, Range 21 East. Forty acres.

Uniform Parcel ID --- 16 9 32 0 000 005.000

This notice is to inform you of a tax lien auction set for 3/27/2018 at 10:00 a. m. on the Courthouse steps in Columbiana, Alabama for the above referenced property, if the delinquent taxes are not paid prior to this date.

Amount Due \$645.38, including interest, penalties, fees and cost.

If you have any questions or no longer own this property, please contact our office at (205) 123-4567.

This notification is a requirement of Title 40-10-182 (a) (1) Code of Alabama

Respectfully,

|
Al Capone
Revenue Commissioner
Baldwin County, Alabama

Tax Lien Auction List

A list of tax liens for delinquent taxes for any year.

This list shall contain the following:

- ▶ Names of persons appearing on the latest tax roll as the owners of tax-delinquent properties
- ▶ Description of property
- ▶ Year which taxes are delinquent
- ▶ Principal amount of delinquent taxes, and the amount of accrued interest, penalties, fees and costs to the day of tax lien auction

JONES CLYDE & BONNIE PARCEL ID: 05 9 30 0 001 037.000 LEGION HEIGHTS MB03 PG070 LOT 3 BLK 7 LOT 4 DIM300x230 S30 T18S R02E Tax & Cost: \$257.60	EARP WYATT PARCEL ID: 13 4 20 1 010 006.000 OLD CAHABA PHASE 3 2ND ADDITION MB29 PG033 LOT 1153 DIM65x116.69 S20 T20S R03W Tax & Cost: \$873.37
JAMES JESSUP PARCEL ID: 05 9 30 0 001 037.002 LEGION HEIGHTS MB03 PG070 LOT 5 BLK 7 LOT 6 DIM222x100 S30 T18S R02E Tax & Cost: \$108.95	DILLINGER JOHN PARCEL ID: 13 8 27 1 001 002.010 SQUIRES MAP OF HELENA PT LOTS 5 6 7 8 & 9 TEMPERANCE BLK BK3 PG 121 BEG NW COR LOT S TEMPERANCE BLK SQUIRES MAP OF HELENA TH E 275.3' TH S 273.3'TH N W 274.8' TH N 97.7' TO POB DIM273.3x275.3 S15 T20S R03W T20S R03W Tax & Cost: \$1294.13
KIDD WILLIAM PARCEL ID: 13 9 30 1 003 034.000 OLD CAHABA V 5TH ADDITION MB37 PG053 LOT 2038 DIM101.26x110 S30 T20S R03W ACR 0.2083 SQFT 9073 Tax & Cost \$345.29	

Shelby County, Alabama Tax Lien Auction List		2018
2017 Tax Year Delinquent List		
JONES CLYDE & BONNIE PARCEL ID: 05 9 30 0 001 037.000 LEGION HEIGHTS MB03 PG070 LOT 3 BLK 7 LOT 4 DIM300x230 S30 T18S R02E Tax & Cost: \$257.60	EARP WYATT PARCEL ID: 13 4 20 1 010 006.000 OLD CAHABA PHASE 3 2ND ADDITION MB29 PG033 LOT 1153 DIM65x116.69 S20 T20S R03W Tax & Cost: \$873.37	
JAMES JESSUP PARCEL ID: 05 9 30 0 001 037.002 LEGION HEIGHTS MB03 PG070 LOT 5 BLK 7 LOT 6 DIM222x100 S30 T18S R02E Tax & Cost: \$108.95	DILLINGER JOHN PARCEL ID: 13 8 27 1 001 002.010 SQUIRES MAP OF HELENA PT LOTS 5 6 7 8 & 9 TEMPERANCE BLK BK3 PG 121 BEG NW COR LOT S TEMPERANCE BLK SQUIRES MAP OF HELENA TH E 275.3' TH S 273.3'TH N W 274.8' TH N 97.7' TO POB DIM273.3x275.3 S15 T20S R03W T20S R03W Tax & Cost: \$1294.13	
KIDD WILLIAM PARCEL ID: 13 9 30 1 003 034.000 OLD CAHABA V 5TH ADDITION MB37 PG053 LOT 2038 DIM101.26x110 S30 T20S R03W ACR 0.2083 SQFT 9073 Tax & Cost \$345.29		
2016 Tax Year Delinquent List		

Tax Lien Auction List Worksheet



2017 Tax Lien Auction
Shelby County, AL
April 2, 2018

Per 40-10-184 (b) A tax lien sold at auction pursuant to this article shall include an origination cost of \$20 and a \$20 auction fee.

40-10-187 (a) An assignee fee of \$5 shall be collected from the purchaser

	Parcel Number	Receipt	Owner Name	Tax Due	% Bid	Bidder Number
1	20 7 36 0 003 005.000	64030	Amos Ray	\$783.34		
2	04 4 18 0 000 013.001	61542	Adams Roy	\$595.04		
3	13 5 15 2 002 039.012	94540	BAILEY BROOKE	\$3,839.77		
4	09 3 06 0 991 010.000	35437	BAILEY MIKE & JANET K	\$1,449.63		
5	23 1 02 4 001 010.000	16480	BANKS RHONDA ELISHA	\$141.33		
6	28 6 14 0 000 003.040	61215	BEAVERS BRIAN A JR	\$242.72		
7	35 2 04 1 001 006.000	71116	BENTLEY JAMES ROBERT	\$76.97		
8	33 1 11 0 001 039.008	81199	BIRD BETTY D	\$1,446.01		
9	21 9 31 0 000 006.012	24243	BLACK CAREY A	\$6,843.74		
10	22 6 24 0 000 009.000	36736	BLACK THOMAS M JR	\$8,824.89		
11	22 4 17 0 000 011.000	77141	BOOTH FAMILY TRUST	\$391.86		
12	22 4 17 0 000 011.001	17960	BOWMAN BOBBIE	\$162.52		
13	16 4 17 0 000 002.000	8825	BOWMAN BOBBIE J	\$450.41		
14	13 6 13 4 006 033.000	79851	BOYD CHARLES & FLOYCE	\$88.76		
15	17 1 11 0 000 004.005	90184	BRAGG LARRY W	\$206.59		
16	36 2 03 2 001 012.003	90174	BRANNUM TONI	\$1,112.62		
17	21 7 25 2 003 016.000	79224	BRASHER ELIZABETH V	\$425.94		
18	22 3 07 0 000 006.000	57516	BRASHER JOHN R	\$404.55		

Day of Tax Lien Auction

- ▶ The tax collecting official shall proceed to auction all tax liens described in the tax lien auction list § 40-10-184
- ▶ Any tax lien unsold after a tax lien auction shall be retained by the county for future auction or sale § 40-10-184
- ▶ Tax Lien will be sold to the person who pays all taxes, interest, penalties, fees, and costs due on property, including an origination cost of \$20 and a \$20 auction fee and who in addition bids lowest interest rate on amount paid to redeem the property. Beginning interest rate bid shall not exceed 12% and additional bids may be made at a rate less than the immediately preceding bid § 40-10-184
- ▶ Property is sold based on parcel ID and description §40-10-184
- ▶ The purchase price for a tax lien shall be paid in cash or certified funds no later than one hour before close of business on the date of the auction § 40-10-186
- ▶ The tax collecting official shall make, execute and deliver a tax lien certificate to each purchaser and shall collect from the purchaser an assignee fee of \$5 for each tax lien certificate § 40-10-187
- ▶ Within 10 days of a completed tax lien auction, the tax collecting official will send a notice to the property owner for whom the property was assessed informing the property owner the tax lien has been auctioned § 40-10-187
- ▶ Tax Collecting Official shall make a correct record of all auctions and sales of tax liens in a durable book or an electronic file, which will be known as record of tax lien auction and sales § 40-10-188

Notification of Completed Tax Lien Auction

Mr. Bob Smith
Star Route Box 666
Catskill, Alabama 00007

REF: 16 9 32 0 000 005.000
\$645.38

Dear Property Owner:

On 3/27/2018, a Tax Lien was auctioned on the above referenced property for nonpayment of 2017 taxes. The purchaser of the Tax Lien is **James Stone located at 123 House Street, Catskill, AL 00007. The tax lien was auctioned at an interest rate of 8% annum.**

You may redeem your property by paying delinquent taxes, penalties, fees, costs and interest. Payment may be made by cash, cashier's check, or money order. If your property taxes are not redeemed, the tax lien holder can start foreclosure proceedings three years after the date of the tax auction or sale.

If you have any questions or no longer own this property, please contact our office at (205) 123-4567.

Al Capone
Revenue Commissioner
Baldwin County, Alabama

Additional Information

▶ **Holder of tax lien § 40-10-189**

- ▶ The “holder of a tax lien certificate” means the original purchaser of a tax lien or any assignee as described in the record of tax lien auctions and sales kept by the tax collecting official.

▶ **Loss of tax lien certificate § 40-10-190**

- ▶ When a tax lien certificate is lost or destroyed, the holder of the tax lien certificate may file a notarized affidavit with the tax collecting official attesting to the loss of the certificate. Upon presentation of the notarized affidavit, the tax collecting official on payment of a fee of \$50, shall issue the holder, thereof, an exact duplicate of the tax lien certificate.

▶ **Future tax liens on liens previously sold § 40-10-191**

- ▶ The holder of a tax lien certificate shall have the first right to purchase the tax lien relating to a subsequent delinquency on the property as described in the tax lien certificate of the holder and shall be entitled to the same interest rate as shown on the previous tax lien certificate.

▶ **Payment of taxes by property owner for any current year when a tax lien has been auctioned or sold § 40-10-191**

- ▶ The owner of the property may pay current year taxes due once the owner redeems all outstanding tax liens

▶ **Mortgagee rights to add cost § 40-10-191**

- ▶ In the event a mortgagee becomes the holder of a tax lien certificate, the mortgagee may add all cost, fees, interest, penalties, and taxes regarding the tax sale to the principal of the loan

▶ **Abandonment of a tax lien certificate § 40-10-191**

- ▶ A holder of a tax lien certificate may abandon the certificate at any time upon notification given to the tax collecting official and the surrender of the tax lien certificate. Abandonment of a tax lien certificate relinquishes all rights of recovery of any monies or expenses

▶ **Disbursement of collections § 40-10-192**

- ▶ The tax collecting official shall disburse all monies in the manner as semi-monthly disbursements

Redemption

- ▶ Tax liens auctioned or sold may be redeemed by any of the following:
 - ▶ The owner, or his or her heirs or personal representative. § 40-10-193
 - ▶ Any mortgagee or purchaser of the property or any portion of the property § 40-10-193
 - ▶ Any other person who would be entitled to redeem under subsection (a) of Section 40-10-120, Code of Alabama 1975, if the property had been sold for taxes § 40-10-193
 - ▶ Property may be redeemed under subdivision § 40-10-193 by payment to the tax collecting official of the amount specified on the tax lien certificate.
 - ▶ The tax collecting official shall, upon application to redeem a tax lien, issue to the person a certificate of redemption § 40-10-194
 - ▶ For each certificate of redemption, the tax collecting official shall collect from the person to whom the certificate of redemption is issued a fee of ten dollars § 40-10-194
 - ▶ Within 10 days of issuance of any certificate of redemption, the tax collecting official shall mail a copy of the certificate of redemption to the holder of the tax lien certificate. Upon surrender of the original tax lien certificate, the tax collecting official shall pay the redemption money. § 40-10-196

Action to Foreclose

- ▶ At any time not less than three years after the auction or sale of a tax lien but not later than 10 years after the auction or sale, if the tax lien is not redeemed, the holder of the tax lien certificate may bring in the circuit court of the county in which the property is located an action to foreclose the right to redeem and quiet title to the property in the name of the holder of the tax lien certificate.
- ▶ Each holder of a tax lien certificate shall be entitled to the same rights and remedies with respect to the collection of the amounts due on such tax lien certificate as are available to the tax collecting official with respect to the collection of delinquent taxes, including, but not limited to, the right to institute garnishment proceedings against the tax payer for the payment of the taxes.

Unpurchased Tax Liens

Tax liens that are not sold at the tax lien auction shall be separated in the tax lien auction list and the county shall retain the lien pursuant to Section 40-1-3.

- ▶ The tax collecting official, within 45 days after the tax lien auction date, may sell at private sale an unsold tax lien. The purchaser at private sale shall be entitled to interest on the amount paid at a rate agreed to by the tax collecting official, not to exceed 12 percent
- ▶ All tax liens that remain unsold by the tax lien auction shall be included in all future tax lien auctions until sold
- ▶ Any tax lien not sold at auction shall be reported to the county commission and will be allowed credit for taxes due to this state upon final settlement with the Comptroller

Shelby County Tax Information Website

The screenshot shows a web browser window displaying the Shelby County Tax Information Website. The browser's address bar shows the file path: `file:///ptc-db-2015/ShareData/AATA/Webpage/Tax_Lien_Calendar.html`. The website header features the Shelby County Alabama logo and the text "Shelby County, Alabama" in a cursive font. Below the header is a navigation menu with buttons for "Calendar", "Tax Lien Information", "Tax Lien FAQ", and "Real Property Information". A large blue play button is overlaid on the page, pointing to the "Tax Lien Calendar" button. Below the navigation menu, there is a section titled "Important Dates to Remember" with a table of dates and descriptions.

Important Dates to Remember	
September	Declare the method that will be used to collect delinquent 2018 taxes, Tax Sale or Tax Lien Auction Sale (40-10-1-179) (40-10-180-200)
October	2018 taxes are due and payable October 1.
November	

Sample documents

Tax Lien Sale Memorandum

Notice of Tax Lien Auction

Tax Lien Auction Bidder Registration

Tax Lien Auction List Worksheet

Tax Lien Auction List

Tax Lien Sale Certificate of Purchase

Notice of Tax Lien Auction Sale

Affidavit of Right to Redeem Tax Lien

Tax Lien Sale Certificate of Redemption

Web Page

WALLACE | ELLIS

Ellis Head Owens & Justice
Attorneys at Law

Frank C. Ellis, Jr.
J. Frank Head
J. Bentley Owens, III
William R. Justice
G. Daniel Head
Joshua D. Arnold

Wales W. Wallace, Jr. (1919-1986)
Frank Head (1891-1979)

Of Counsel:
Judge Oliver P. Head, Retired
Conrad M. Fowler, Jr., Retired

MEMORANDUM

TO: Don Armstrong
FROM: Bill Justice
DATE: July 26, 2017
RE: Tax lien sales

At your request I have reviewed the current Alabama statutes and some other materials regarding tax lien sales. This memo is an outline of some of the features of those sales, with some suggested advantages over the current property tax sale procedures. It is proposed that a tax lien sale procedure replace the current property tax sale procedure as the method for collection of delinquent taxes.

Section 40-1-3, Ala. Code 1975, imposes a lien against property in favor of the taxing entities for unpaid ad valorem taxes owed on that property. The lien is effective on and after October 1 for the taxes to be assessed that year and remains in effect until the taxes are paid. The lien is superior to all other liens (including mortgages) and may be enforced by sale of the property.

Sections 40-10-1 through -31, Ala. Code 1975, provide for the sale of land to enforce the tax lien. This is the enforcement method used by practically all jurisdictions in Alabama. Sections 40-10-180 through -198, Ala. Code 1975, provide for the sale of the tax lien itself. This procedure is rarely used and some features of this procedure may be constitutionally defective or inefficient.

The following points regarding tax lien sales are taken substantially from a law review article from 2000 by Frank S. Alexander, entitled "Tax Liens, Tax Sales, and Due Process."

Most jurisdictions in the United States permit a private third party to purchase the government's lien for the taxes due once they are delinquent. This transfer of the lien is distinct from the sale of the underlying property which occurs at a property tax sale. Instead, what is transferred is the lien itself, vesting in the purchaser the right to enforce the lien in accordance with statutory procedures. Among the reasons why a delinquent tax lien may be attractive to a third party purchaser are: (1) the tax lien is accorded the status of being a first lien in priority of claims against the property, permitting the holder of the lien to enforce it and receive payment prior to payment of any and all other claims against the property, including all mortgages; (2) delinquent taxes carry substantial penalties and rates of interest, all of which accrue to the benefit of the purchaser from the date of purchase of the lien; and (3) if permitted by applicable law, the taxing authority may negotiate a bulk sale of tax liens.

Although there are many approaches to delinquent tax enforcement throughout the country, the following features seem to offer an attractive alternative to property tax sales in Alabama:

1. Sale of tax lien only, not the property, by the taxing official.

U.S. Supreme Court due process cases hold that mortgagees and other holders of "legally protected property interests" are entitled to notice of property tax sales. Alabama law currently does not require notice to a mortgagee prior to a property tax sale, and one day someone may challenge this on constitutional grounds. Other parties, such as holders of judgment liens, may also be within the class of holders of legally protected property interests. It may be difficult in many cases to determine who is entitled to notice. A tax lien sale, however, is not a sale of property in which there are legally protected property interests, thereby avoiding due process problems. Notice probably should still be given to the delinquent taxpayer that the tax lien is to be sold, but defects in the notice will not run afoul of due process requirements.

2. Tax lien sale made to bidder offering lowest effective rate of interest on amount paid.

Many problems result from "overbids" or "excess funds" arising from property tax sales made to the highest bidder. There would be no overbids if the tax lien is sold for the amount of taxes owed, penalties, and interest to the date of sale to the purchaser willing to accept the lowest interest rate on the amount paid.

3. Following a grace period, the tax lien purchaser may enforce the tax lien in court.

Once the tax lien is sold, the tax official is no longer a part of the process. For a set period of time after the tax lien sale, the tax lien purchaser may try to collect the lien from the delinquent taxpayer. Or, during this period, the delinquent taxpayer may redeem the property from the tax lien purchaser. If collection fails or no redemption is made, the tax lien purchaser may go to court to terminate the right of redemption and gain clear title to the property or have the property sold. Another advantage of this procedure is that the tax lien purchaser would be responsible for identifying and notifying all who have a legally protected property interest in the property so that they may be served notice and participate in the court proceeding if they so desire. Due process requirements will be satisfied and the tax official will not have to worry about whether or not the correct parties have been notified or whether the notice was delivered properly.



**DON ARMSTRONG, ACTA
PROPERTY TAX COMMISSIONER**

P.O. BOX 1269
COLUMBIANA, ALABAMA 35051
TELEPHONE: 205-670-6900
FAX: 205-670-6902

DEBBIE SMITH
PROPERTY TAX ADMINISTRATOR

JR HENDERSON
CHIEF MAPPER
LISA CRADDOCK
CHIEF APPRAISER
KAY WILSON
COLLECTIONS SUPERVISOR

NOTICE OF TAX LIEN AUCTION

Mr. Bob Smith
Star Route 667
Vincent, Alabama 35123

DESCRIPTION: N/W ¼ OF N/W ¼ of Section 36, Township 21 North, Range 21 East. Forty acres

Uniform Parcel ID: 16 9 32 0 000 005.000

This notice is to inform you of a tax lien auction set for 3/27/2018 at 10:00 a.m. on the Courthouse steps in Columbiana, Alabama for the above reference property, if the delinquent taxes are not paid prior to this date.

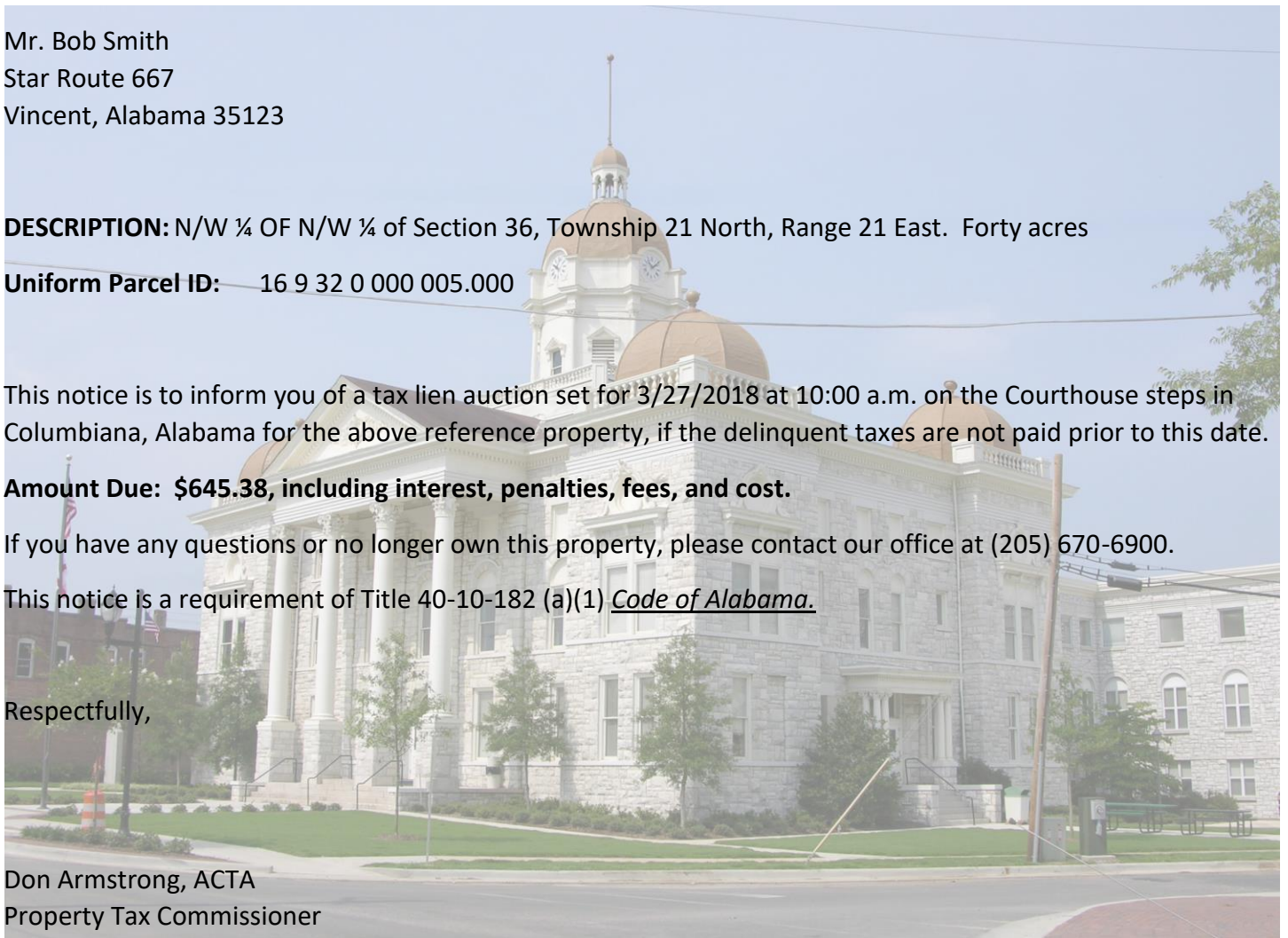
Amount Due: \$645.38, including interest, penalties, fees, and cost.

If you have any questions or no longer own this property, please contact our office at (205) 670-6900.

This notice is a requirement of Title 40-10-182 (a)(1) Code of Alabama.

Respectfully,

Don Armstrong, ACTA
Property Tax Commissioner
Shelby County, Alabama





TAX LIEN AUCTION BIDDER REGISTRATION

Don Armstrong, ACTA
Shelby County Property Tax Commissioner
P O Box 1298
Columbiana, AL 35051

Telephone: 205-670-6900

Fax: 205-670-6908

Please print legibly *must be completed

*Bidder/Company Name: _____

*Remittance Address: _____

*Phone: _____ Ext: _____

Cell No: _____

Email: _____

*Contact Person: _____

Tax Lien Auction is April 1, 2019.

The completed registration form and completed and signed W9 form, may be faxed to April at 205-670-6908.



**2017 Tax Lien Auction
Shelby County, AL
April 2, 2018**

Per 40-10-184 (b) A tax lien sold at auction pursuant to this article shall include an origination cost of \$20 and a \$20 auction fee.

40-10-187 (a) An assignee fee of \$5 shall be collected from the purchaser

	Parcel Number	Receipt	Owner Name	Tax Due	% Bid	Bidder Number
1	20 7 36 0 003 005.000	64030	Amos Ray	\$783.34		
2	04 4 18 0 000 013.001	61542	Adams Roy	\$595.04		
3	13 5 15 2 002 039.012	94540	BAILEY BROOKE	\$3,839.77		
4	09 3 06 0 991 010.000	35437	BAILEY MIKE & JANET K	\$1,449.63		
5	23 1 02 4 001 010.000	16480	BANKS RHONDA ELISHA	\$141.33		
6	28 6 14 0 000 003.040	61215	BEAVERS BRIAN A JR	\$242.72		
7	35 2 04 1 001 006.000	71116	BENTLEY JAMES ROBERT	\$76.97		
8	33 1 11 0 001 039.008	81199	BIRD BETTY D	\$1,446.01		
9	21 9 31 0 000 006.012	24243	BLACK CAREY A	\$6,843.74		
10	22 6 24 0 000 009.000	36736	BLACK THOMAS M JR	\$8,824.89		
11	22 4 17 0 000 011.000	77141	BOOTH FAMILY TRUST	\$391.86		
12	22 4 17 0 000 011.001	17960	BOWMAN BOBBIE	\$162.52		
13	16 4 17 0 000 002.000	8825	BOWMAN BOBBIE J	\$450.41		
14	13 6 13 4 006 033.000	79851	BOYD CHARLES & FLOYCE	\$88.76		
15	17 1 11 0 000 004.005	90184	BRAGG LARRY W	\$206.59		
16	36 2 03 2 001 012.003	90174	BRANNUM TONI	\$1,112.62		
17	21 7 25 2 003 016.000	79224	BRASHER ELIZABETH V	\$425.94		
18	22 3 07 0 000 006.000	57516	BRASHER JOHN R	\$404.55		
19	23 6 14 2 002 018.001	93065	BRICKELL DENNIS C	\$181.21		
20	13 8 34 4 001 036.015	90538	BROWN MARK L	\$177.58		
21	13 6 13 4 005 014.000	90539	BROWN REBECCA	\$713.27		
22	13 6 13 4 005 041.000	91973	BRUNE COLIN J & PAULA J	\$594.71		
23	14 4 18 4 001 001.003	43118	BUCK CREEK CONCRETE	\$339.49		
24	14 4 20 2 001 021.000	87735	BURRELL CHARLES	\$4,460.94		
25	13 1 01 2 004 018.000	65598	BURRIS WILLIAM E	\$231.72		
26	06 9 29 0 000 001.017	46709	BUTTS JANA L	\$2,389.53		
27	30 4 18 3 001 002.000	46711	BYRD MICHAEL	\$450.41		
28	32 3 06 0 001 002.017	4688	C & S SUGGS LLC	\$961.33		
29	08 9 29 0 001 030.000	38141	CALHOUN RICKY JOE	\$249.39		
30	26 1 02 0 001 066.001	43595	CALLOWAY ANNANISE	\$86.37		

**PROPERTY TAX COMMISSIONER
SHELBY COUNTY
2018 TAX YEAR
TAX LIEN AUCTION LIST**

	Parcel Number	Receipt	Owner Name	Sold To	Delinquent Tax Year/s	Tax Due	% Bid	Docket BK/PG	Bidder No.	Certificate Number	Redemption Number
1	20 7 36 0 003 005.000	64030	Amos Ray	BASS ED	2018	\$783.34	10	58/1	1		
2	04 4 18 0 000 013.001	61542	Adams Roy	EXPRESS RENTAL	2018	\$595.04	8	58/2	4		
3	13 5 15 2 002 039.012	94540	BAILEY BROOKE		2018	\$3,839.77	0	58/3	0		
4	09 3 06 0 991 010.000	35437	BAILEY MIKE & JANET K	PRESCOTT JEAN MARC	2018	\$1,449.63	12	58/4	35		
5	23 1 02 4 001 010.000	16480	BANKS RHONDA ELISHA		2018	\$141.33	0	58/5	0		
6	28 6 14 0 000 003.040	61215	BEAVERS BRIAN A JR	CC1 AL LLC	2018	\$242.72	11	58/6	19		
7	35 2 04 1 001 006.000	71116	BENTLEY JAMES ROBERT		2018	\$76.97	0	58/7	0		
8	33 1 11 0 001 039.008	81199	BIRD BETTY D	CC1 AL LLC	2018	\$1,446.01	9	58/8	19		
9	21 9 31 0 000 006.012	24243	BLACK CAREY A	GANN MIYUKI N	2018	\$6,843.74	8	58/9	24		
10	22 6 24 0 000 009.000	36736	BLACK THOMAS M JR	MERCURY FUNDING LLC	2018	\$8,824.89	3	58/10	3		
11	22 4 17 0 000 011.000	77141	BOOTH FAMILY TRUST	LEWIS ERIC	2018	\$391.86	9	58/11	12		
12	22 4 17 0 000 011.001	17960	BOWMAN BOBBIE	PRESCOTT JEAN MARC	2018	\$162.52	4	58/12	35		
13	16 4 17 0 000 002.000	8825	BOWMAN BOBBIE J	ENGLE WILLIAM A	2018	\$450.41	6	58/13	18		
14	13 6 13 4 006 033.000	79851	BOYD CHARLES & FLOYCE	DICKSON BLACKWATER LLC	2018	\$88.76	8	58/14	28		
15	17 1 11 0 000 004.005	90184	BRAGG LARRY W	CC1 AL LLC	2018	\$206.59	7	58/15	19		
16	36 2 03 2 001 012.003	90174	BRANNUM TONI	COX JOHN	2018	\$1,112.62	9	58/16	22		
17	21 7 25 2 003 016.000	79224	BRASHER ELIZABETH V	GILBERT ELISE	2018	\$425.94	10	58/17	21		
18	22 3 07 0 000 006.000	57516	BRASHER JOHN R	MERCURY FUNDING LLC	2018	\$404.55	12	58/18	3		
19	23 6 14 2 002 018.001	93065	BRICKELL DENNIS C	MERCURY FUNDING LLC	2018	\$181.21	12	58/19	3		
20	13 8 34 4 001 036.015	90538	BROWN MARK L	MERCURY FUNDING LLC	2018	\$177.58	12	58/20	3		
21	13 6 13 4 005 014.000	90539	BROWN REBECCA	DICKSON BLACKWATER LLC	2018	\$713.27	11	58/21	28		
22	13 6 13 4 005 041.000	91973	BRUNE COLIN J & PAULA J	PRESCOTT TYLER MONTANA	2018	\$594.71	4	58/22	34		
23	14 4 18 4 001 001.003	43118	BUCK CREEK CONCRETE	LONG MARK	2018	\$339.49	11	58/23	16		
24	14 4 20 2 001 021.000	87735	BURRELL CHARLES	MERCURY FUNDING LLC	2018	\$4,460.94	6	58/24	3		
25	13 1 01 2 004 018.000	65598	BURRIS WILLIAM E	MERCURY FUNDING LLC	2018	\$231.72	4	58/25	3		
26	06 9 29 0 000 001.017	46709	BUTTS JANA L	CC1 AL LLC	2018	\$2,389.53	9	58/26	19		
27	30 4 18 3 001 002.000	46711	BYRD MICHAEL	POE INC	2018	\$450.41	10	58/27	8		
28	32 3 06 0 001 002.017	4688	C & S SUGGS LLC	COX JOHN	2018	\$961.33	12	58/28	22		
29	08 9 29 0 001 030.000	38141	CALHOUN RICKY JOE	SCOTT GREG	2018	\$249.39	8	58/29	5		
30	26 1 02 0 001 066.001	43595	CALLOWAY ANNANISE	ARMSTRONG JEF	2018	\$86.37	6	58/30	7		



Tax Lien Sale Certificate of Purchase

Property Tax Commissioner of Shelby County, Alabama

102 Depot Street
Columbiana, Alabama 35051

Tax Year: **2016**

Date: **April 1, 2019**

Interest Rate: **7%**

I HEREBY CERTIFY, that the Tax Lien Sale, situated in Shelby County, Alabama, for Delinquent Taxes for the year 2017 held at 112 North Main Street, Columbiana, AL 35051, on April 1, 2019 and subsequent days until adjourned, in accordance with the Law, a Tax Lien on the Tract hereinafter described was sold to the purchaser or previous investor indicated below for the 'CERTIFICATE TOTAL' being the amount of taxes on the whole of said real estate and for which the purchaser is to receive interest until redemption at that maximum statutory rate indicated.

Purchaser: **James Stone**

Receipt: **39568**

Parcel: **16 9 32 0 000 005.000**

Certificate: **2018-43810**

Previous Investors (if any):

Assessed Value: **7349**

Assessed To: **SMITH BOB**

Legal Description: **N/W ¼ OF N/W ¼ of Section 36, Township 21 North, Range 21 East.**

Tax Amount **547.43**
Interest **68.25**
PENALTY **19.70**
COP FEE **10.00**

Certificate Total: **645.38**
Premium Paid: **0.00**

Acres: **40**

Assignments											
Tax Yr	Pay Date	Tax	Interest	Fees	Total	Tax Yr	Pay Date	Tax	Interest	Fees	Total

IN WITNESS WHEREOF, I have hereunto set my hand and seal

Property Tax Commissioner

_____ A.D. _____ FOR VALUE RECEIVED, I hereby assign all of the right, title and interest of _____

In and to within certificate and to lands herein described to _____

This Certificate surrendered and _____ redemption money paid to _____

_____ A.D. _____, Property Tax Commissioner

_____ A.D. _____ This Certificate surrendered and deed made to _____

_____, Property Tax Commissioner



DON ARMSTRONG, ACTA
PROPERTY TAX COMMISSIONER

P.O. BOX 1269
COLUMBIANA, ALABAMA 35051
TELEPHONE: 205-670-6900
FAX: 205-670-6902

DEBBIE SMITH
PROPERTY TAX ADMINISTRATOR

JR HENDERSON
CHIEF MAPPER
LISA CRADDOCK
CHIEF APPRAISER
KAY WILSON
COLLECTIONS SUPERVISOR

Mr. Bob Smith
Star Route 667
Vincent, Alabama 35123

REF: **16 9 32 0 000 005.000**
\$645.38

Dear Mr. Smith,

On 3/27/2018, a tax lien was auctioned on the above referenced property for nonpayment of 2017 taxes. The purchaser of the tax lien is James Stone located at 123 House Street, Calera, AL 35040. The tax lien was auctioned at an interest rate of 8% annum.

You may redeem your property by paying the delinquent taxes, penalties, fees, costs and interest. Payment may be made by cash, cashier's check, or money order. If your property taxes are not redeemed, the tax lien holder can start foreclosure proceedings three years after the date of the tax auction or sale.

If you have any questions or no longer own this property, please contact our office at (205) 670-6900.

Respectfully,

Don Armstrong, ACTA
Property Tax Commissioner
Shelby County, Alabama



AFFIDAVIT OF RIGHT TO REDEEM TAX LIEN

NOTE: This is a legal document which can be used as evidence in a court of law

I understand that, in accordance with Act 2018-577, only the owner; the owner's agent, assignee or attorney; or any person who has legal or equitable claim in the property, including the owner of a tax lien certificate of a different date has the right to redeem a real property tax lien, which has been sold.

I, _____, in accordance with Act 2018-577, claim the right to redeem parcel number _____ located in Shelby County, Alabama, described as (situs address or legal description) _____

I hereby declare that I have the right to redeem this property according to Act-2018-577 as:

1. The owner (name) _____
(address) _____
2. Owner's agent, assignee or attorney (name) _____
(address) _____
3. Person with legal or equitable claim (name) _____
(address) _____
4. Holder of a tax lien certificate of a different date (CP#) _____
(name & address) _____

Signature of Redeemer: _____ Date: _____

This document was signed and sworn before me this _____ day of _____ 20_____.

By _____ known to me.

_____, Notary Public

My commission expires: _____



Tax Lien Sale Certificate of Redemption

Property Tax Commissioner of Shelby County, Alabama

102 Depot Street
Columbiana, Alabama 35051

State of Alabama
Shelby County

Tax Lien Sale No
2012-43810

I HEREBY CERTIFY that the Real Estate hereinafter described, situated in SHELBY COUNTY and the State of Alabama, which was sold for Delinquent Taxes for the year 2017 has this day been redeemed by

JAMES SPANDEZ
412 MAIN STREET
WILSONVILLE, ALABAMA 35123

Description of Property Redeemed

Amounts by Years

Receipt Number: 49751

Parcel: 09 9 32 0 000 012.019

2012 Tax Sale	\$1,061.57
2013 Assignment	\$794.37
2014 Assignment	\$825.06
2015 Assignment	\$723.54
2016 Assignment	\$705.93
Interest	\$109.60
Redemption Fee	\$10.00
Subdivision: HILLS MOBILE EST 25 Lot: 7174	\$4,320.07

In witness Whereof, I have set my Hand and Seal, this April 19, 2018, Don A. Armstrong, Property Tax Commissioner.

Redemption Amount	\$4,110.47
Redemption Fee	\$10.00
Interest	\$109.60
Total	\$4230.07

By: _____

LIEN HOLDER:

J & J PROPERTY HOLDINGS LLC
PO BOX 7274
BIRMINGHAM, AL 35126

RETURN DOCUMENT TO:

JAMES SPANDEZ
412 MAIN STREET
WILSONVILLE, ALABAMA 35123