

## APPENDIX A

### SUMMARY OF STATE TAX SALE LAWS

<i>Sale Procedure Legend</i>					
Tax Lien Certificate	(C)	Sale to Highest Bidder	(HB)	Strict Foreclosure	(SF)
Tax Deed	(D)	Lowest Interest Rate	(LI)	Other	(O)
		Lien Amount	(LA)		

	AL	AK	AZ	AR	CA	CO	CT	DE	DC	FL	GA	HI	ID	IL
<b>Sale Procedure</b>														
Tax Lien Certificate (C) or Deed (D)	C	D	C	D	D	D	D	D	C	C and D	D	D	D	D
Sale to Highest Bidder (HB); Lowest Interest Rate (LI); Lowest Percentage Interest (LP), Lien Amount (LA); Strict Foreclosure (SF); or Other (O)	HB	LA	LI	HB	HB	HB	HB	HB	HB	LI for certificate; HB for sale of tax deed	HB	HB	HB	HB
<b>Post-Sale Protections</b>														
Redemption Period	3 yrs	1 yr	3 yrs	30 days	none after sale—5 yr cure or redemption before sale	3 yrs	6 mos	60 days	until redemption right foreclosed—no sooner than 6 mo after sale	before tax deed issued (no sooner than 2 yr after April 1 of year of issuance)	12 mos after sale and until redemption right foreclosed by notice	1 yr	until property sold	
Redemption Interest (per annum unless specified) and Penalties	12%	not specified	int. as per bid	10% int.; 10% pen.	n/a	9% above discount rate	18% int.	purchase price plus 15%	purchase price excluding surplus, interest at 18%, expenses, intervening taxes	no less than 5% interest	20% int. for first year, then 10% thereafter	12% int.	12% int.	

Sale Procedure Legend					
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Tax Deed	(D)	Lowest Interest Rate	(LI)	Other	(O)
		Lien Amount	(LA)		

	IL	IN	IA	KS	KY	LA	ME	MD	MA	MI	MN	MS	MO
<b>Sale Procedure</b>													
Tax Lien Certificate (C) or Deed (D)	C	C	C	D	C and D	C	D	C	D	D	D	C	C
Sale to Highest Bidder (HB); Lowest Interest Rate (LI); Lowest Percentage Interest (LP); Lien Amount (LA); Strict Foreclosure (SF); or Other (O)	HB	HB	LP	LA and then HB	HB	LP or lowest penalty	LP	HB	LP	HB	HB for not less than appraised value	LP	LA
<b>Post-Sale Protections</b>													
Redemption Period	2 yrs and 6 mos from sale	1 year (120 days for vacant prop)	21 mos plus 90 day notice	3 yrs for home-stead; 2 yrs other; 1 yr for abandoned prop	60 days or 1 yr depending upon method	3 yrs	2 yrs	until redemption foreclosed—no sooner than 6 mos and no later than 2 yrs from sale	until redemption foreclosed—no sooner than 6 mos. from sale	any time before March 31 succeeding entry of judgment foreclosing property	none	2 yrs	1 year (90-days if sold at third auction)
Redemption Interest (per annum unless specified) and Penalties	3%–48%	110%–115% of min. bid, plus 10% interest on excess	24% int.	int. rate not specified	12% or 18% int.	12% int. and 5% penalty	8% int.	6%–10% int. depending upon county or as set by county (Balt. city = 24%)	16% int.	12-18% int.	N/A	18% int. plus 5% damages	10% int. plus 8% for subsequent taxes

Sale Procedure Legend					
Tax Lien Certificate	(C)	Sale to Highest Bidder	(HB)	Strict Foreclosure	(SF)
Tax Deed	(D)	Lowest Interest Rate	(LI)	Other	(O)
		Lien Amount	(LA)		

	MT	NE	NV	NH	NJ	NM	NY	NC	ND	OH	OK	OR	PA
<b>Sale Procedure</b>													
Tax Lien Certificate (C) or Deed (D)	C	C	D	D	C	D	D (except D for New York City and Nassau County)	D	D	D and C	D	D	D
Sale to Highest Bidder (HB); Lowest Interest Rate (LI); Lowest Percentage Interest (LP); Lien Amount (LA); Strict Foreclosure (SF); or Other (O)	LA	LP	LA held by county and then HB	LP	LI	HB	HB	HB	HB	HB for D and LI for C	HB	SF	HB
<b>Post-Sale Protections</b>													
Redemption Period	not less than 3 yrs	not less than 3 yrs	none after sale—2 yr cure or redemption before sale	until deed issued—no sooner than 2 yrs from sale	until redemption foreclosed—no sooner than 2 yrs from sale to private indiv.	none after sale—3 yr cure or redemption before sale	2 yrs (optional 3 or 4 yrs in some districts)	until sale confirmation	none	for C sale, until redemption foreclosed—no sooner than 1 yr from sale. None for D.	none	2 yrs	none
Redemption Interest (per annum unless specified) and Penalties	10% int. plus 2% penalty	14% int.	n/a	18% int.	int. as per bid (max. 18%), plus 2–6% additional sum	n/a	20% (9% for New York City)	5% commissioner's fee plus int.	n/a	For C sale, maximum 18%	n/a	int. @ judgment rate plus 5% penalty	n/a

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Tax Deed	(D)	Lowest Interest Rate	(LI)	Other	(O)
		Lien Amount	(LA)		

	RI	SC	SD	TN	TX	UT	VT	VA	WA	WV	WI	WY
<b>Sale Procedure</b>												
Tax Lien Certificate (C) or Deed (D)	D	C	C	D	D	D	D	D	D	C		C
Sale to Highest Bidder (HB), Lowest Interest Rate (LI); Lowest Percentage Interest (LP); Lien Amount (LA); Strict Foreclosure (SF); or Other (O)	LI	HB	LI	HB	HB	HB	HB	HB	HB	HB	SF	HB
<b>Post-Sale Protections</b>												
Redemption Period	until redemption foreclosed—no sooner than 1 yr from sale	1 yr	3–4 yrs	1 yr	2 yrs	none after sale—4 yr cure or redemption before sale	1 yr	none after sale—2 yr cure or redemption before sale	none after sale—3 yr cure or redemption before sale	until deed issued—approx. 18 mos after sale	none after sale—2 yr cure or redemption before sale	until deed issued—no sooner than 4 yrs after sale
Redemption Interest (per annum unless specified) and Penalties	10% for first 6 mos plus 1% per mo penalty—plus 12% annual interest	3–12%	int. as per bid (max. 10%),	penalty plus 10% int.	25% in 1st yr; 50% in 2nd yr	n/a	12% int.	n/a	n/a	12% int.	n/a	3% of purchase price plus 15% int.