CivicSource Notes for Unified Government Sale on April 9, 2024

The sale will be held at CivicSource.com

https://www.civicsource.com/

All auctions will begin at the same time on April 9, 2024 at 10:00am Central time and auctions will begin closing in sections at 10:30am Central. Remaining sections will then close at 11:00am, 11:30am, 12:00pm and 12:30pm.

Register on the CivicSource Site

https://www.civicsource.com/registration

Register for the Unified Government Sale (In addition to registration through UG office)

- Navigate to the Investment" section from the CS homepage by clicking the green "Investment" button.
- 2. Use the filters on the left side of the screen to navigate to "Kansas" under the "Where" section
- Select any property from the sales under the "Kansas" section by clicking on the property's address
- 4. On this page, called the "Property Details Page" there should be a red banner at the top that states "Approval Required" with a button below is called "Sale Terms"
- Click "Sale Terms"
- 6. Read through the listed terms and make sure you complete the steps required through the Unified Government by clicking the "Bidder Registration" link within the terms
- 7. Once fully read and completed, check the box for "I understand and agree" and click the blue "Get Started" button in the bottom right
- 8. At this point your registration will be pending approval until your registration through the UG office is completed and approved

Bidding

Bidding can be done from the "Investment" (https://www.civicsource.com/auctions?saleType=TaxSale) section on the initial list view of all properties by using the bidding window that will be accessible during the sale time frame.

The filters on the left side of the list view can be used to narrow your list to just Kansas properties.

Bidding can also be done from a property's individual Property Details page which can be reached from the list view by clicking on a specific property's address in the standard list view.

Payment Options

Payment can be made either online, through CivicSource, or in person at Memorial Hall.

Payments made online can be handled either through standard ACH at the CivicSource.com checkout or through wire by contacting CivicSource support (https://www.civicsource.com/support/)

Post Sale

After the sale is concluded and all payments completed, all sale results and payments made through CivicSource.com will be transferred to the Unified Government, who will handle all further post sale actions.

BUYER BEWARE

PROPERTY PURCHASED AT A TAX SALE
IS PURCHASED IN "AS IS" CONDITION.

POTENTIAL BUYERS MUST DO THEIR OWN DUE RESEARCH
BEFORE SUCH PURCHASE.

YOU KEEP --WHAT YOU BUY

YOU ARE RESPONSIBLE

FOR EXAMINING THE PROPERTIES IN WHICH YOU HAVE AN INTEREST

BEFORE THE TAX SALE BEGINS

REMEMBER,
YOU ARE PURCHASING PROPERTY BY
LEGAL DESCRIPTION,
NOT STREET ADDRESS

YOU WILL BE RESPONSIBLE FOR PAYING ANY AND ALL TAXES WHICH HAVE BECOME A LIEN ON THE PROPERTY YOU PURCHASE SUBSEQUENT TO THE DATE JUDGEMENT WAS RENDERED.

BUYER IS RESPONSIBLE FOR THE 2024 TAXES



Wyandotte County, Kansas Tax Foreclosure Sale Instructions

Background:

County tax sales are held to collect unpaid real estate taxes. The Chief Counsel of the Unified Government of Wyandotte County/ Kansas City, Kansas is required by Kansas Law to institute an action in the District Court against the owners and persons having or claiming an interest in real property upon which taxes have not been paid for three or more years. The action in District Court, which takes the form of a petition, asks the District Court to determine the amount of taxes, charges, interest and penalties charged to each piece of property to be included in the sale, and that the Court decree the amount due to be a first and prior lien upon the real estate and that the property be sold at a public sale to satisfy the lien.

Before the Auction:

- Several properties will be offered for individual sale at the auction today. Any potential buyers are responsible for having researched any properties he or she is interested in. A list of the properties offered at the sale today was published in The Wyandotte Echo and on the Unified Government web site.
- 2. The properties will be described as either an improvement or vacant. An improvement just means there is a manmade structure of some type on the property. It could be just a fence or a driveway and may not be a house. Also, if something is designated as a commercial property that does not necessarily mean it is zoned for commercial use.
- 3. A property that you may have researched before today and expected to bid on today, could have been redeemed before this sale. The current owner(s) have the right to redeem their property at any time prior to the day of the sale.
- 4. Properties are sold at the public auction to the highest qualified bidder. The minimum bid is the amount of the delinquent tax due plus interest, penalties and costs. It is **not** the assessed value of the property.

- 5. Registration by anyone bidding on a property prior to the sale is required, both with Wyandotte County and with CivicSource.com. Before each auction, the registration period starts right after the action is filed.
- 6. **Please note that CivicSource.com is a national tax sale services provider. General registration on their website is NOT the same as registration for the Wyandotte County tax sale. You MUST navigate to the Wyandotte County page to ensure complete registration for this sale.**
- 7. State law prohibits the following people from buying at the auction:
 - a. Those who owe delinquent taxes in Wyandotte County; Those who have an interest in the property, such as the owners, mortgagees, relatives, or officers in a corporation which owns the property; and,
 - b. Those who buy the property with the intent to transfer it to someone who is prohibited from bidding.
- 8. All winning bidders must execute an affidavit, under oath, that they meet the statutory qualifications for bidding on tax sale property.
- 9. All properties will be identified at the sale by cause of action number and by approximate street address.

- 10. **REMEMBER,** it is the legal description, not the street address which controls the location of the property being sold. IF YOU ARE NOT ABSOLUTELY CERTAIN ABOUT WHAT YOU ARE PURCHASING, <u>DO NOT BID</u>.
- 11. Any property not sold at the tax sale, will be purchased by the Unified Government for transfer to the Wyandotte County Land Bank. The Unified Government is BIDDER # 1; so if you hear "Sold to # 1" that means the Unified Government purchased the property, absent another bid, for the amount of the delinquency.
 - If you are interested in purchasing property transferred to the Land Bank, contact the Land Bank at 573-5730.
- 12. Properties are sold "AS IS." The Unified Government makes no warranties of any kind or character as to the condition or attributes of the property.
- 13. Payment on all properties that are sold the day of the sale must be initiated by 4:45 p.m. the day the auction concludes. Payment must be made by wire or ACH via the CivicSource checkout website. You will be given a receipt for your payment. You can also pay in person at Memorial Hall.

14. If you fail to pay for the property for the property you purchased by 4:45 the day of the sale you will be banned from bidding in any tax sale held by the Unified Government of Wyandotte County, Kansas City, KS for two years.

After the Auction:

- 1. As soon as practicable after the auction, a Motion will be filed with the Court requesting the court to confirm the sales. After each sale is confirmed and the deed is recorded with the Register of Deeds Office, the purchaser will receive a Sheriff's Deed. This process can take time, approximately 3-4 weeks. Be assured the County works to conclude each case in the most expeditious, legal manner possible.
- 2. You are NOT the owner of the property until such time as the sale is confirmed. Until the sale is confirmed, you do not have the right to collect rent or require the owner to leave the premises. You do not have the right to start removing, demolishing, cleaning up or otherwise altering the property. You do not have the right to change the locks on the property. Once the sale is confirmed, then you have an interest in the property subject to your receipt of the Sheriff's Deed.

- 3. If there are occupants of the property at the time you receive your deed, you cannot breach the peace trying to take possession. You will be required to obtain a court order directing the sheriff to evict the occupants. The sheriff cannot act without the court order. The County is not responsible for obtaining possession for you or for your expenses to obtain possession.
- 4. All liens of record will be extinguished upon confirmation of the sale; however, covenants, restrictions and easements of record are not extinguished, and you take the property subject to those encumbrances.
- 5. You take title to the real estate, and that which is typically understood to be real estate, only. You do not get title to any personal property on the purchased property. You need to consult a lawyer in order to determine how to dispose of any personal property found on the premises.
- 6. You take the property subject to any pending actions to condemn the property for code violations or any environmental enforcement proceedings. It is up to you to have done the research to determine if the property you are purchasing as part of tax foreclosure proceedings are part of such actions. You may find that the property has been demolished since the last time you inspected it or that a

demolition is soon to occur. This is not a basis that allows you to have the sale set aside.

- 7. You are responsible for any taxes and/or special assessments not included in the judgment; including the full amount of taxes assessed against the property for the calendar year in which the auction is held and any current and future special assessments. You are responsible for payment of the taxes and assessments for 2024. The amount of the 2024 taxes and special assessments will be shown for each property in the sale on the Property Details Page at CivicSource.com. You will not be paying those at the time of the sale as they are not included in the minimum bid but you will be responsible for them as the new owner of the property.
- 8. Under K.S.A. 79-2804b, for twelve months after the date of the sale, a legal challenge may be made questioning the procedure(s) used by the county. If such a challenge is successful, the property could revert to the original owner, in which case the purchase price would be refunded to you. Because of this, most title companies won't write title insurance on tax sale property until the challenge period has expired. Those that do issue insurance may require a quiet title action. The Unified Government is not giving any warranty of title to any parcel. However, if you are not able to obtain title insurance please let us know and we will

provide contact information for someone that may be able to help.

9. During the time period after the sale and up to confirmation you may not have an insurable interest. Therefore, if the property is destroyed by fire or other casualty before you are able to get insurance, it is not a basis to set aside the sale. You need to consult with your insurance agent as to when you have a sufficient interest for your insurance company to issue a policy protecting the property. This is a risk of purchasing tax foreclosure property.

This is not meant to be a complete statement of the law regarding tax foreclosures nor is anything in these instructions meant to be legal advice. If you need legal advice in regards to any purchase or bid that you make at the tax sale, you should hire an attorney.