

Public Land Auction

Monroe

August 20th, 2024

Monroe County



Location:

Online
www.tax-sale.info

Time:

Auction: 10:00am EDT to 07:00pm
EDT

Printed information is subject to change up to the auction start time. Please check each lot listing closely for updates.





Follow us on Facebook for the latest updates:
www.facebook.com/taxsaleinfo

There are two ways to bid in our auctions:

ONLINE AT WWW.TAX-SALE.INFO

-or-

ABSENTEE BID

(For those who have *no* computer access. Please call for assistance)

For **registered users**, our website features:

- **Photos** and detailed descriptions of properties (where available)
- **GPS/GIS** location of the property
- **Maps** of the property vicinity (where available)
- **Google Maps links** to satellite images of the area and street views of the property and neighborhood (where available)
- **Save properties** to your personalized “favorites” list
- **Personalized Auction Feed** with live updates on parcels in which you have placed a bid(s)

We have a short window to review several thousand parcels prior to listing them on our website. We began inspecting properties in May and release catalogs county by county as they become available. Please be patient and **check back often** for updates. Parcels are sold "as is" based on the assessed legal description only. All other information in this salebook or listed on our website, though reliable to the best of our knowledge, is provided as unverified reference and is not guaranteed to be accurate. You should verify this information with your own research and investigation prior to bidding.

CREATE YOUR ACCOUNT TODAY AT
WWW.TAX-SALE.INFO

Visiting and viewing property BEFORE auction:

The auction list furnished in this salebook contains property that *may* be offered. Please keep checking the catalog on our website as the auction date approaches as some parcels may be removed from the list for a variety of reasons.

You are NOT AUTHORIZED to enter any buildings, even if they are unlocked or open to access. Entering a tax auction property to “see it” is considered breaking and entering (a criminal offense). Please limit your review to looking through the windows and other external inspections. We will post exterior and interior photos on the website and provide other commentary whenever possible.

Entering properties (even vacant land) can be dangerous due to unknown conditions of structures and land. **You assume all liability for injuries and other damage** if you choose to visit these lands.

Properties may be occupied or “being watched” by former owners or neighbors sympathetic with former owners. Occupants are often unknown and could potentially be volatile, unstable or “anti- government” persons. Even vacant land presents potential for conflict.

Some properties still contain the personal property of former owners (including vehicles, furnishings, appliances etc). These items are not sold at our auctions. We are only selling the real estate (land) and whatever is attached to it (buildings and other permanent fixtures).

- **You are not authorized to remove ANY “personal” property, “scrap” metal or fixtures from auction parcels. This is considered theft and will be prosecuted.** We often ask neighbors to watch property for theft and vandalism and report this to local police.
- **Property is sold “as-is” in every respect.** Please check zoning, building code violation records, property boundaries, condition of buildings and all local records available to the public.
- **There are no refunds and no sale cancellation at the buyer’s request.**
- **Information offered on the website or in the salebook is deemed reliable but is not guaranteed.** We suggest reviewing the records of the local assessor’s office to be sure that what we are selling is what you think it is. **We sell by the legal description only.**
- **You should consider obtaining professional assistance** from land surveyors, property inspection companies or others if you have questions about property attributes.

PLEASE REMEMBER that property lists can change up to the day-of-auction.

Paying for your Auction Purchases

- **The full purchase price must be paid in full within 5 business days of the sale.** No purchases can be made on a time-payment plan.
- No cash or personal checks will be accepted.
- All payments must be made with a **Credit/Debit Card, Wire Transfer, or by certified (cashier's) check.**
- Your sale is not complete until we've received both your payment and your notarized receipt and buyer's affidavit paperwork. This is also due 5 business days from the date of the sale.
- When mailing in your paperwork (especially with a certified check), please use a trackable service like Priority Mail, FedEx, or UPS to ensure timely, verified delivery.

Bidding Authorization

- Online and absentee bidding requires a **\$1,000 pre-authorization hold** on a Visa, MasterCard, or Discover credit card before any bids will be accepted. Alternatively, bidders can mail in a \$1,000 certified funds deposit if a credit card is unavailable. A buyer's failure to consummate an online or absentee purchase will result in the forfeiture of this \$1,000.
 - *Your card is not charged unless you win, however the hold may reduce your available credit until it is released by your credit card issuer (usually 30 days).*

Absentee bidding

- If you do not have internet access, **you can submit an absentee bid by calling us.** You will still need to pre-authorize a \$1000 deposit on a major credit card (or mail in a \$1000 certified check deposit). Contact us at 1-800-259-7470 for more information.
 - *Your card is not charged unless you win, however the hold may reduce your available credit until it is released by your credit card issuer (usually 30 days).*

2024 AUCTION SCHEDULE

All Auctions are ONLINE ONLY

Schedule is subject to change – Please see www.tax-sale.info for the latest information

* = Includes a catalog of DNR Surplus Parcels in this county

Clare, Isabella, Mecosta, Osceola 8/1/2024	Central Lower Peninsula (Clinton, Eaton*, Gratiot, Ionia, Livingston, Montcalm, Shiawassee) 8/2/2024	Eastern Upper Peninsula (Alger, Chippewa*, Delta, Luce*, Mackinac* (DNR Only), Schoolcraft) 8/6/2024
Western Upper Peninsula (Baraga, Dickinson*, Gogebic, Houghton*, Iron Keweenaw, Marquette*, Menominee*, Ontonagon*) 8/7/2024	North Central Lower Peninsula (Crawford*, Kalkaska, Missaukee*, Montmorency, Ogemaw*, Oscoda, Otsego*, Roscommon*) 8/8/2024	Antrim*, Charlevoix*, Emmet 8/9/2024
Northeastern Lower Peninsula (Alcona, Alpena*, Cheboygan*, Iosco, Presque Isle*) 8/13/2024	Northwestern Lower Peninsula (Benzie, Grand Traverse*, Lake, Leelanau, Manistee*, Mason*, Wexford)) 8/14/2024	Kent, Oceana, Ottawa, Muskegon 8/15/2024
Oakland 8/16/2024	City of Highland Park 8/19/2024	Branch, Hillsdale, Jackson 8/20/2024
Monroe 8/20/2024	Arenac*, Bay, Gladwin*, Midland*(DNR ONLY) 8/21/2024	The Thumb Area (Huron, Lapeer, Macomb* (DNR Only), Saint Clair*, Sanilac, Tuscola) 8/22/2024
Barry, Calhoun, Kalamazoo, Saint Joseph 8/23/2024	Allegan, Berrien*, Cass, Van Buren 9/3/2024	Saginaw 9/4/2024
Genesee 9/5/2024	Minimum Bid Re-Offer Auction 9/26/2024	No Reserve Auction 11/1/2024

Rules and Regulations

1. Registration

You must create an online user account at www.tax-sale.info in order to bid at an auction. You should create such an account no less than 48 hours prior to the auction in which you wish to participate to ensure that your account is active and authorized in time to bid. Before any bids will be accepted, you must also provide a deposit by authorizing a \$1000 pre-authorization on a Visa, MasterCard, or Discover credit card or by tendering \$1,000 in certified funds to the Auctioneer.

2. Properties Offered

A. Overview

"Foreclosing Governmental Unit" ("FGU") is a term used by the Michigan tax foreclosure statute and is typically the office of the County Treasurer in the county where the offered property is located. However, in some instances the FGU is the State of Michigan Department of Treasury.

Unless otherwise noted, the "Seller" is the County Treasurer, acting as the "FGU". The Auctioneer is Title Check, LLC acting as the authorized agent of the Seller/FGU.

The attached list of parcels has been approved for sale at public auction and each is identified by a sale unit number. The Seller reserves the right to pull parcels from the sale at any time prior to the auction.

According to state statutes, **ALL PRIOR** liens (other than certain DEQ liens and other limited exceptions), encumbrances and taxes **are cancelled** by Circuit Court Order. The FGU has attempted to include in the minimum bid, liens that have accrued since foreclosure, such as nuisance or water bills; **all other outstanding bills since foreclosure are the responsibility of the buyer**. These properties are subject to any state, county, or local zoning or building ordinances. The FGU does not guarantee the usability or access to any of these lands.

B. Know What You Are Buying

It is the **responsibility of the prospective purchaser to do THEIR OWN RESEARCH** as to the suitability of any offered property for any intended purpose. The FGU and the Auctioneer make no warranty, guaranty, or representation of any kind concerning, but not limited to, the merchantability of title, boundary lines, location of improvements, availability of land divisions, easements or right to access by public street, utility presence or location, or any other physical, structural, or legal condition regarding any parcel offered for sale.

Prospective buyers should, prior to the auction, **personally visit and inspect any offered property** they wish to purchase. However, prior to purchase at the auction, **STRUCTURES MAY NOT BE ENTERED** without the **WRITTEN PERMISSION** of the FGU. Some structures may be occupied and occupants should not be disturbed.

C. Reservations

At the sole option of the FGU, a reverter clause may be included in any deed issued to a winning bidder which prohibits the future severing of mineral rights (if any) and/or splitting/subdividing any purchased property into smaller parcels which do not meet local zoning rules or otherwise comply with applicable regulations relating to the splitting of property. If such a reverter clause is included, a violation thereof will result the property reverting to the FGU without refund.

Pursuant to state statutes, where the State of Michigan Department of Treasury is acting as Seller/FGU, deeds issued may contain the following reservations and stipulations:

- *"Excepting and reserving to the State of Michigan, all aboriginal antiquities including mounds, earthworks, forts, burial and village sites, mines or other relics and also reserving the right to explore and excavate for the same, by and through its duly authorized agents and employees, pursuant to the provisions of Part 761, Aboriginal Records and Antiquities, of the Natural Resources and Environmental Protection Act, Act 451 of the Public Acts of 1994, MCL 324.76101 to 324.76118 as amended."*
- *"Saving and reserving unto the People of the State of Michigan the rights of ingress and egress over and across all of the above-mentioned descriptions of land lying along any watercourse or stream, pursuant to the provisions of Part 5, Act 451, P.A. 1994, as amended, MCL 324.503, as amended."*

Additionally, the State may, in its discretion, reserve the mineral rights to offered property as follows:

- *"Saving and excepting and always reserving unto the said State of Michigan, all mineral, coal, oil and gas, lying and being on, within or under the said lands whereby conveyed, except sand, gravel, clay or other nonmetallic minerals with full and free liberty and power to the said State of Michigan, its duly authorized officers, representatives and assigns, and its or their lessees, agents and workmen, and all other persons by its or their authority or permission, whether already given or hereafter to be given at any time and from time to time, to enter upon said lands and take all usual, necessary, or convenient means for exploring, mining, working, piping, getting, laying up, storing, dressing, make merchantable, and taking away the said mineral, coal, oil and gas, except sand, gravel, clay or other nonmetallic minerals."*

If the State does not reserve mineral rights as described above, the State may nonetheless restrict the severance of mineral rights from offered property as follows:

- *"This conveyance hereby restricts the Grantee from severing oil, gas, mineral and other subsurface rights from the surface rights any time in the future. If the Grantee severs the subsurface rights from the surface rights, the subsurface rights will revert to the State of Michigan."*

3. Bidding

A. Overview

Live Bidding Auctions:

First round minimum bid auctions, unless otherwise specifically noted, include live bidding. Bidding at live bidding auctions is divided into two phases:

i. Advance Bidding

Advance Bidding begins **thirty days before the posted auction start time**. During Advance Bidding, you can place and modify bids in any way that you see fit. You can increase, decrease, or delete bids entirely during Advance Bidding. You will be able to see your maximum bid but will not be able to see the current high bid price or what other users have bid during this time. Advance bidding **ends at the designated start time which is listed for the applicable auction** and the Active Bidding phase then begins.

ii. Active Bidding

Active Bidding begins **at the designated start time which is listed for the applicable auction and continues until the designated end time**. Active Bidding is the interactive phase of the auction process. During active Bidding, you will be able to see the current high bid price and whether or not you are the high bidder. You will also be able to see whether you have been outbid. During active Bidding you can place new bids or increase bids **but cannot delete or decrease your bid amount**. When making a bid during Active Bidding, you are committing to pay up to your maximum bid amount so bid carefully and accordingly. Active Bidding **concludes at the designated end time which is listed for the applicable auction. All bidding ends promptly at the listed end time for the applicable auction**. Bidding *is not* extended beyond the listed end time regardless of bidding activity.

All bids placed during Advance and Active bidding are maximum bids. The auction system will automatically bid on your behalf up to your maximum bid amount as applicable based upon competition from other bidders. Bidding activity can be very high during the final minutes of the auction. Entering your maximum bid and allowing the system to bid up to that maximum, as opposed to manually bidding one increment at a time, helps ensure that you aren't outbid in the final moments of the sale simply because you were unable to manually enter an additional bid before time expires.

After the listed end time passes, the sale will be awarded to the individual bidding the highest amount equal to or greater than the starting bid.

Sealed Bid Auctions:

Second round no-minimum sales, unless otherwise specifically noted, are conducted by sealed bid. Bidding at sealed bid auctions opens approximately thirty days before the final bidding deadline. While bidding is open, you can place and modify bids in any way that you see fit. You can increase, decrease, or delete bids entirely during this time. **Your best and final bid must be entered prior to the posted final bidding deadline at which point bidding CLOSES and all bids are locked**. You can see your own bids while bidding is open but the current high bid price is not visible. **Once the posted bidding deadline passes, final winning bids are calculated and awarded by the award date posted for the auction in question**. The sale will be awarded to the individual bidding the highest amount equal to or greater than the starting bid. All bids placed at sealed bid auctions are maximum bids. The auction system will automatically bid on your behalf up to your maximum bid amount at the time final winning bids are calculated as applicable based upon competition from other bidders.

B. Starting Bid Price

The starting bid prices are shown on the online lot description page for each sale unit as well as on the list included in the sale book. At auctions with a minimum bid, no sales can be made for less than the starting price indicated. The starting bid for no-minimum-bid sales will be at the discretion of the FGU.

However, any person who held an interest in a property offered for sale at the time a judgment of foreclosure was entered against such property **must pay at least minimum bid** for such property even if purchased at a no-minimum auction.

C. Bid Increments

Bids will **only** be accepted in the following increments:

<u>Bid Amount</u>	<u>Increment</u>
\$100 to \$999	\$ 50.00
\$1000 to \$9999	\$ 100.00
Over \$10,000	\$ 250.00

D. Eligible Bidders

Any person who meets the following requirements may register as a bidder:

- The person does not directly or indirectly hold more than a minimal legal interest in any property with delinquent property taxes which is located in the county in which the person intends to purchase property.
- The person is not directly or indirectly responsible for any unpaid civil fines for a violation of any ordinance, including but not limited to any ordinance authorized by section 4/ of The Home Rule City Act, 1909 PA 279, as amended, MCL 117.4/, in the local tax collection unit in which the person intends to purchase property.
- The person has not been banned or otherwise excluded by the FGU from participation in the public sale and is not acting on behalf of another who has been banned or excluded.

Any person unable to attend the sale can be represented at the sale by an agent or other representative with authority to bid and otherwise represent the person. However, any party utilizing an agent to bid on their behalf must still meet the above listed requirements. **The registered bidder is legally and financially responsible for all parcels bid upon whether acting on their own behalf or as the agent of another.**

E. Absentee Bidding

Prospective bidders who do not have internet access or who are otherwise unable to bid on their own may bid by Absentee bid. Absentee bidders must meet all eligibility and other requirements of these Rules and Regulations. Absentee bids will be accepted in increments up to the amount pre-approved by the absentee bidder. Absentee bids require a \$1,000 pre-authorization on a major credit card or a \$1,000 deposit before the bid will be accepted. Absentee bids must be submitted 48 hours prior to the date of the auction by calling 1-800-259-7470.

F. Auction Location

Auctions are conducted online through www.tax-sale.info. An auction may be conducted in-person with simultaneous online bidding as determined by the FGU.

G. Bids are Binding

A bid accepted at public auction through www.tax-sale.info is a legal and binding contract to purchase. The FGU reserves the right to reject any or all bids.

H. Limitations on Bidding

The FGU and Auctioneer reserve the right to limit the number of bids placed per auction for any bidder or group of bidders for any reason.

I. Attempts to Bypass These Rules and Regulations

The FGU and Auctioneer reserve the right to reject the bids of any bidder who appears to be acting on behalf of another person who is ineligible to bid on their own.

4. Terms of Sale

A. Payment

- **The full purchase price must be paid in full WITHIN 5 BUSINESS DAYS OF THE SALE.** Payment may be made by certified funds, money order, Visa, MasterCard, Discover, or wire transfer. No purchases can be made on a time-payment plan.
- If a buyer fails to consummate a purchase for any reason, their sale will be cancelled and the buyer will be assessed liquidated damages in the amount of \$1000 for breach of contract. Seller may collect this liquidated damages assessment from any funds tendered by buyer prior to cancellation and may collect any remaining unpaid liquidated damages assessment using the deposit described in paragraph 1 above.

The full purchase price consists of the final bid price *plus* a buyer's premium of 10% of the bid price, any outstanding taxes due on the property including associated fees and penalties, and a \$30.00 deed recording fee. ***Any portion of the purchase price paid by credit card will be assessed an additional fee of 2.75%.***

B. Refund Checks

In some instances it may be necessary to refund to a buyer some or all of the payment tendered by such buyer. This can occur, for example, when a buyer tenders certified funds in an amount greater than their total obligation or if the sale is cancelled under any provision of these Rules and Regulations. Refund checks will be processed and mailed to buyer within approximately ten days of the time such refund becomes due to buyer. Buyer shall cash such refund check within 90 days of the date listed on such refund check. If buyer fails to cash such refund check within 90 days, such refund check shall become void and buyer shall forfeit any refunded amount.

C. Dishonored Payment

A buyer whose payment is dishonored for any reason will have their sale cancelled and will be assessed liquidated damages in the amount of \$1000. Seller may retain any portion of the purchase price which was tendered and not dishonored up to \$1000 to apply toward such liquidated damages assessment. Seller may collect any remaining unpaid liquidated damages assessment using the deposit described in paragraph 1 above.

Furthermore, the FGU may seek to prosecute any buyer whose payment is dishonored or who fails to consummate a purchase.

Any buyer who fails to consummate a purchase for any reason will be banned from bidding at all future land auctions.

The buyer's premium is not subject to any broker fees. There are no co-brokerage or other fees or rebates available.

D. Eligible Buyers

In order to take title to purchased property, each party that will be listed on the deed must meet **ALL of the following requirements at the time their winning bid is accepted:**

- i. The party does not directly or indirectly hold more than a minimal legal interest in any property with delinquent property taxes which is located in the county in which the purchased property is located
- ii. The party is not directly or indirectly responsible for any unpaid civil fines for a violation of any ordinance, including but not limited to any ordinance authorized by section 4/ of The Home Rule City Act, 1909 PA 279, as amended, MCL 117.4/ in the local tax collection unit in which the purchased property is located.

- iii. The party is not purchasing, for less than minimum bid, any property in which the party held an interest at the time a judgment of foreclosure was entered against such property nor is the party purchasing property, for less than minimum bid, on behalf of any other party who held such an interest.
- iv. The party has not been banned or otherwise excluded by the FGU from participation in the public sale and is not owned or controlled by a person or entity that has been banned or excluded.

At the time payment is tendered after the auction, the buyer will be required to execute an affidavit affirming, **under penalty of perjury**, that each party that the buyer desires to have listed on the deed to purchased property meets the above requirements.

The FGU **will not issue a deed** and the sale will be canceled if the buyer or any party that the buyer seeks to list on the deed does not meet the eligibility requirements outlined in this section at the time the buyer's bid was accepted, the buyer fails to execute this affidavit, or if any affirmations made in this affidavit are untrue. If the FGU is forced to cancel any sale due to the buyer's noncompliance with this provision, the buyer will be banned from participating at all future land auctions and the **buyer will be assessed liquidated damages in the amount of \$1000**. Seller may collect this liquidated damages assessment from any funds tendered by buyer prior to cancellation and may collect any remaining unpaid liquidated damages assessment using the deposit described in paragraph 1 above. Furthermore, the FGU may pursue **CRIMINAL PERJURY CHARGES** against any buyer who makes a false affirmation on the affidavit required under this or any other provision of these Rules and Regulations.

E. Sale to Entities

In order to ensure that individuals do not utilize legal entities to circumvent the sale and ownership restrictions contained in MCL 211.78m(2), the FGU will only sell property to legal entities under certain circumstances. Any buyer desiring to deed a purchased property to a legal entity must disclose the name and address of all officers, shareholders, partners, members, or other parties, regardless of title, who own any portion of that entity. However, such disclosure will not be required if one or more of the following exceptions are applicable:

- The Entity held a prior recorded interest in each purchased property.
- The Entity is a division, agency, or instrumentality of federal, state, or local government.
- The Entity is a Homeowners Association, Condo Association, or other such organization that exercises control over each purchased property.
- The Entity is a publicly traded company listed on a national securities exchange.
- The Entity is a nonprofit corporation and is qualified as tax exempt under IRC §501.

At the time payment is tendered after the auction, any buyer desiring to deed a purchased property to a legal entity will be required to execute an affidavit affirming, **under penalty of perjury**, that the entity is exempt from disclosure under one of the five exceptions listed above, or in the event that no exception is applicable, the names and addresses of all parties owning any portion of that legal entity.

F. Cancellation Policy

Prior to the issuance of a deed, the FGU has the right, in its sole discretion, to cancel any sale for any of the following reasons: transfer of the property at issue is stayed or enjoined by a court of competent jurisdiction; any of the reasons outlined in MCL 211.78m(9); the property at issue becomes the subject of litigation; a defect is discovered in the underlying foreclosure or sale procedures relating to the property at issue; any other reason authorized under these Rules and Regulations.

G. Property Transfer Affidavit

It is the responsibility of the buyer to file a **Property Transfer Affidavit** with the *assessor for the city or township* where the property is located **within 45 days of the transfer**. If it is not timely filed, a **penalty of \$5/day (maximum \$200) applies**. The information on this Property Transfer Affidavit is NOT CONFIDENTIAL.

5. Purchase Receipts

Successful bidders at the sale will be issued a receipt for their purchases during the checkout process. This receipt does not convey an interest in title to the purchased property unless and until a deed has been issued and recorded. Buyers will be entitled to deeds for the property descriptions identified by the sale unit numbers noted on the receipt unless the sale is cancelled under these Rules and Regulations or other statutory authority.

6. Title Being Conveyed

Quit-claim deeds will be issued conveying **only such title as received by the FGU through tax foreclosure**. Title insurance companies may or may not issue title insurance on properties purchased at this sale. The FGU makes no representation as to the availability of title insurance and the **unavailability of title insurance is not grounds for reconveyance to the FGU**. The buyer may incur legal costs for Quiet Title Action to satisfy the requirements of title insurance companies in order to obtain title insurance.

7. Special Assessments

Special assessment installments through the most recent prior tax year are included in the starting bids. Seller has attempted to identify those parcels subject to special assessments with a note on the parcel detail page. Parcels sold are subject to property taxes for the entire current tax year, as well as current and future installments of any outstanding bonded assessments. All bidders should contact the appropriate city, village, or township offices to determine if there are any outstanding bonded assessments for future tax years on the properties being offered.

8. Possession of Property

A. Possession Pending Deed Delivery

It is recommended that the buyer DOES NOT take physical possession of any purchased property until a deed has been executed and delivered to the buyer. The buyer risks financial loss for any improvements or investments made on purchased property *before the delivery of a deed* in the event that the Foreclosing Governmental Unit exercises their right to cancel the sale. Until the buyer pays for all purchases in full and receives a deed, no activities should be conducted

on the site other than:

I. Securing the Property

Buyer should take steps to protect their equity in purchased property **by securing vacant structures against entry and obtaining (homeowners) insurance for occupied property.** Buyer is responsible for contacting local units of government **to prevent possible demolition of structures situated on purchased property.**

II. Assessing Potential Contamination

Buyer may immediately wish to conduct a Baseline Environmental Assessment (BEA) to assess the condition of potentially contaminated properties. More information about BEAs can be found at <https://www.michigan.gov/egle/about/organization/remediation-and-redevelopment/baseline-environmental-assessments>

B. Occupied Property

Buyers will be responsible for all procedures and legal requirements for conducting evictions. Occupants of purchased property should be treated as tenants holding over under an expired lease. This means that legal eviction and/or possession proceedings will be necessary to effectuate control over such property if occupants will not otherwise leave voluntarily. You may wish to consult a licensed attorney for additional guidance. Buyers may not commence eviction proceedings until a deed to the applicable occupied property has been issued by the FGU.

9. Additional Conditions

The buyer accepts the premises in its present "as is" condition, and releases the Foreclosing Governmental Unit and employees and agents including the Auctioneer from all liability whatsoever arising from any condition of the premises, whether now known or subsequently discovered, including but not limited to all claims based on environmental contamination of the premises.

A person who acquires property that is contaminated (a "facility" pursuant to Section 20201(1)(1) of Natural Resources and Environmental Act (NREPA), 1994 P.A. 451, as amended) as a result of release(s) of a hazardous substance(s) may become liable for all costs of cleaning up the property and any other properties impacted by the release(s). Liability may be imposed upon the person acquiring the property even in the absence of any personal responsibility for, or knowledge of, the release. Protection from such liability may be obtained by conducting a Baseline Environmental Assessment (BEA) as provided for under Section 20126(1) (c) of NREPA. However, the BEA must be conducted prior to or within 45 days of the earliest date of purchase or occupancy of the property. Persons who acquire contaminated property may have "due care" obligations under Section 20107a of NREPA even if they conduct a BEA and are not liable for the contamination.

Pursuant to part 201 of NREPA, the person(s) responsible for an activity causing a release at the property is obligated to pursue response activities at the property. Consequently, the non-labile purchaser may be required to provide access to the liable party to conduct response activities at the property in the future. Section 20116 of the NREPA requires that a person who has knowledge that their property is contaminated provide a written notice to the purchaser or other person to whom the property is transferred which discloses the general nature and extent of the release. Additional disclosure obligations may also apply at the time the property, or an interest in the property, is transferred. Accordingly, the Foreclosing Governmental Unit recommends that a person who is interested in acquiring property at this auction contact an attorney or an environmental consultant for advice prior to the acquisition of any property that may be contaminated.

10. Deeds

A. Deed Execution and Delivery

All monies collected will initially be deposited in escrow. Once payment is cleared and verified, funds will be disbursed to the FGU and deeds will be executed and recorded as required by law. The FGU will deliver the deeds to the Register of Deeds for recording and remit them to the buyer after recording is complete. **IT CAN TAKE 6 TO 8 WEEKS FOR DEEDS TO ARRIVE. PLEASE BE PATIENT.**

B. Restrictive Covenants

Some counties sell properties with deed covenants that will attach to the property. These parcels will be noted online, along with the terms being required. **Please carefully review the information for each specific parcel to make sure you understand the terms of sale.**

11. Property Taxes & Other Fees

All property taxes and associated fees that have accrued on or after April 1 in the year that a property is auctioned must be paid **at the time of checkout** after the auction along with the final bid price, buyer's premium, and deed recording fee.

Furthermore, please understand that the **buyer is responsible for all other fees and liens that accrue against a property on or after April 1 in the year that a property is auctioned.** These items are not prorated. They include, but are not limited to, municipal utility or ordinance fees, and condo or property owner association fees or dues. This can also include demolition and other nuisance abatement costs. These fees and expenses **are not collected at the auction** and must be paid by the buyer after taking title to any purchased property which is subject to such fees and expenses.

12. Other

A. Personal Property

Personal property (*items not attached to buildings and lands such as furnishings, automobiles, etc.*) located on offered property or within structures situated on offered property was not taxed as part of the real estate, does not belong to the FGU, and is not sold to the buyer of the real estate in this transaction. You are advised to contact former owners of any purchased property and provide them an opportunity to reclaim contents. A certified and first class mail notice to their last known address is strongly advised. It is your responsibility to identify and properly handle items of personal property. The FGU and Auctioneer make no representations or warranties as to the presence of personal property or as to the legal requirements for dispensing with such property.

Mobile Homes may be titled separately and considered *personal property*. It is the buyer's responsibility to determine the legal status of any mobile home located on purchased property. A useful first step could include determining whether an Affidavit of Affixture of Manufactured Home has been executed and recorded as outlined in MCL 125.2330i.

B. Mineral Rights

You will receive any and all title that the FGU obtains via their tax foreclosure through a quit-claim deed. If the owner of the surface rights to the property also owned the mineral rights, those will become part of your title interest. However, this will be subject to the rights of any outstanding leaseholders of oil, gas, mineral or storage rights. You would be obligated to honor the balance of any remaining lease (with automatic renewals if so written). However, if the mineral rights have been severed (split from the surface rights) and are owned by a third party, they have not been foreclosed by the FGU and are not included in the mineral rights conveyed to you. In either instance, the leaseholder still has the right to explore for and/or extract minerals under the terms of any outstanding agreement.

C. Applicability of These Rules and Regulations

All sales are subject to these Rules and Regulations. Furthermore, additional terms and conditions which apply to one or more specific auction lots may be printed in the auction sale booklets and/or online at www.tax-sale.info ("**Additional Terms**"). If such Additional Terms apply, they will be listed on the online lot description page and/or in the printed sale book for the lot(s) to which they apply. Such Additional Terms, if existing, shall be considered a part of these Rules and Regulations for the specific auction lots to which they apply. Finally, additional conditions are included on the auction receipt given to the buyer at the time of checkout ("**Terms of Sale**"). All sales are subject to these Terms of Sale as well. These Rules and Regulations, Additional Terms, and Terms of Sale are intended to be compatible. To the extent that a conflict arises between any of these sources, they shall be interpreted in the following order of priority: Additional Terms, Terms of Sale, Rules and Regulations.

These Rules and Regulations are subject to change and should be reviewed frequently.

NOTE: Please review the terms at the top of each online catalog and the addendum pages in the sale books for county-specific purchase terms. Failure to follow the specific rules posted for each county could result in cancellation of sale and/or the assessment of liquidated damages as provided by these Rules and Regulations.

Monroe

Lot #	Lot Information	Address	Min. Bid
4500	Parcel ID: 01 013 026 10; Legal Description: PER OWNER SEC 13 T5S R9E 2.183 AC COM AT NW COR OF SW 1/4 OF SEC 13 TH S 89 DEG 47'E 719.4 FT TH S 28 DEG 08'W 256.24 FT TH N 61 DEG 52'W 241.12 FT TH N 89 DEG 47'W 385.83 FT TH N 113.75 FT TO POB Comments: Property is just over 2 acres, classified as residential dimensions are roughly 700 feet by 110 feet deep on the Western property line and 240 feet (on Telegraph rd) on the Eastern property line. Appears to be heavily wooded but not low lying or terrain challenged. Lots of main road frontage and nice homes in vicinity. Summer Tax Due: \$186.81	TELEGRAPH RD	\$2,490.85
4501	Parcel ID: 02 004 001 30; Legal Description: SEC 4 T8S R7E .623 ACRE COM @ A PT LOC 923 FT S 01D E FR NE COR OF SEC 4 TH S 01D E 115 FT TH S 89D W 236 FT TH N 01D W 115 FT TH N 89D E 236 FT TO POB Comments: This one has a lot of potential but due to the hoarding conditions is going to need a lot of work. Probably more than two dumpsters of personal property/trash on the property. Nice sized yard with an attached garage. Home was difficult to inspect due to conditions, but everything seemed relatively solid structurally. Heavy mildew aromas but no signs of roof leakage. Probably will need to be gutted for the most part but still has lots of potential to be a nice home once again. Additional Disclosures: 21; 66; 32 (see key for full text) Summer Tax Due: \$684.82	11253 JACKMAN TEMPERANCE	\$14,767.86
4503	Parcel ID: 02 190 058 00; Legal Description: COLONIAL GARDEN ESTATES NO 4 LOT 228 Comments: Property is a tri level home currently occupied. Looks to be in decent shape from the outside. House sits on corner of Sussex and Westchester in a nicer neighborhood close to commercial area with restaurants and amenities. Inspection limited due to occupancy but looks like it could be a good investment. Additional Disclosures: 6; 21; 33 (see key for full text) Summer Tax Due: \$665.71	3636 SUSSEX LAMBERTVILLE	\$6,236.69
4504	Parcel ID: 02 440 033 00; Legal Description: MCLAIN'S TRILBY GARDENS LOT 40 Comments: This is a 1 ft by 1489 ft strip of land that runs beside Shelton Dr. This parcel is very oddly shaped and is probably not of interest to anyone other than maybe an adjacent property owner. Additional Disclosures: 9 (see key for full text) Summer Tax Due: \$6.56	SHELTON LAMBERTVILLE	\$715.41
4506	Parcel ID: 05 150 010 00; Legal Description: 881-879 904-509 HIGHWAY FARMS W 150 FT OF N 161.40 FT OF LOT 6. Comments: Property is a vacant lot just over half of an acre residentially zoned. Property has a slight slope to the center and a ditch on the Lotus Dr. edge. ~150 ft road frontage and ~ 161 depth. Summer Tax Due: \$190.59	LOTUS DR/DIXIE ERIE	\$3,444.95
4507	Parcel ID: 06 070 038 00; Legal Description: EX-BLK-L VILLAGE OF SCOFIELD BLOCK L EXC 2/3 A IN NE COR BD N & E BY HWY S & W BY BLOUCH. Comments: Home appears to be occupied, and is in very poor condition. Lots of junk and personal property throughout the yard and overgrown on all sides. Due to occupancy inspection limited to pictures from outside. Quiet rural setting and houses in vicinity are in decent shape. Property sits across from Exeter township offices. ~0.93 acres Additional Disclosures: 6; 21; 33 (see key for full text) Summer Tax Due: \$204.69	6141 SCOFIELD RD MAYBEE	\$5,646.91
4508	Parcel ID: 07 765 304 00; Legal Description: F-304 SEC 29 T6S R10E BREST BAY GROVE SUBDIVISION LOT 304 INACCESSIBLE PARCEL-NO ROAD Comments: Property is a vacant 100 x 42 foot lot of off Maple St. No road access to parcel. Sits behind two houses on Elm St. Heavily wooded and hard to get to. Houses in neighborhood are relatively nice and may have association access. Assessor card linked shows undeveloped. Additional Disclosures: 7 (see key for full text) Summer Tax Due: \$2.28	MAPLE ST NEWPORT	\$333.29
4509	Parcel ID: 07 765 412 00; Legal Description: F412-3 SEC 29 T6S R10E BREST BAY GROVE SUBDIVISION LOTS 412 & 413 INACCESSIBLE PARCEL- NO ROAD Comments: Property is a vacant 100 x 100 vacant parcel with no known legal access. We were only able to access by foot via Main St. Property has probably little to no value but is close to lake Erie and houses in neighborhood are relatively decent. Assessor card linked below indicates this as "swamp", please do thorough research if interested, prior to bidding. Additional Disclosures: 10; 7 (see key for full text) Summer Tax Due: \$1.87	WILLOW AVE NEWPORT	\$353.89

4510	Parcel ID: 07 765 458 00; Legal Description: F458-60 SEC 29 T6S R10E BREST BAY GROVE SUBDIVISION LOTS 458 TO 460 INCL INACCESSIBLE PARCEL-NO ROAD Comments: Property is a vacant 150 x 98 parcel no known legal access. We were only able to access this on foot via Main St. Property likely has little value but is close to lake Erie and houses in neighborhood are relatively decent. Assessor card linked below indicates this as "swamp", please do thorough research if interested, prior to bidding Additional Disclosures: 7; 10 (see key for full text) Summer Tax Due: \$1.87	WILLOW AVE NEWPORT	\$353.89
4511	Parcel ID: 07 765 489 00; Legal Description: F-489 SEC 29 T6S R10E BREST BAY GROVE SUBDIVISION LOT 489 INACCESSIBLE PARCEL- NO ROAD Comments: Property is a vacant 98 x 50 vacant parcel with no known legal access. We were only able to access by foot via Main St. Property is close to lake Erie and houses in neighborhood are relatively decent. Assessor card linked below indicates this as "swamp", please do thorough research if interested, prior to bidding Additional Disclosures: 7; 10 (see key for full text) Summer Tax Due: \$0.83	CENTRAL NEWPORT	\$315.76
4512	Parcel ID: 07 765 490 00; Legal Description: F-490 SEC 29 T6S R10E BREST BAY GROVE SUBDIVISION LOT 490 INACCESSIBLE PARCEL- NO ROAD Comments: Property is a vacant 98 x 50 vacant parcel with no known legal access. We were only able to access by foot via Main St. Property is close to lake Erie and houses in neighborhood are relatively decent. Assessor card linked below indicates this as "swamp", please do thorough research if interested, prior to bidding Additional Disclosures: 10; 7 (see key for full text) Summer Tax Due: \$0.83	CENTRAL NEWPORT	\$315.76
4513	Parcel ID: 07 794 148 00; Legal Description: F148-9A SEC. 25 T6S R9E ERIE SHORES SUBDIVISION/LIBER 6 PAGE 19 LOT 148 & THE E 32 FT OF LOT 149. Comments: Property is adjacent to Auction Lot 4514 and was being used as a backyard. Lot measures 82 x 73 feet. Neighborhood nice and property across the street from playground. Close to Lake Erie. Additional Disclosures: 44 (see key for full text) Summer Tax Due: \$84.71	LAKESHORE DR MONROE	\$2,252.49
4514	Parcel ID: 07 832 016 00; Legal Description: F-16 INDIAN TRAILS LOT 16. Comments: Property is a small single story home in bad shape. Structurally solid as far as the floors and walls go, roof has heavy damage and most of the ceilings are collapsing. Lots of trash and mildew/mold aromas present. Built on a crawlspace and floors seem solid. Quiet neighborhood, surrounding homes in better condition. Adjacent to Auction Lot 4513 which appears to serve as the backyard to this parcel. Additional Disclosures: 21; 5; 66; 32 (see key for full text) Summer Tax Due: \$301.98	3452 IROQUOIS TRL MONROE	\$6,773.15
4515	Parcel ID: 07 930 015 00; Legal Description: F-15 SEC 29 T6S R10E STONY POINT BEACH RE-SUBDIVISION OF OUTLOTS A & B & LOTS 1 2 3 4 LOT 15 Comments: Shotgun style house with an addition and a shed. Home in pretty rough shape inside, but not too bad on the outside. Odd layout with an addition on the back makes for a total of 1356 sq ft. Lots of repairs needed, but structurally seems relatively solid. Looks like raccoons have made this home their living/dying quarters. Probably needs a full gutting, but houses in the neighborhood are nice and definitely worth restoring. Additional Disclosures: 66; 63; 21 (see key for full text) Summer Tax Due: \$390.15	5952 LAKEVIEW ST NEWPORT	\$7,184.10
4516	Parcel ID: 07 972 260 00; Legal Description: F-260 WOODLAND BEACH LOT 260. Comments: Property is a 40 x 100 foot vacant lot with houses on either side. Two large trees near the middle of the property. Houses in the area are generally well kept and located close to Lake Erie. Additional Disclosures: 23 (see key for full text) Summer Tax Due: \$17.58	ORCHARDALE ST MONROE	\$914.16
4518	Parcel ID: 07 972 912 00; Legal Description: F912-3 SEC 25 T6S R9E WOODLAND BEACH SUBDIVISION LOTS 912 & 913 Comments: Vacant 90 x 80 property, consists of two lots, fenced on one side and trees on the other, looks like a garden previously in the middle of property. Nice houses in the neighborhood, which is close to Lake Erie. Look into it first but appears ready to build. Additional Disclosures: 23 (see key for full text) Summer Tax Due: \$35.41	CLOVERDALE ST MONROE	\$1,145.74
4519	Parcel ID: 12 020 323 00; Legal Description: MAP 15 PART OF PLAT OF THE BACK LOTS ON THE STUART FARM DESC AS E'LY 62 FT OF E'LY 112 FT OF OUTLOT 8 & PART OF OUTLOT 7 COM ON S LI OF E EIGHTH ST 368 FT S 55°,13' E FR THE W LI OF WINCHESTER ST TH S 55°,13' E 62 FT TH S 34°,47' W 171 FT TH N 55°,13' W 62 FT TH N 34°,47' E 171 FT TO POB Comments: Vacant lot sits off of Eighth St. behind houses adjacent to train tracks and Plum Creek. No known road/legal access and measures roughly 60 x 170 feet. Additional Disclosures: 7 (see key for full text) Summer Tax Due: \$12.12	NO ROAD FRONTAGE	\$533.42

4520	Parcel ID: 12 105 092 00; Legal Description: MAP 2 EVERGREEN ACRES LOT 103 Comments: Home is a single story with two car detached garage on a crawlspace. Structure seems solid but visible heaving in the floors. They still seem solid but definitely will need to be redone. Lots of potential, needs some cash and some work, yard is nice size and fenced in. First floor utilities and appliances/water heater makes for easy renovation. Quiet neighborhood with decent houses nearby, could be a good investment. Additional Disclosures: 21 (see key for full text) Summer Tax Due: \$348.63	14389 CEDAR ST MONROE	\$6,601.68
4521	Parcel ID: 12 175 034 00; Legal Description: MAP 10 MONROE TERRACES LOT 33 Comments: Single story home aluminum siding, pretty well gutted. Structurally seems sound but noticed some foundation issues that may need to be addressed. Lots of potential, all the flooring looks to have been removed and they may have been in the early stages of renovation. Neighborhood nice and quiet, and houses in area kept up relatively well. Close to town and other amenities. Additional Disclosures: 3 4 (see key for full text) Summer Tax Due: \$500.32	3495 VERMONT CT MONROE	\$11,821.99
4522	Parcel ID: 48 016 089 00; Legal Description: 399-526 480-384,592 551-392 856-94 826-57-59 1042-177 1153-113 SEC 16 T5S R10E 0.487 AC COM AT A PT IN CL OF DIXIE HWY N 88 DEG 17'10"W 2685.75 FT & N 37 DEG 04'E 4385.95 FT FR S 1/4 COR OF SEC 16 TH N 37 DEG 04'E 148.31 FT ALG CL OF DIXIE HWY TH S 67 DEG 56'10"E 114.7 FT TH S 21 DEG 35'46"W 168.82 FT TH N 58 DEG 32'30"W 156.56 FT TO POB Comments: Small restaurant in disrepair, roof collapsing, trash and personal property strewn about, lots of animal and water damage, may not be salvageable, floors seem extremely weak and with it being a restaurant it's pretty dirty inside. The good news, this is a nice commercial location with nice restaurant and gas station across the street, close to the freeway. Other possible commercial ventures with property still may be possible. Additional Disclosures: 21; 66; 36; 5 (see key for full text) Summer Tax Due: \$1,502.40	12698 N DIXIE HWY SO ROCKWOOD	\$25,980.43
4523	Parcel ID: 51 055 017 00; Legal Description: 4423 BUCKEYE ST COUSINO SUBDIVISION LOT 16 TO 17 INCL. Comments: Home is currently occupied, one story and measures 22 x 43 feet. Aluminum siding and an enclosed front porch. Looks to have some minor foundation issues. Inspection was limited due to occupancy. Homes nearby are nice and the neighborhood is close to Lake Erie and many amenities. Additional Disclosures: 34; 21; 33; 6 (see key for full text) Summer Tax Due: \$1,016.94	4423 BUCKEYE LUNA PIER	\$6,180.83
4524	Parcel ID: 51 055 021 00; Legal Description: 1002-947 & 948 4438 BUCKEYE ST COUSINO'S SUBDIVISION PT OF LOT 21 COM AT SE COR TH W 20 FT TH N 60 FT TH E 47 FT TH SW'LY 64.8 FT TO POB & W 10 FT OF LOT 21 ALSO E 15 FT OF LOT 22. Comments: Home appears to be occupied. Two stories with what looks to be asbestos siding and measures 40 x 14 feet with a shed. Directly across the street from lake Erie. Inspection was limited due to occupancy. Cute little house. Additional Disclosures: 6; 33; 21 (see key for full text) Summer Tax Due: \$691.97	4438 BUCKEYE LUNA PIER	\$3,868.39
4526	Parcel ID: 53 035 085 02; Legal Description: GOLDFINCH PARK, A PRIVATE PARK CONTAINED IN EAGLE SPRINGS NO. 4, A SUBDIVISION ON PART OF THE SOUTHEAST 1/4 OF SECTION 2 AND THE NORTHEAST 1/4 OF SECTION 11, T5S, R6E, MILAN TOWNSHIP (CONDITIONALLY TRANSFERRED TO THE CITY OF MILAN), MONROE COUNTY, MICHIGAN DESCRIBED AS: COMMENCING AT THE SOUTHEAST CORNER OF SAID SECTION 2; THENCE N 89° 01' 39" W (RECORDED AS N 88° 58' 33" W) 412.44' TO THE SOUTHEAST CORNER OF EAGLE SPRINGS NO. 2 AS RECORDED IN LIBER 20 OF PLATS, PAGES 38 AND 39, MONROE COUNTY RECORDS; THENCE ALONG THE S LINE OF EAGLE SPRINGS NO. 2 N 88° 58' 33" W 1239.29' (RECORDED AS N 88° 58' 33" W 1239.10'); THENCE S 00° 02' 51' W 1171.97' TO THE POINT OF BEGINNING; THENCE S 88° 55' 56" W 217.00'; THENCE N 00° 57' 49" W 149.42'; THENCE S 89° 02' 11" E 214.35'; THENCE S 00° 02' 51" E 150.06' TO THE Comments: Property is a Large vacant 220 x 150 lot on Goldfinch in a newer subdivision. Houses in vicinity are very nice and the ground looks flat and ready to build. Additional Disclosures: 23 (see key for full text) Summer Tax Due: \$1,027.21	GOLDFINCH PARK MILAN	\$5,275.64

4528	Parcel ID: 55 19 00345 000; Legal Description: HARRIS PLAT E 42 FT OF LOT 32 AND E 42 FT OF N 39.85 FT OF LOT 34 Comments: Light industrial building, roof collapsing visibly from outside. Can not enter building due to door frame rotting away. Building could possibly have different uses if salvageable. Block built construction looks relatively solid from the outside minus the brick facade crumbling in the front. Building encompasses majority of the lot but does have a four space parking lot in front. Neighborhood is nice and mostly residential with one commercial building next door. Not sure what awaits inside but there could be potential here. Please be aware that we've received information from a 3rd party that this property has a demo order on it from the City of Monroe and demolition may be required. This has not been verified directly with the City but please do your research on the possibility of the demolition and the allocation of that cost with the local unit prior to bidding. Additional Disclosures: 46; 36; 33; 5 (see key for full text) Summer Tax Due: \$2,068.86	719 W FOURTH ST MONROE	\$14,062.91
4529	Parcel ID: 55 39 00555 000; Legal Description: WADSWORTH AND NAVARRE PLAT N 35 FT OF LOTS 274 AND 275 Comments: Property is a two story home with no garage on Wadsworth and an alley way. Inside is hoarder like conditions which limited inspection. Structure seems relatively solid but there's a lot of stuff in here. Nice street and houses in vicinity are older but decent. Bring a dumpster or two and a crew and see what you're into. Additional Disclosures: 21; 5; 66 (see key for full text) Summer Tax Due: \$700.63	217 WADSWORTH ST MONROE	\$7,200.15
4530	Parcel ID: 55 39 00578 000; Legal Description: COMM 238.89 FT N 71D 53M 48S W AND 35.88 FT N 18D 06M 12S E FR INTER CL E FRONT ST AND S MACOMB ST; TH N 71D 10M 32S W 24.13 FT; TH N 21D 41M 46S E 104.93 FT; TH S 64D 14M 18S E 19.54 FT; TH S 19D 07M 03S W 102.44 FT TO POB IN PC 230 Comments: Looks to be a former restaurant or bar, inside pretty much gutted but still a long way from being fully gutted. Roof is in terrible shape and collapsing, making the building dangerous but the floors seem solid and building may be able to be restored. Did not venture into basement but snapped some pictures from the stairwell. Upstairs too dangerous to inspect. Location is very nice however, sitting on the river adjacent to a park in downtown Monroe just down the road from the local business district. This could be a big project but would have a lot of potential. Additional Disclosures: 36; 5 (see key for full text) Summer Tax Due: \$1,542.11	111 E FRONT ST MONROE	\$10,290.70
4531	Parcel ID: 55 49 00276 000; Legal Description: CONSOLIDATED LAND CO INC PLAT NO 1 SOUTH 132 FT OF LOT 176 Comments: Vacant 35 x 132 foot lot on the corner of Peter's and Glenwood. Fenced with houses on both sides. Quiet neighborhood and houses around appear well kept. Across the street from a school and close to town and amenities. Additional Disclosures: 23; 42 (see key for full text) Summer Tax Due: \$10.46	1637 PETERS ST MONROE	\$1,295.72
4532	Parcel ID: 55 49 00771 000; Legal Description: ISADORE NAVARRE FARM NORTH 72 FT OF LOT 88 Comments: Vacant 72 x 80 foot lot on the corner of Fourth St. and Half st. in downtown Monroe. Houses on both neighboring lots with fencing on either property line. Small group of trees in center of property. Additional Disclosures: 23 (see key for full text) Summer Tax Due: \$87.58	728 E FOURTH ST V MONROE	\$2,343.27
4533	Parcel ID: 55 49 00858 000; Legal Description: REISIG PLAT LOT 13 Comments: Home is a one story house with two bedrooms in Monroe. Roof has major issues with leakage in most rooms. Heavy aromas of mildew or mold. Lots of garbage and debris but the basement isn't too full. Neighborhood seems quiet and close to town. Smaller house so shouldn't be too large of a financial investment. Bones and foundation seem solid. Additional Disclosures: 5; 66; 21; 32 (see key for full text) Summer Tax Due: \$647.81	934 E NINTH ST MONROE	\$6,121.83
4534	Parcel ID: 55 49 01258 000; Legal Description: STEWART PLAT LOT 238 Comments: Vacant 156 x 50 lot on Winchester st, Relatively flat with houses on either side. Driveway approach on Winchester and access to alley in back. Quiet street with older houses, most in decent condition. Additional Disclosures: 23 (see key for full text) Summer Tax Due: \$40.66	523 WINCHESTER ST V MONROE	\$1,386.33

Additional Disclosures Key

5: One or more buildings on this parcel has a roof which is either leaking to the interior or appears close to failure. Failing roofs often indicate substantial structural decay inside the building. You should investigate the integrity of this structure(s) prior to bidding.

6: This property is **occupied**. Please respect the privacy of current occupants and limit any inspection to what can be **safely observed from the road**. Some occupants may be upset or angry and may meet contact with aggression or violence. **Please use discretion and caution when researching this or other occupied properties**. Furthermore, although this property has been foreclosed for unpaid taxes, occupants have certain rights under Michigan law and must be formally evicted if unwilling to leave voluntarily. You may wish to consult a licensed attorney for more information.

7: This parcel does not front on a public or privately deeded improved road. Often times there are easements in the recorded chain-of-title that provide legal access to such parcels but other times there are not. You should thoroughly research this parcel's access rights prior to bidding. It can require expensive, complicated, and time consuming legal proceedings to secure legal access to landlocked parcels that do not have easements for ingress and egress.

9: This parcel is too small to be practically useful under most circumstances. Many times such parcels are the result of survey or property transfer errors which create small orphaned slivers of land. These parcels are frequently too small to allow construction or any other practical use. They often have no road frontage or legal means of access. These parcels can often lead to **adverse claims or encroachments by neighboring land owners** which can be complicated legal issues to resolve. Please investigate this parcel thoroughly prior to bidding.

10: This parcel has surface water, soil, or vegetation conditions indicating that it may include wetland habitat. Such habitat may comprise all or part of the parcel's area. However, it is possible that this parcel contains buildable areas as well. There are many environmental and building regulations related to wetlands which you should consult before bidding on this parcel. The Michigan Department of Environment, Great Lakes, and Energy maintains a Wetland Map Viewer which provides easy access to wetland data and can be found [here](#). It is your responsibility to determine if this parcel is suitable for your desired use.

21: This parcel appears to contain "personal property" that may be of value. Property tax foreclosure affects **only "real property."** In general, real property includes the land and those things physically attached to it. **This sale includes only such real property.** However, some parcels also contain personal property such as cars, furniture, clothing, and other things which aren't physically attached to the land. Such **personal property is not included as part of this sale.** It is strongly suggested that the purchaser of this parcel contact the former owner and provide them the opportunity to remove this personal property before disposing of it. Minimum reasonable steps could include sending a letter by certified and first class mail to the former owner at their last known address. However, it is the responsibility of the winning bidder to determine what personal property is present on the parcel and the appropriate measures for handling such personal property.

23: This parcel is located within a municipality which monitors property maintenance and condition. You may be assessed fees and fines if you fail to mow the grass or do not otherwise properly maintain the property after purchase. One advantage to these parcels is that they typically have infrastructure nearby (water, sewer, power). However, you should confirm the availability of such utilities as well as the connection costs prior to bidding. It is your responsibility to determine whether a parcel is suitable for your desired purpose.

32: This building contains evidence of **mold**. Mold is an indication of excess moisture which can come from a variety of sources including high ground water, improper sealing of foundation walls, damaged roofs, and other conditions which can be expensive to correct. Mold can pose significant health risks and, if extensive, may require a complete renovation which could exceed the value of the building. Please conduct your own research and bid accordingly.

33: The interior of this property was not viewed during our inspection. Buildings which are dangerous, occupied, boarded, condemned, or otherwise difficult to enter are inspected from the exterior/curbside only. You are NOT authorized to enter these or any other buildings offered for sale. You should limit your inspection to that which can be made safely from the building's exterior.

34: The foundation of one or more buildings located on this parcel appears to be failing. Correcting foundation issues can be very expensive and issues are often more complex than they initially appear. You should research this issue thoroughly prior to bidding on this parcel.

36: This parcel includes a structure which should be considered **DANGEROUS**. This building has suffered structural damage which creates substantial risk of harm from falling through damaged areas or collapse from above. It may also contain extensive debris which could fall or collapse, rusty nails, broken glass, and other hazards. **You are not permitted to enter this or any other structure offered at tax sale. You should limit your inspection only to what can be safely observed from the building's exterior.** Trespassers are subject to prosecution.

42: Our review of this parcel indicates that the noted State Equalized Value (SEV) does not appear to reflect the current value of the property. This is often due to buildings or other improvements being demolished or fire damaged or other similar items included in the SEV being removed from the property. It can also be due to market changes in the area in which the property is located. It should be further noted that the SEV/assessed value of the parcel as noted in this listing may be several years old. You should consult a local real estate professional or appraiser to help you assess the current market value of this property before bidding and **should not base your valuation on the stated SEV.**

44: This property appears as if it may be a side-yard parcel. Frequently homes are located on one parcel and the associated back or side-yard is located on a separate adjacent parcel. These side-yards are sometimes foreclosed while the home is not. This can create unfortunate situations where fenced boundaries, septic tanks, out buildings, garages, and other improvements that were previously associated with the home next door are sold on their own. Such parcels may

have value to the adjacent owners but often have little to no value on their own. You should investigate this parcel carefully and understand what you are purchasing before you bid.

46: One or more structures was boarded when we conducted our assessment of this parcel. Properties may be boarded for a variety of reasons. For example, properties are often boarded to prevent trespassers from harvesting copper plumbing, wiring, and other fixtures. Buildings may also be boarded by fire or other officials when they present a safety hazard. We generally do not enter boarded structures and limit our observations to the building's exterior. Likewise, you should limit any inspection of this property to its exterior **only**. You are not permitted to remove any boarding to view building interiors under any circumstances. Public property records or polite inquiries to neighbors may reveal additional information about a property's history.

50: The previous owner of this parcel undertook a construction or rehabilitation project which has not been completed. We have attempted to describe the degree to which the project has been finished, but the building should be considered incomplete nonetheless. The local building code enforcement official may be able to offer additional insight as to why the project was never completed.

63: Pet and/or wild animal waste was observed within this property. Potential bidders should consider that urine stains/odors can be difficult to remove from porous surfaces such as wood floors or underlayment.

66: This property is unsanitary and poses a potential health hazard because of raw food garbage, backed up sewer lines, or other similar waste. Such conditions can attract rodents, wild animals, and other vermin. You should bid accordingly and be prepared to mitigate the situation immediately upon purchase.

69: This property appears to include one or more obsolete structures. Due to changed circumstances, physical conditions, or the passage of time, structures can become economically unviable. Such changes may be related to physical condition but may also be the result of things like changed traffic patterns or local economic distress. Prospective bidders should be aware that this property may no longer be suitable for purposes to which it was previously put and should investigate and consider all circumstances prior to bidding.

Property Transfer Affidavit

This form is issued under authority of P.A. 415 of 1994. Filing is mandatory.

This form must be filed whenever real estate or some types of personal property are transferred (even if you are not recording a deed). **The completed Affidavit must be filed by the new owner with the assessor for the city or township where the property is located within 45 days of the transfer.** The information on this form is NOT CONFIDENTIAL.

1. Street Address of Property	2. County	3. Date of Transfer (or land contract signed)
4. Location of Real Estate (Check appropriate field and enter name in the space below.) <input type="checkbox"/> City <input type="checkbox"/> Township <input type="checkbox"/> Village		5. Purchase Price of Real Estate
6. Seller's (Transferor) Name		8. Buyer's (Transferee) Name and Mailing Address
7. Property Identification Number (PIN). If you don't have a PIN, attach legal description. PIN. This number ranges from 10 to 25 digits. It usually includes hyphens and sometimes includes letters. It is on the property tax bill and on the assessment notice.		9. Buyer's (Transferee) Telephone Number

Items 10 - 15 are optional. However, by completing them you may avoid further correspondence.

10. Type of Transfer. Transfers include, but are not limited to, deeds, land contracts, transfers involving trusts or wills, certain long-term leases and business interest. See page 2 for list. <input type="checkbox"/> Land Contract <input type="checkbox"/> Lease <input type="checkbox"/> Deed <input type="checkbox"/> Other (specify) _____		
11. Was property purchased from a financial institution? <input type="checkbox"/> Yes <input type="checkbox"/> No	12. Is the transfer between related persons? <input type="checkbox"/> Yes <input type="checkbox"/> No	13. Amount of Down Payment
14. If you financed the purchase, did you pay market rate of interest? <input type="checkbox"/> Yes <input type="checkbox"/> No	15. Amount Financed (Borrowed)	

EXEMPTIONS

Certain types of transfers are exempt from uncapping. If you believe this transfer is exempt, indicate below the type of exemption you are claiming. If you claim an exemption, your assessor may request more information to support your claim.

- Transfer from one spouse to the other spouse
- Change in ownership solely to exclude or include a spouse
- Transfer between certain family members *(see page 2)
- Transfer of that portion of a property subject to a life lease or life estate (until the life lease or life estate expires)
- Transfer between certain family members of that portion of a property after the expiration or termination of a life estate or life lease retained by transferor ** (see page 2)
- Transfer to effect the foreclosure or forfeiture of real property
- Transfer by redemption from a tax sale
- Transfer into a trust where the settlor or the settlor's spouse conveys property to the trust and is also the sole beneficiary of the trust
- Transfer resulting from a court order unless the order specifies a monetary payment
- Transfer creating or ending a joint tenancy if at least one person is an original owner of the property (or his/her spouse)
- Transfer to establish or release a security interest (collateral)
- Transfer of real estate through normal public trading of stock
- Transfer between entities under common control or among members of an affiliated group
- Transfer resulting from transactions that qualify as a tax-free reorganization under Section 368 of the Internal Revenue Code.
- Transfer of qualified agricultural property when the property remains qualified agricultural property and affidavit has been filed.
- Transfer of qualified forest property when the property remains qualified forest property and affidavit has been filed.
- Transfer of land with qualified conservation easement (land only - not improvements)
- Other, specify: _____

CERTIFICATION

I certify that the information above is true and complete to the best of my knowledge.

Printed Name		
Signature	Date	
Name and title, if signer is other than the owner	Daytime Phone Number	E-mail Address

Instructions:

This form must be filed when there is a transfer of real property or one of the following types of personal property:

- Buildings on leased land.
- Leasehold improvements, as defined in MCL Section 211.8(h).
- Leasehold estates, as defined in MCL Section 211.8(i) and (j).

Transfer of ownership means the conveyance of title to or a present interest in property, including the beneficial use of the property. For complete descriptions of qualifying transfers, please refer to MCL Section 211.27a(6)(a-j).

Excerpts from Michigan Compiled Laws (MCL), Chapter 211

****Section 211.27a(7)(d):** Beginning December 31, 2014, a transfer of that portion of residential real property that had been subject to a life estate or life lease retained by the transferor resulting from expiration or termination of that life estate or life lease, if the transferee is the transferor's or transferor's spouse's mother, father, brother, sister, son, daughter, adopted son, adopted daughter, grandson, or granddaughter and the residential real property is not used for any commercial purpose following the transfer. Upon request by the department of treasury or the assessor, the transferee shall furnish proof within 30 days that the transferee meets the requirements of this subdivision. If a transferee fails to comply with a request by the department of treasury or assessor under this subdivision, that transferee is subject to a fine of \$200.00.

***Section 211.27a(7)(u):** Beginning December 31, 2014, a transfer of residential real property if the transferee is the transferor's or the transferor's spouse's mother, father, brother, sister, son, daughter, adopted son, adopted daughter, grandson, or granddaughter and the residential real property is not used for any commercial purpose following the conveyance. Upon request by the department of treasury or the assessor, the transferee shall furnish proof within 30 days that the transferee meets the requirements of this subparagraph. If a transferee fails to comply with a request by the department of treasury or assessor under this subparagraph, that transferee is subject to a fine of \$200.00.

Section 211.27a(10): "... the buyer, grantee, or other transferee of the property shall notify the appropriate assessing office in the local unit of government in which the property is located of the transfer of ownership of the property within 45 days of the transfer of ownership, on a form prescribed by the state tax commission that states the parties to the transfer, the date of the transfer, the actual consideration for the transfer, and the property's parcel identification number or legal description."

Section 211.27(5): "Except as otherwise provided in subsection (6), the purchase price paid in a transfer of property is not the presumptive true cash value of the property transferred. In determining the true cash value of transferred property, an assessing officer shall assess that property using the same valuation method used to value all other property of that same classification in the assessing jurisdiction."

Penalties:

Section 211.27b(1): "If the buyer, grantee, or other transferee in the immediately preceding transfer of ownership of property does not notify the appropriate assessing office as required by section 27a(10), the property's taxable value shall be adjusted under section 27a(3) and all of the following shall be levied:

- (a) Any additional taxes that would have been levied if the transfer of ownership had been recorded as required under this act from the date of transfer.
- (b) Interest and penalty from the date the tax would have been originally levied.
- (c) For property classified under section 34c as either industrial real property or commercial real property, a penalty in the following amount:
 - (i) Except as otherwise provided in subparagraph (ii), if the sale price of the property transferred is \$100,000,000.00 or less, \$20.00 per day for each separate failure beginning after the 45 days have elapsed, up to a maximum of \$1,000.00.
 - (ii) If the sale price of the property transferred is more than \$100,000,000.00, \$20,000.00 after the 45 days have elapsed.
- (d) For real property other than real property classified under section 34c as industrial real property or commercial real property, a penalty of \$5.00 per day for each separate failure beginning after the 45 days have elapsed, up to a maximum of \$200.00.