



HARDIN COUNTY

Treasurer's Office

Machel Eichmeier | Treasurer
1215 Edgington Ave, PO Box 391
Eldora, IA 50627
641.939.8232
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NOTICE TO TAX SALE PURCHASERS

OF THE TERMS AND CONDITIONS GOVERNING THE ANNUAL TAX SALE OF JUNE 17, 2024 AND ADJOURNMENTS OR ASSIGNMENTS THEREOF

The 2024 annual Tax Sale will be held by the Hardin County Treasurer on Monday, June 17, 2024, at the Hardin County Treasurer's Office on the first floor of the Hardin County Courthouse, 1215 Edgington Ave, Eldora, Iowa, beginning at 9:00 a.m. Bidders will place their bids online. The auction site can be accessed by going to www.govease.com. An adjourned tax sale will be held any business day following the annual tax sale in which there are bidders present and there are parcels still available for sale.

The following information is provided to assist in the purchase of delinquent taxes during the tax sale.

1. To be eligible to bid at the Hardin County Tax Sale, all tax sale bidders must complete the following steps:
 - Register online at www.govease.com. No mailed or emailed registrations will be accepted. Registration will begin Monday, May 22, 2024, and end Wednesday, June 12, 2024. All steps in the registration process must be completed by 11:59 p.m. on June 12, 2024.
 - Pay a non-refundable \$40.00 registration fee via ACH debit/E-check.
 - Complete the online W-9 form.
 - GovEase Payment Instructions and Claimer.
 - Upload a Certificate of Existence or Certificate of Authorization/designation of agent for service of process from the Iowa Secretary of State (if applicable).
 - Upload a copy of the Verified Statement of Trade Name of Business filed with the Hardin County Recorder (if applicable).

Assistance with registration and the auction site is available at (769) 208-5050) or support@govease.com.

A Tax Sale Certificate of Purchase and/or a Treasurer's Deed can be set aside by the courts if it is determined that the tax sale purchaser was ineligible to bid at the tax sale. The general rule is a tax sale purchaser should never have an interest or lien in the parcel offered for sale. You should consult with your legal counsel to determine your right to bid and become a tax sale purchaser.

If the bidder is an entity, not an individual, the entity must have a federal tax identification number and either a designation of agent for service of process on file with the Iowa Secretary of State or a verified statement of trade name on file with the Hardin County Recorder. Contact the Iowa Secretary of State by phone at (515) 281-5204 or the Hardin County Recorder by phone at (641) 939-8178.

All bidders must be 18 years of age or older as of June 17, 2024.

A W-9 form must be completed electronically by the registration deadline. This information is required to issue an accurate 1099-INT form to each certificate holder earning cumulative interest equal to or more than \$600.00 during the calendar year. This information will also be submitted to the Internal Revenue Service and may be needed when filing your Federal and State Income Tax returns.



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2. The Delinquent Tax List for the Hardin County will be published May 29th in the Times Citizen, 406 Stevens St., Iowa Falls, IA 50126; (641) 648-2521.

Parcels on the published list will also be available for review on the auction site by May 29th. The auction site can be accessed by going to www.govease.com. You must complete the registration process to participate. The delinquent list will be available at www.hardincountyia.gov and www.iowatreasurers.org.

3. All parcels shown in the publication are offered for sale except those that (1) have been paid after the publication; (2) those withheld due to bankruptcy laws prohibiting the sale.

Bids can be uploaded prior to the start of the sale but will not be applied until the sale opens at 9:00 a.m. on Monday, June 17th, 2024. The auction site can be accessed by going www.govease.com. All parcels will be listed in the order in which they were published. The delinquent taxes on each parcel will be offered for sale to all bidders beginning with a 100% undivided interest. "Bid downs" will range in whole percentage points from 99% to 1%. Hardin County will not be utilizing batches.

When the sale closes, a tax sale certificate for each parcel will be awarded to the bidder that designates the smallest percentage for the total amount due. If two or more bidders have placed an equal bid and the bids are the smallest percentage offered, the successful bidder will be selected by using a random selection process.

All bids must be in good faith. All bids placed, whether intentional or not, are the responsibility of the bidder and may not be withdrawn.

4. Successful bidders will need to go to the website to obtain a listing of what parcels were purchased when the sale has closed. The total amount due will include all delinquent taxes, special assessments, interest, special assessment collection fees, publishing costs, and a certificate fee in the amount of \$20.00 for each certificate purchased. Payment for successful bids will be by 4:30 p.m. on June 17, 2024.

If a tax sale bidder's payment is not honored, the tax sale certificate purchased will be canceled. A \$20.00 service fee will be assessed on any payments returned due to insufficient funds. The County Treasurer reserves the right to require guaranteed funds for any future payments from the tax sale bidder or may be banned from future sales.

5. Please allow 7 to 15 days to receive a copy of your certificate(s) by email. This allows the Treasurer's staff time to complete posting of records, editing of certificates, and balancing of the proceeds received from the tax sale. It is the purchaser's responsibility to verify that the tax sale certificates received are correct for parcels purchased.

The tax sale certificate is assignable by endorsement and entry in the county system in the office of the County Treasurer from which the certificate was issued. For each assignment transaction, the Treasurer shall charge the assignee an assignment transaction fee of \$100.00 to be deposited to the county general fund. The assignment transaction fee shall not be added to the amount necessary to redeem.

6. The tax sale certificate of purchase does not convey title to the purchaser. The titleholder of record or other interested party retains the right to redeem within a specified period of time, depending on the type of tax



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sale. If the tax sale remains unredeemed after this period has expired, the purchaser may begin the process to obtain a Tax Deed to the parcel.

REGULAR TAX SALE

The 90-day Notice of Right of Redemption may be issued after one year and nine months from the date of the tax sale. (Parcels eligible for regular tax sale have been advertised only once.)

PUBLIC BIDDER TAX SALE

The 90-day Notice or Right of Redemption may be issued nine months from the date of the tax sale. (Parcels eligible for public bidder tax sale have been advertised for two years and are indicated with an asterisk (*) on the published tax sale list.)

PUBLIC NUISANCE SALE

All delinquent taxes and/or special assessments upon property for which a city within Hardin County has declared by affidavit to be abandoned or a public nuisance shall be offered at the Public Nuisance Tax Sale. The delinquencies will be sold to the certifying city. For a private buyer to bid at the Public Nuisance Tax Sale, an executed rehabilitation agreement with the city must be in place and a copy of this agreement provided to the Treasurer's office. This tax sale will be in the Hardin County Courthouse on the third Monday of June at 10:30 a.m.

FAILURE TO OBTAIN DEED – CANCELLATION OF SALE

After three years have elapsed from the time of the tax sale, and the holder of a certificate has not filed an affidavit of service under Iowa Code Section 447.12, the Treasurer will cancel the tax sale certificate in the county system. However, if the filing of affidavit of service is stayed by operation of law, the time period for filing of the affidavit shall not expire until the later of six months after the stay has been lifted or three years from the time of the tax sale. In either instance, the tax sale purchaser is not entitled to a refund.

7. The county treasurer shall notify the party in whose name the parcel was taxed, according to the treasurer's records at the time of sale, that the parcel was sold at the tax sale. This notice will be sent by regular mail within fifteen days from the date of the annual tax sale or any adjourned tax sale.
8. A tax sale purchaser may pay subsequent taxes and special assessments on the same parcel on which s/he holds the tax sale certificate, beginning one month and fourteen days following the date from which an installment becomes delinquent. Taxes for a subsequent year may be paid beginning one month and fourteen days following the date from which an installment becomes delinquent. Only items delinquent in the current fiscal year or prior may be paid as a "subsequent payment". Special assessments due in future years cannot be paid until the fiscal year in which they become delinquent. Failure to report subsequent payments will result in their omission from the redemption calculation.

Please note, the Hardin County Treasurer's Office encourages subsequent payments be made online at www.iowatreasurers.org. If you plan to make subsequent payments online you must register to pay subsequent taxes prior to having access to pay. Once you are registered you will be able to access the subsequent tax payment module, select "Login To Pay Subsequent Tax" from the Property Tax menu at www.iowatreasurers.org. After logging in, you will be able to access a list of parcels on which you hold a



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tax sale certificate. It is the investor's responsibility to review the list and confirm all applicable parcels are included in the online portfolio. You can select the items you want to pay for and submit payment by ACH debit. A non-refundable fee of \$0.25 per parcel applies. **Online tax payments not completed through the online subsequent tax payment module will be treated as voluntary payments and will be omitted from redemption calculations.** Please contact our office if you need additional assistance. Any subsequent payment in person or by mail must be received and recorded by the treasurer no later than 4:30 p.m. on the last day of the month to accrue and be added to the amount due under section 447.1. The postmark on a subsequent payment will not be used to determine interest calculation and accrual.

Taxes for a subsequent year may be paid beginning one month and fourteen days following the date from which an installment becomes delinquent. Only items delinquent in the current fiscal year or prior may be paid as a "subsequent payment". Special assessments due in future years cannot be paid until the fiscal year in which they become delinquent. Failure to report subsequent payments will result in their omission from the redemption calculation.

9. Redemption is not valid unless received by the Treasurer prior to the close of business on the 90th day from the date of completed service (except County held certificates). A redeemed tax sale will include the following:
 - a. The original tax sale amount, including the \$20.00 certificate fee paid by the purchaser at the time of the sale.
 - b. Interest in the amount of 2% per month calculated against the amount for which the parcel was sold, including the amount paid for the certificate or purchase. Each fraction of a month is counted as a whole month.
 - c. Subsequent tax payments paid by the purchaser and added to the amount of the sale, with interest in the amount of 2% per month. Each fraction of a month is counted as a whole month.
 - d. For certificates sold on or after June 1, 2005, the cost of serving the notice, including the cost of sending certified mail notices, and the cost of publication under section 447.10, if publication is required, shall be added to the amount necessary to redeem. The cost of a record search, not to exceed \$300.00, shall also be added to the amount necessary to redeem if the search is performed by an abstractor who is an active participant in the title guaranty program under section 16.91 or by an attorney licensed to practice law in the State of Iowa. Costs filed with the Treasurer after redemption has been made shall not be collected by the Treasurer. However, the certificate holder may pursue collection through a court action against the parcel owner.

Costs incurred by the tax sale certificate holder may not be filed prior to the filing of the affidavit of service with the Treasurer. **Electronic submission of the affidavit of service will not be accepted.**

10. Redemption of tax sale certificate.

Hardin County encourages the original tax sale certificates to be held in the County. If held in the county our office will notify you when a certificate has been redeemed.

Upon redemption of the tax sale certificate of a redeemed parcel, the Treasurer's Office will issue a check for the redemption amount. You will receive a copy of the redemption certificate, with a breakdown of the total amount of the redemption. The redemption certificate should be retained for income tax purposes.



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In the case of the original certificates not being held at the County Treasurer's office or requested to be mailed to the certificate holder for assignment and the original certificate of purchase has been lost or destroyed, a duplicate can be obtained from the Treasurer's Office at a cost of \$20.00.

In the event you have been reimbursed for a redemption and the tax sale redeemer's payment is not honored, you will be required to return the funds to the Treasurer's Office. A copy of the tax sale certificate will be returned to you and the redemption will be canceled. The tax sale will be reinstated as of the original sale date. A subsequent redemption will be calculated from the date of the sale to date of repayment.

11. The fee for the issuance of a Treasurer's Tax Sale Deed is \$25.00 per parcel.
12. The certificate of purchase, the \$25.00 Treasurer's Tax Sale Deed issuance fee, and recording fees shall be submitted to the Hardin County Treasurer within 90 calendar days after the redemption period expires. The Treasurer shall cancel the certificate for any tax sale certificate holder who fails to comply.
13. If it is determined that any item was erroneously sold, the certificate of purchase will be canceled. The certificate holder shall return the certificate of purchase (if the county is not holding the certificate) and shall be reimbursed the principal amount of the investment. Interest will not be paid.

If it is determined that a county held certificate was erroneously assigned, the assignment will be canceled. The certificate holder shall return the certificate of purchase (if the county is not holding the certificate) and shall be reimbursed the total amount paid for the assignment. Interest from the assignment date to the date of cancellation of the certificate will not be paid.

This document has been prepared to provide general information and guidelines relative to tax sales, assignments, and tax sale redemptions. It is not an all-inclusive listing of statutory requirements, procedures, or policy, nor is it to be construed as a legal opinion of the statutes governing tax sales. The provisions of this document are severable. If any provision of this document is determined to be contrary to law, the remaining provisions shall remain in full force and effect. This document is effective for taxes sold between June 17th, 2024, and June 15th, 2025, and all their assignments.

Iowa Code Chapters 446, 447, and 448 as amended are pertinent chapters to Tax Sales, Tax Redemption, and Tax Deeds. The Iowa Code is available on-line at www.legis.iowa.gov. Prospective buyers should consult with legal counsel to determine their legal rights and remedies and to protect their interest as a tax sale buyer.

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Bidders acknowledgment of terms and conditions:

Signature _____ Date _____



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REGISTRATION OF BUYER OR ASSIGNEE

JUNE 17, 2024, ANNUAL TAX SALE of HARDIN COUNTY AND SUBSEQUENT ADJOURNMENTS OR ASSIGNMENTS THEREOF

\$40.00 Registration fee required upon registration. Register on or before June 12, 2024.

The undersigned does hereby register as a bidder at the annual tax sale of June 17, 2024, and subsequent adjournments or assignments thereof, and do hereby acknowledge receipt of a copy of the 'NOTICE TO TAX SALE PURCHASERS OF THE TERMS AND CONDITIONS GOVERNING THE ANNUAL TAX SALE OF JUNE 17, 2024, AND ADJOURNMENTS OR ASSIGNMENTS THEREOF', and do further hereby acknowledge and agree that by placing a bid at the annual tax sale or subsequent adjournments, or by obtaining a tax sale assignment, that the undersigned will comply with and be bound by the aforementioned terms and conditions.

Said 'NOTICE TO TAX SALE PURCHASERS OF THE TERMS AND CONDITIONS GOVERNING THE ANNUAL TAX SALE OF JUNE 17, 2024, AND ADJOURNMENTS OR ASSIGNMENTS THEREOF' is based, in part, on the 2024 Code of Iowa and amendatory acts thereof.

(PLEASE PRINT OR TYPE)

Tax sale certificate or deed to be issued to as follows:

Names(s) _____

Residential Address _____

Mailing Address _____

City _____ State _____ County _____ Zip Code _____

Telephone _____ E-mail _____

Interest shall be reported to the Internal Revenue Service as follows:

Name (only one) _____ Social Security or Federal ID _____

By signing this registration form, I agree that all the information I have provided on this form is true and correct. I understand the requirements of HF256 and have complied with this Iowa law.

Signature _____

Tax sale certificates to be: Held by County Treasurer Mailed Picked up

We recommend the Treasurer holding the original certificate and mailing copies to you for your records.

***Note: all tax sale certificates of purchase, whether through tax sale or by an assignment and tax sale deeds will be issued in the name or names as shown above.**