

## WHATCOM COUNTY TREASURER'S TAX FORECLOSURE SALE TERMS AND CONDITIONS

1. The 2024 Tax Foreclosure auction will be held only online at [www.Bid4Assets.com](http://www.Bid4Assets.com). Bidding opens at 9:00am PST (12pm EST) on Monday, November 18, 2024. Closing times will be staggered in 15-minute intervals beginning at 9:00am PST (12pm EST) on Tuesday, November 19, 2024, as indicated on the Bid4Assets website. The auction may continue, on any parcels unsold, until each parcel is sold, or it is determined no bids were received.

The Treasurer may withdraw any property from the sale at any time.

2. As per RCW 84.64.080, the opening bid includes all unpaid real property taxes, interest and penalties, all personal property taxes which have been certified for collection to real property, all delinquent compensating use taxes and may include other special assessments or taxes.

Bids must be made in increments of \$100.00.

3. In order to participate in the online auction, you must register to bid at [www.Bid4Assets.com](http://www.Bid4Assets.com) no later than Friday, November 8, 2024. A single bid deposit of \$2000, plus a non-refundable \$35 processing fee, is required to bid on properties offered for sale. Bid deposits must be in the form of a wire transfer or cashier's check and must be in the custody of Bid4Assets no later than Tuesday, November 12, 2024 at 1:30pm PST.

For instructions and questions regarding registration, deposits, and settlement, visit Bid4Assets at [www.bid4assets.com/WhatcomWA](http://www.bid4assets.com/WhatcomWA) or call customer service at (301) 650-9193 or (877) 427-7387.

4. A bid is an irrevocable offer to purchase a property, and once made, is a binding contract. Payment will be made to Bid4Assets, in US certified funds, following the instructions that will be provided to the winning bidder(s) upon auction closing. **Final payment is due to Bid4Assets on Thursday, November 21, 2024 by 1:30pm PST.**

If the winning bid is accepted and the bidder defaults because the full payment has not been timely received, or any cashier's check or money order is returned as non-negotiable by a financial institution for any reason, the sale of the subject parcel will be considered void and the bid deposit will be forfeited. Any default bidder, and any party the default bidder represents, will be excluded from participating in any Whatcom County auctions for 2 years.

Bidders are legally and financially responsible for all parcels bid upon, whether representing oneself or acting as an agent. Should you be a successful bidder on multiple parcels, **ONLY** payment in full for all parcels will be accepted. Selective payment **WILL NOT** be allowed, and all transactions will be deemed in default.

The sale of each parcel will be considered final and closed upon acceptance of the winning bid. All parcels with no bid will be announced as sold to Whatcom County.

5. In addition to the full amount bid at the auction, successful bidders will be responsible for payment of the following fees in order to process each purchase:

1 – Deed preparation and mailing fees of \$25.00

2 – Real Estate Excise Tax Affidavit processing fee of \$10.00

3 – Recording fees of \$305.50

4 – 4% Buyers Premium (minimum \$100.00) plus \$35.00 per-parcel-won administrative fee

The successful bidder for a parcel including a Manufactured/Mobile Home will also be responsible for all title transfer fees of \$50.50 and Mobile Home Excise Tax Affidavit processing fee of \$10.00.

For example:

Your bid	= \$12,000.00
Fees	= \$ 340.50 (deed prep/mailling, excise & recording deed)
Buyer's premium (4%)	= \$ 480.00
Administrative fee	= \$ 35.00
<b>Total buyer's cost</b>	<b>= \$12,855.50</b>

6. **Pursuant to RCW 84.64.080(4): "The property must be sold 'as is.' There is no guarantee or warranty of any kind, express or implied, relative to: Title, eligibility to build upon or subdivide the property; zoning classification; size; location; fitness for any use or purpose; or any other feature or condition of a foreclosed property sold pursuant to this chapter or sold pursuant to chapter 36.35 RCW as a tax title property." These terms and conditions shall serve as actual notice, under RCW 58.17.210, to all purchasers and transferees that any real properties in this sale, divided in violation of local and state regulations, are ineligible for development permits unless otherwise determined by Whatcom County.**
7. Title Reports for the 2024 Real Property Tax Foreclosure parcels are provided as a public service for your convenience. These records were obtained by our office from an outside vendor strictly for our use in the foreclosure process; therefore, Whatcom County, the vendor, and the Treasurer make no representation of warranty, express or implied, as to the accuracy, reliability, or timeliness of the information in these reports. Whatcom County, the vendor, and the Treasurer shall not be held liable for errors or omissions with respect to the information provided in these reports, nor for losses caused by using this information. **Any person or entity that relies on any information obtained from these reports does so at his or her own risk.**
8. We further advise bidders that certain properties may be subject to easements or use restrictions set forth in the Covenants, Rights, and Restrictions of certain plats, as well as in zoning and other land use controls.
9. Within 48 hours of a winning bid, the successful bidders MUST complete the deed information through the Deed Wizard on Bid4Assets website. Failure to complete the Bid4Assets Deed Wizard by Thursday, November 21, 2024 will result in the deed being recorded in the registered name of the successful bidder as supplied to Bid4Assets during bidder registration. No changes will be made to the deed whether recorded or not. Any re-record will be at the expense of the purchaser.
10. The successful bidder for a parcel including a Manufactured/Mobile Home will receive a manufactured/mobile home title without any expressed or implied warranty.  
Local jurisdictions may deny a permit to site a mobile home manufactured *before* June 15, 1976. This may happen if the mobile home fails to meet either:
  - Federal Housing and Urban Development standards or
  - Fire and safety inspection by the Department of Labor and Industries

The manufacture date of a mobile home may also affect its ability to be moved to another location.

The bidder will be responsible for completing a signed and notarized Vehicle Title Application, if required by WA Dept of Licensing, and returning the original to the Whatcom County Treasurer no later than Wednesday, November 27, 2024.

11. In February 2025, you will be mailed a current 2025 tax statement for any parcel(s) you purchase at the name and address provided for the Tax Deed. If you do not receive your 2025 tax statement, please contact the Whatcom County Treasurer at (360) 778-5160. The first half-year taxes will be delinquent if the first half-year payment is not received by April 30, 2025.
12. Successful bidders authorize the Whatcom County Treasurer to complete Real Estate Excise Affidavit forms and to execute all title-transfer related documents on the buyer's behalf.  
The Whatcom County Treasurer will issue a Tax Deed for the parcel within 60 days and forward it to the Whatcom County Auditor for recording.
13. No County employee or officer, either directly or indirectly, may bid at the sale, nor may such person bid as an agent or allow any agent to bid on their behalf.
14. Any proceeds from the sale in excess of the minimum bid will be held by the Whatcom County Treasurer for up to three (3) years from the date of this sale. Upon application, the excess shall be distributed to the record owner of the property at the time of filing the Certificate of Delinquency, following payments per RCW 84.64.080.
15. No one claiming any right, title, interest or estate in the property may redeem on the day of sale or thereafter; EXCEPT, the real property of any minor or person adjudicated as legally incompetent may be redeemed any time within 3 years after the date of the Tax Deed.
16. Whatcom County is not liable for the failure of any device which prevents a person from participating in any sale. "Device" includes, but is not limited to, computer hardware, networks, software applications or website.

BY SUBMITTING A BID, YOU AGREE TO WHATCOM COUNTY TERMS AND CONDITIONS OF SALE, AND THE BID4ASSETS DEPOSIT, BIDDING, AND SETTLEMENT INSTRUCTIONS AS POSTED AT THE TIME THE BID IS SUBMITTED.

ALL SALES ARE FINAL.