

McCURTAIN

— C O U N T Y —



Resale Packet



WHAT YOU SHOULD KNOW – BEFORE THE SALE

- You or your representative must be present at the sale. This is not a sealed bid sale—it is an open auction where property is sold to the highest competitive bidder.
- The deed conveys only the interest held by the person shown as owner of record on the latest tax rolls.
- McCurtain County does not own the properties being sold. The County is foreclosing its tax lien interest arising from delinquent taxes.
- If the FDIC or Oklahoma Tax Commission has a lien, there is a possibility that such lien may survive the sale. Any known lien will be announced prior to the sale.
- If an IRS lien exists, the IRS may retain a 120-day federal right of redemption following the recording of the resale tax deed. Any known IRS lien will be announced prior to the sale.
- If the property involves a manufactured home that may be subject to repossession rights of a secured party, that information will be announced prior to the sale.
- You do not own the property until the resale tax deed has been filed of record.

PROPERTY RESEARCH

Properties are listed, published, and sold by legal description as reflected on the county tax rolls. Situs addresses may be inaccurate or incomplete. Prospective purchasers are strongly encouraged to independently verify property locations, legal descriptions, ownership information, access, zoning, and condition before bidding.

NO GUARANTEE OR WARRANTY OF TITLE

McCurtain County makes no representation or warranty regarding title, condition, access, usability, boundaries, occupancy, or existence of any property sold.

Properties are sold strictly “as is, where is.” No abstract, survey, title opinion, or title insurance will be provided.

The County does not guarantee possession of any property. If a property is occupied or

used by another party, it is the purchaser's responsibility to obtain possession through lawful means.

Information provided by the Treasurer's Office is for general informational purposes only and should not be considered legal advice. Purchasers are encouraged to consult an attorney regarding title issues or legal rights associated with resale property.

QUIET TITLE / TITLE ISSUES

Properties acquired through the delinquent tax process may contain defects or deficiencies affecting title or the property itself. Purchasers should expect that additional legal action, including a quiet title action, may be required before title insurance can be obtained or before the property can be used as collateral.

A resale tax deed conveys title, but not necessarily clear or marketable title. Quiet title actions may involve substantial legal expense depending on the condition of the title history.

BIDDING AND PAYMENT

- To obtain a bidder number, each bidder must provide their name, address, and telephone number and complete any required affidavits.

- A bidder may act either on their own behalf or as an agent for another party, but not both simultaneously.

- No personal checks will be accepted.

- Payment must be made by cash, cashier's check, or money order.

- Payment must be received within one (1) hour after the close of the sale or the property may be awarded to the next highest bidder.

- In addition to the successful bid amount, purchasers must pay:
 - \$10.00 deed fee
 - \$15.00 recording fee

- Successful purchasers are responsible for any taxes or assessments accruing after the resale date.

DURING THE SALE

- Please listen carefully to all announcements and instructions.
- The order of sale will follow the published resale list.
- Minimum bid is the total delinquent taxes, penalties, interest, fees, costs, and special assessments due, or two-thirds (2/3) of the assessed value, whichever is less, as provided by Oklahoma law.
- Please be courteous to other attendees and keep conversations to a minimum during the sale.

AFTER THE SALE

- After the sale concludes, staff will prepare purchaser totals and receipts.
- Funds received will be deposited into the County Treasurer's trust account pending disbursement.
- Successful purchasers will receive an Acknowledgement of Trust Deposit receipt and, upon completion of processing, a Resale Tax Deed.
- Oklahoma law allows a period of time during which certain parties may challenge a resale deed in court. Purchasers should consult legal counsel regarding title issues and statutory challenge periods.

Thank you for your interest in the McCurtain County Resale.