## PROPERTY TAX FORECLOSURE

Kalamazoo County Treasurer's Department Mary Balkema, County Treasurer



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Prepared by Kalamazoo County Treasurer's

Department and Legal Aid of Western Michigan



## **Delinquent Taxes**

A Note About Banks and Mortgage Companies

State law requires us to notify anyone with a claim against your property, including your mortgage lender. When we conduct a search of records in the County Register of Deeds office next year, we will notify anyone with a recorded claim against your property

Sometimes a bank or mortgage company will pay your delinquent taxes to protect their mortgage. They may then demand repayment from you, either immediately or by increasing your monthly mortgage payment. They may even begin the mortgage foreclosure process.

Please contact us at once if you are concerned about a mortgage lender's payment. Also, please be cautious before refinancing to pay your delinquent taxes. Most lenders are reputable but there are predatory lenders whose business practices may endanger the equity you've built up in your home.

Mary Balkema,
Kalamazoo County Treasurer

## Fees and Interest have been added to the base amount of your taxes:

- $\sqrt{\text{Any fees/interest}}$  added by your local treasurer
- √4% Administration fee
- $\sqrt{1\%}$  interest per month, beginning March 1, 2007

We cannot waive any of these fees even if you did not receive a prior bill.

Partial payments (minimum \$50.00) are accepted on your account and we strongly encourage you to make a payment as soon as possible.

Unpaid taxes can lead to the loss of your property as early as February 2009!

## DELINQUENT PROPERTY TAX TIMELINE FOR 2006 TAXES 2008 2007 Between June 1, 2008 and January 31, 2009 Delinquency Forfeiture Title research to identify On March 1, 2007 owners and On March 1, 2008 lienholders. Unpaid 2006 taxes December 1, 2008 On Oct. 1, 2007 On Nov. 1, 2007 Property forfeits for base June 2008 become "delinquent" year delinquent taxes, and due to the Kalama-**County Treasurer County Treasurer** Treasurer prepares Deadline for State to subject to right of zoo County Treasurer. determines and compiles attaches an forfeiture list base for file Circuit Court Personal visit redemption. all parcel information for \* 4% Administration fee additional \$15.00 year delinquent taxes. petition requesting made to properties included on the \* \$175.00 per parcel fee Mortgage lenders and hearing and delinquent forfeiture list. List is printed added plus .5% per \* 1% per month nonbanks may be notified. judgment with property. month interest retroacin local newspaper. Certicompounded interest respect to forfeited tive to 3/1 of previous fied mail and publication begins to accrue parcels. fee of \$50.00 added. year plus \$20.00 recording fee plus Mortgage \$45.00 DNR inspection lenders, banks and other lienholders notified. 2009 Foreclosure January 2009 The property tax foreclosure process can be confusing. We'd like August 2009 February 2009 March 31, 2009 Show Cause hearing Starting date for the State to answer any questions you might have. We can also help you Redemption rights Court hearings held to conduct land sales of expire if taxes are and Judge signs property forfeited for develop a payment strategy. Please call us at 384-8124. not paid and Foreclosure Order. delinquent taxes. Property property ownership sold at State auction. Prior transfers to the owner does NOT receive State of Michigan any of the proceeds. This timeline is intended to describe in general terms the major elements and deadlines of delinquent tax collection law.

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