

PROPERTY TAX FORECLOSURE

Kalamazoo County Treasurer's Department
Mary Balkema, County Treasurer



Kalamazoo County Treasurer's Department
Mary Balkema, County Treasurer
201 W. Kalamazoo
Kalamazoo, MI 49007
Phone: 269-384-8124
Fax: 269-383-8905

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:

- √ Any fees/interest added by your local treasurer
- √ 4% Administration fee
- √ 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!**

DELIQUENT PROPERTY TAX TIMELINE FOR 2006 TAXES

2007

Delinquency

On March 1, 2007
Unpaid 2006 taxes become "delinquent" and due to the Kalamazoo County Treasurer.
* 4% Administration fee added
* 1% per month non-compounded interest begins to accrue

On Oct. 1, 2007
County Treasurer attaches an additional \$15.00 fee.

On Nov. 1, 2007
Treasurer prepares forfeiture list base for year delinquent taxes. Mortgage lenders and banks may be notified.

2008

Forfeiture

On March 1, 2008
Property forfeits for base year delinquent taxes, subject to right of redemption.
* \$175.00 per parcel fee added plus .5% per month interest retroactive to 3/1 of previous year plus \$20.00 recording fee plus \$45.00 DNR inspection fee.

June 2008
Deadline for State to file Circuit Court petition requesting hearing and judgment with respect to forfeited parcels.

Between June 1, 2008 and January 31, 2009

Title research to identify owners and lienholders.

Personal visit made to delinquent property.

Mortgage lenders, banks and other lienholders notified.

December 1, 2008
County Treasurer determines and compiles all parcel information for properties included on the forfeiture list. List is printed in local newspaper. Certified mail and publication fee of \$50.00 added.

2009

Foreclosure

January 2009
Show Cause hearing held.

February 2009
Court hearings held and Judge signs Foreclosure Order.

March 31, 2009
Redemption rights expire if taxes are not paid and property ownership transfers to the State of Michigan

August 2009
Starting date for the State to conduct land sales of property forfeited for delinquent taxes. Property sold at State auction. Prior owner does NOT receive any of the proceeds.

The property tax foreclosure process can be confusing. We'd like to answer any questions you might have. We can also help you develop a payment strategy. Please call us at 384-8124.

This timeline is intended to describe in general terms the major elements and deadlines of delinquent tax collection law.



Kalamazoo County Treasurer
201 W. Kalamazoo Ave. Rm. 104
Kalamazoo, MI 49007

Kalamazoo County Treasurer
Mary Balkema

Phone: 269-384-8124
Fax: 269-383-8905

