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EMERGENCY BILL

8lr3213 CF HB 1211

By: Senators Jones, McFadden, and Pugh Pugh, and Della

Introduced and read first time: February 13, 2008 Assigned to: Rules Re–referred to: Budget and Taxation, February 18, 2008

Committee Report: Favorable with amendments Senate action: Adopted Read second time: March 20, 2008

CHAPTER _____

1 AN ACT concerning

Tax Sales - Minimum Tax Due - Redemption Payments - Reimbursement of Expenses on Redemption

4 FOR the purpose of altering a provision allowing a property tax collector to withhold property from a tax sale when total taxes due on the property amount to less 5 6 than a certain amount; requiring a collector to send a certain notice to a certain 7 person within a certain time after a property is sold at a tax sale; altering the 8 manner by which a person redeeming a property shall pay the collector certain 9 expenses and fees under certain circumstances; providing that certain sums expended to conserve or stabilize a property become part of the redemption 10 amount; altering how certain tax sale laws should be construed; prohibiting a 11 holder of a certificate of sale from filing a complaint to foreclose the right of 12 redemption until a certain amount of time after sending a certain notice to 13 certain persons; requiring the holder of a certificate of sale to send a second 14 notice within a certain time after sending the first notice; prohibiting certain 15assignees of a certificate of sale from filing a complaint to foreclose the right of 16 redemption until a certain amount of time after sending a certain notice to 17 certain persons; providing that certain notice provisions shall be deemed 18 satisfied if the holder of a certificate of sale, or the attorney of the holder of a 19 certificate of sale, files a certain affidavit; making stylistic changes; providing 20 21 that the holder of a certificate of sale may be reimbursed for certain expenses 22under certain circumstances; altering the type and amount of expenses for which a plaintiff or holder of a certificate of sale is entitled to may be 23reimbursed under certain circumstances; providing for the application of this 24<u>Act</u>; making this Act an emergency measure; and generally relating to tax sales. 25

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.

Underlining indicates amendments to bill.

Strike out indicates matter stricken from the bill by amendment or deleted from the law by amendment.



${1 \over 2} \\ {3}$	BY repealing and reenacting, with amendments, Article – Tax – Property Section 14–811, 14–828(a), <u>14–830, 14–832, 14–833(a),</u> and 14–843
$\frac{4}{5}$	Annotated Code of Maryland (2007 Replacement Volume)
6	BY adding to
$\frac{7}{8}$	<u>Article – Tax – Property</u> Section 14–817.1 and 14–833(a–1)
9	Annotated Code of Maryland
10	(2007 Replacement Volume)
$\frac{11}{12}$	SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND, That the Laws of Maryland read as follows:
13	Article – Tax – Property
14	14–811.
15	The collector may withhold from sale any property, when the total taxes on the
16	property, including interest and penalties, amount to less than [\$100] \$250 in any 1
17	year.
18	<u>14–817.1.</u>
19	(A) WITHIN 60 DAYS AFTER A PROPERTY IS SOLD AT A TAX SALE, THE
20	COLLECTOR SHALL SEND TO THE PERSON WHO LAST APPEARS AS OWNER OF
21 20	THE PROPERTY ON THE COLLECTOR'S TAX ROLL, AT THE LAST ADDRESS SHOWN
22	ON THE TAX ROLL, A NOTICE THAT INCLUDES:
23	(1) A STATEMENT THAT THE PROPERTY HAS BEEN SOLD TO
24	SATISFY UNPAID TAXES;
25	(2) THE DATE OF THE TAX SALE;
26	(3) THE AMOUNT OF THE HIGHEST BID;
27	(4) THE LIEN AMOUNT ON THE PROPERTY AT THE TIME OF SALE;
28	(5) A STATEMENT THAT THE OWNER HAS THE RIGHT TO REDEEM
29	THE PROPERTY UNTIL A COURT FORECLOSES THAT RIGHT;
20	
30 31	(6) <u>A STATEMENT THAT THE PURCHASER OF THE PROPERTY MAY</u> INSTITUTE AN ACTION TO FORECLOSE THE PROPERTY:
<u> </u>	INVITUAL AVIANI OF ONEOLOGE THE ENVEENT I.

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1		<u>(I)</u>	AS EARLY AS 6 MONTHS FROM THE DATE OF THE SALE;
2	<u>OR</u>		
3		<u>(II)</u>	IF A GOVERNMENT AGENCY CERTIFIES THAT THE
4			OR SHALL REQUIRE, SUBSTANTIAL REPAIR TO COMPLY
5		E BUI	LDING CODES, AS EARLY AS 60 DAYS FROM THE DATE OF
6	<u>THE SALE;</u>		
7	<u>(7)</u>	A STA	ATEMENT THAT IF THE PROPERTY IS REDEEMED BEFORE
8			OSE THE RIGHT OF REDEMPTION IS FILED, THE AMOUNT
9	THAT SHALL BE PA	AID T	O REDEEM THE PROPERTY IS:
10		<u>(I)</u>	THE TOTAL LIEN AMOUNT ON THE PROPERTY AT THE
11	<u>TIME OF SALE, WI</u>	TH IN	TEREST;
12		(II)	ANY TAXES, INTEREST, AND PENALTIES PAID BY THE
13		<u> </u>	FICATE OF SALE; AND
14 15		(III)	ANY TAXES, INTEREST, AND PENALTIES ACCRUING
15	AFTER THE DATE	OF TE	IE TAX SALE;
16	<u>(8)</u>	A STA	ATEMENT THAT, IF THE PROPERTY IS REDEEMED MORE
17			R THE DATE OF THE TAX SALE, AND BEFORE AN ACTION
18			IGHT OF REDEMPTION IS FILED, THE HOLDER OF THE
19	<u>CERTIFICATE OF S</u>	SALE .	MAY BE REIMBURSED FOR:
20		<u>(I)</u>	ATTORNEY'S FEES FOR RECORDING THE CERTIFICATE
21	OF SALE;		
22		(II)	A TITLE SEARCH FEE, NOT TO EXCEED \$250; AND
		<u>(11)</u>	
23		<u>(III)</u>	REASONABLE ATTORNEY'S FEES, NOT TO EXCEED \$500;
24	(9)	A STA	ATEMENT THAT, IF THE PROPERTY IS REDEEMED AFTER
25		-	OSE THE RIGHT OF REDEMPTION HAS BEEN FILED, THE
26	AMOUNT THAT SH	ALL E	BE PAID TO REDEEM THE PROPERTY IS THE SUM OF:
27		(I)	THE TOTAL LIEN AMOUNT ON THE PROPERTY AT THE
$\frac{21}{28}$	TIME OF SALE, WI		
	, _ , _ _	1	
29		<u>(II)</u>	ANY TAXES, INTEREST, AND PENALTIES PAID BY THE
30	HOLDER OF THE C	ERTI	FICATE OF SALE;
31		<u>(I</u> II)	ANY TAXES, INTEREST, AND PENALTIES ACCRUING
32	AFTER THE DATE		

1 (IV) ATTORNEY'S FEES AND EXPENSES TO WHICH THE $\mathbf{2}$ HOLDER OF THE CERTIFICATE OF SALE MAY BE ENTITLED UNDER § 3 14-843(A)(4) AND (5) OF THIS SUBTITLE; AND 4 (10) THE PROVISIONS OF § 14-843(A) OF THIS SUBTITLE, $\mathbf{5}$ **REPRODUCED AS THEY APPEAR IN THE CODE.** 6 **(B)** THE NOTICE REQUIRED UNDER THIS SECTION SHALL BE SENT BY $\mathbf{7}$ FIRST-CLASS MAIL. 8 14 - 828.9 (a) If the property is redeemed, the person redeeming shall pay the collector: 10 the total price LIEN AMOUNT paid at the tax sale for the property (1)11 together with interest; 12 (2)any taxes, interest, and penalties paid by any holder of the 13certificate of sale; 14 any taxes, interest, and penalties accruing after the date of the tax (3)15sale; 16 [unless the party redeeming furnishes the collector a release or (4)17acknowledgment executed by the plaintiff or holder of the certificate of sale that all actual expenses or fees under § 14-843 of this subtitle have been paid to the plaintiff 18 19 or holder of the certificate of sale.] IN THE MANNER AND BY THE TERMS REQUIRED 20BY THE COLLECTOR, any expenses or fees for which the plaintiff or the holder of a 21certificate of sale is entitled to reimbursement under § 14-843 of this subtitle ; and 22(5)for vacant and abandoned property sold under § 14-817 of this 23subtitle for a sum less than the amount due, the difference between the price paid and 24the unpaid taxes, interest, penalties, and expenses. 2514 - 830.26The owner of any property sold under the provisions of this subtitle shall (A) have the right, during the period of redemption, to continue in possession of, and to 2728exercise all rights of ownership over the property until the right of redemption has 29 been finally foreclosed under the provisions of this subtitle, provided that anyl. 30 **THE** holder of any certificate of sale may apply to the circuit court for the **(B)** 31county in which the property is located for the appointment of a receiver of the 32property covered by the certificate, in accordance with the usual provisions of the laws

33 and of rules and practice of the circuit courts that relate to receivers.

1 (C) If any certificate of sale is held by the governing body of the county or any $\mathbf{2}$ other taxing agency, the governing body or taxing agency may make application by 3 complaint, to the circuit court for the county for the appointment of a receiver of the 4 property covered by the certificate of sale. $\mathbf{5}$ **(D)** The defendant, in the action brought by the governing body of the county 6 or any other taxing agency UNDER SUBSECTION (C) OF THIS SECTION for the $\mathbf{7}$ appointment of a receiver shall be the owner of the property whose name last appears 8 as the owner on the collector's tax roll. 9 [However]**HOWEVER**, except as to property actually occupied by the **(E)** 10 owner if a certificate of sale is held by the Mayor and City Council of Baltimore City or the governing body of a county, then the Mayor and City Council of Baltimore City or 11 12the governing body of the county has the right of immediate possession of the property 13represented by the certificate of sale[,] and to the rents accruing from the property 14 from the date of sale, without the necessity of receivership proceedings, provided that 15the]. 16 **THE** Mayor and City Council of Baltimore City or the governing body of **(F)** the county shall make a strict accounting of any and all rents collected to the owner on 1718 redemption of the property, and on the redemption, shall remit the rents, less all 19 expenses required for the property maintenance and upkeep of the property. 20(G) ANY REASONABLE SUMS CAUSED TO BE EXPENDED TO CONSERVE 21OR STABILIZE THE PROPERTY SHALL BECOME PART OF THE REDEMPTION 22AMOUNT, PROVIDED THE SUMS EXPENDED AND THE NECESSITY FOR MAKING 23THE REPAIRS ARE APPROVED BY THE COURT. 2414 - 832.25The provisions of §§ 14–832.1 through 14–854 of this subtitle shall be [liberally] 26construed [as remedial legislation to encourage the foreclosure of rights of redemption 27by suits in the circuit courts and for the decreeing of marketable titles to property sold 28by the collector] TO ENSURE A BALANCE BETWEEN: 29 (1) THE DUE PROCESS AND REDEMPTION RIGHTS OF PERSONS 30 THAT OWN OR HAVE AN INTEREST IN PROPERTY SOLD AT A TAX SALE; AND 31**(2)** THE PUBLIC POLICY OF PROVIDING MARKETABLE TITLE TO 32PROPERTY THAT IS SOLD AT A TAX SALE THROUGH THE FORECLOSURE OF THE 33 **RIGHT OF REDEMPTION.** 3414 - 833.

5 (A-1) (1) THE HOLDER OF A CERTIFICATE OF SALE MAY NOT FILE A 6 COMPLAINT TO FORECLOSE THE RIGHT OF REDEMPTION UNTIL AT LEAST 2 7 MONTHS AFTER SENDING THE FIRST OF TWO NOTICES REQUIRED UNDER THIS 8 SUBSECTION TO: 9 (I) THE PERSON WHO LAST APPEARS AS OWNER OF THE 10 PROPERTY ON THE COLLECTOR'S TAX ROLL; AND 11 (II) I. THE CURRENT MORTGAGEE OF THE PROPERTY, 12 ASSIGNEE OF A MORTGAGEE OF RECORD, OR SERVICER OF THE CURRENT 13 MORTGAGE; OR 14 2. THE CURRENT HOLDER OF A BENEFICIAL 15 INTEREST IN A DEED OF TRUST RECORDED AGAINST THE PROPERTY. 16 (2) THE HOLDER OF A CERTIFICATE OF SALE IS NOT REQUIRED 17 TO PROVIDE THE NOTICES UNDER THIS SUBSECTION IF SUBSECTION (E) OR (F) 18 OF THIS SECTION APPLIES TO THE PROPERTY. 19 (3) THE NOTICES REQUIRED UNDER THIS SUBSECTION SHALL 10 INCLUDE AT LEAST THE FOLLOWING: 21 (I) A STATEMENT OF THE FACT OF THE ISSUANCE OF A 23 (II) A COPY OF THE CERTIFICATE OF SALE, IF THE HOLDER 24 (II) A STATEMENT THAT THE CERTIFICATE OF SALE BEFORE 11 (II)	$ \begin{array}{c} 1 \\ 2 \\ 3 \\ 4 \end{array} $	(a) Except as provided in subsections [(e)](A-1), (E), and (f) of this section, at any time after 6 months from the date of sale a holder of any certificate of sale may file a complaint to foreclose all rights of redemption of the property to which the certificate relates.
7 MONTHS AFTER SENDING THE FIRST OF TWO NOTICES REQUIRED UNDER THIS 8 SUBSECTION TO: 9 (I) THE PERSON WHO LAST APPEARS AS OWNER OF THE 10 PROPERTY ON THE COLLECTOR'S TAX ROLL; AND 11 (II) 1. THE CURRENT MORTGAGEE OF THE PROPERTY, 12 ASSIGNEE OF A MORTGAGEE OF RECORD, OR SERVICER OF THE CURRENT 13 MORTGAGE; OR 14 2. THE CURRENT HOLDER OF A BENEFICIAL 15 INTEREST IN A DEED OF TRUST RECORDED AGAINST THE PROPERTY. 16 (2) THE HOLDER OF A CERTIFICATE OF SALE IS NOT REQUIRED 17 TO PROVIDE THE NOTICES UNDER THIS SUBSECTION IF SUBSECTION (E) OR (F) 18 OF THIS SECTION APPLIES TO THE PROPERTY. 19 (3) THE NOTICES REQUIRED UNDER THIS SUBSECTION SHALL 20 INCLUDE AT LEAST THE FOLLOWING: 21 (I) A STATEMENT OF THE FACT OF THE ISSUANCE OF A 22 (II) A COPY OF THE CERTIFICATE OF SALE, IF THE HOLDER 23 (II) A COPY OF THE CERTIFICATE OF SALE, IF THE HOLDER 24 OF THE CERTIFICATE OF SALE; III) 25 (III) A STATEMENT THAT THE OWNER, A MORTGAGE HOLDER, 26 (III) A		
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22 CERTIFICATE OF SALE; 23 (II) A COPY OF THE CERTIFICATE OF SALE, IF THE HOLDER 24 OF THE CERTIFICATE OF SALE RECEIVED THE CERTIFICATE OF SALE BEFORE 25 THE NOTICE WAS SENT UNDER THIS PARAGRAPH; 26 (III) A STATEMENT THAT THE OWNER, A MORTGAGE HOLDER, 27 OR ANY OTHER PERSON THAT HAS AN ESTATE OR INTEREST IN THE PROPERTY 28 MAY REDEEM THE PROPERTY AT ANY TIME UNTIL THE RIGHT OF REDEMPTION 29 HAS BEEN FINALLY FORECLOSED UNDER THE PROVISIONS OF THIS SUBTITLE; 30 (IV) A STATEMENT THAT THE HOLDER OF THE CERTIFICATE 31 OF SALE MAY FILE AN ACTION TO FORECLOSE THE RIGHT OF REDEMPTION AT	20	INCLUDE AT LEAST THE FOLLOWING:
 22 CERTIFICATE OF SALE; 23 (II) A COPY OF THE CERTIFICATE OF SALE, IF THE HOLDER 24 OF THE CERTIFICATE OF SALE RECEIVED THE CERTIFICATE OF SALE BEFORE 25 THE NOTICE WAS SENT UNDER THIS PARAGRAPH; 26 (III) A STATEMENT THAT THE OWNER, A MORTGAGE HOLDER, 27 OR ANY OTHER PERSON THAT HAS AN ESTATE OR INTEREST IN THE PROPERTY 28 MAY REDEEM THE PROPERTY AT ANY TIME UNTIL THE RIGHT OF REDEMPTION 29 HAS BEEN FINALLY FORECLOSED UNDER THE PROVISIONS OF THIS SUBTITLE; 30 (IV) A STATEMENT THAT THE HOLDER OF THE CERTIFICATE 31 OF SALE MAY FILE AN ACTION TO FORECLOSE THE RIGHT OF REDEMPTION AT 	91	
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24 OF THE CERTIFICATE OF SALE RECEIVED THE CERTIFICATE OF SALE BEFORE 25 THE NOTICE WAS SENT UNDER THIS PARAGRAPH; 26 (III) A STATEMENT THAT THE OWNER, A MORTGAGE HOLDER, 27 OR ANY OTHER PERSON THAT HAS AN ESTATE OR INTEREST IN THE PROPERTY 28 MAY REDEEM THE PROPERTY AT ANY TIME UNTIL THE RIGHT OF REDEMPTION 29 HAS BEEN FINALLY FORECLOSED UNDER THE PROVISIONS OF THIS SUBTITLE; 30 (IV) A STATEMENT THAT THE HOLDER OF THE CERTIFICATE 31 OF SALE MAY FILE AN ACTION TO FORECLOSE THE RIGHT OF REDEMPTION AT		<u>CERTIFICATE OF SALE,</u>
 25 THE NOTICE WAS SENT UNDER THIS PARAGRAPH; 26 (III) A STATEMENT THAT THE OWNER, A MORTGAGE HOLDER, 27 OR ANY OTHER PERSON THAT HAS AN ESTATE OR INTEREST IN THE PROPERTY 28 MAY REDEEM THE PROPERTY AT ANY TIME UNTIL THE RIGHT OF REDEMPTION 29 HAS BEEN FINALLY FORECLOSED UNDER THE PROVISIONS OF THIS SUBTITLE; 30 (IV) A STATEMENT THAT THE HOLDER OF THE CERTIFICATE 31 OF SALE MAY FILE AN ACTION TO FORECLOSE THE RIGHT OF REDEMPTION AT 	23	(II) A COPY OF THE CERTIFICATE OF SALE, IF THE HOLDER
26 (III) A STATEMENT THAT THE OWNER, A MORTGAGE HOLDER, 27 OR ANY OTHER PERSON THAT HAS AN ESTATE OR INTEREST IN THE PROPERTY 28 MAY REDEEM THE PROPERTY AT ANY TIME UNTIL THE RIGHT OF REDEMPTION 29 HAS BEEN FINALLY FORECLOSED UNDER THE PROVISIONS OF THIS SUBTITLE; 30 (IV) A STATEMENT THAT THE HOLDER OF THE CERTIFICATE 31 OF SALE MAY FILE AN ACTION TO FORECLOSE THE RIGHT OF REDEMPTION AT		OF THE CERTIFICATE OF SALE RECEIVED THE CERTIFICATE OF SALE BEFORE
27OR ANY OTHER PERSON THAT HAS AN ESTATE OR INTEREST IN THE PROPERTY28MAY REDEEM THE PROPERTY AT ANY TIME UNTIL THE RIGHT OF REDEMPTION29HAS BEEN FINALLY FORECLOSED UNDER THE PROVISIONS OF THIS SUBTITLE;30(IV) A STATEMENT THAT THE HOLDER OF THE CERTIFICATE31OF SALE MAY FILE AN ACTION TO FORECLOSE THE RIGHT OF REDEMPTION AT	25	THE NOTICE WAS SENT UNDER THIS PARAGRAPH;
27OR ANY OTHER PERSON THAT HAS AN ESTATE OR INTEREST IN THE PROPERTY28MAY REDEEM THE PROPERTY AT ANY TIME UNTIL THE RIGHT OF REDEMPTION29HAS BEEN FINALLY FORECLOSED UNDER THE PROVISIONS OF THIS SUBTITLE;30(IV) A STATEMENT THAT THE HOLDER OF THE CERTIFICATE31OF SALE MAY FILE AN ACTION TO FORECLOSE THE RIGHT OF REDEMPTION AT	26	(III) A STATEMENT THAT THE OWNER A MORTGAGE HOLDER
 MAY REDEEM THE PROPERTY AT ANY TIME UNTIL THE RIGHT OF REDEMPTION HAS BEEN FINALLY FORECLOSED UNDER THE PROVISIONS OF THIS SUBTITLE; (IV) A STATEMENT THAT THE HOLDER OF THE CERTIFICATE OF SALE MAY FILE AN ACTION TO FORECLOSE THE RIGHT OF REDEMPTION AT 		
30 (IV) A STATEMENT THAT THE HOLDER OF THE CERTIFICATE 31 OF SALE MAY FILE AN ACTION TO FORECLOSE THE RIGHT OF REDEMPTION AT	28	
31 OF SALE MAY FILE AN ACTION TO FORECLOSE THE RIGHT OF REDEMPTION AT	29	HAS BEEN FINALLY FORECLOSED UNDER THE PROVISIONS OF THIS SUBTITLE;
31 OF SALE MAY FILE AN ACTION TO FORECLOSE THE RIGHT OF REDEMPTION AT	30	
	32	ANY TIME AFTER 2 MONTHS FROM THE DATE OF THE FIRST NOTICE;

6

$1 \\ 2 \\ 3$	(V) <u>A STATEMENT THAT IF THE PROPERTY IS REDEEMED</u> BEFORE AN ACTION TO FORECLOSE THE RIGHT OF REDEMPTION IS FILED, THE AMOUNT THAT SHALL BE PAID TO REDEEM THE PROPERTY IS:
4	<u>1. THE TOTAL LIEN AMOUNT ON THE PROPERTY AT</u>
5	THE TIME OF SALE, WITH INTEREST;
6	<u>2.</u> <u>ANY TAXES, INTEREST, AND PENALTIES PAID BY</u>
7	<u>THE HOLDER OF THE CERTIFICATE OF SALE;</u>
8	<u>3.</u> <u>ANY TAXES, INTEREST, AND PENALTIES ACCRUING</u>
9	<u>AFTER THE DATE OF THE TAX SALE; AND</u>
10	<u>4. THE FOLLOWING EXPENSES INCURRED BY THE</u>
11	HOLDER OF THE CERTIFICATE OF SALE:
$\begin{array}{c} 12\\ 13 \end{array}$	<u>A. ATTORNEY'S FEES FOR RECORDING THE</u> <u>CERTIFICATE OF SALE;</u>
14	B. <u>A TITLE SEARCH FEE, NOT TO EXCEED \$250; AND</u>
15	<u>C.</u> <u>REASONABLE ATTORNEY'S FEES, NOT TO EXCEED</u>
16	<u>\$500;</u>
17	(VI) <u>A STATEMENT THAT IF THE PROPERTY IS REDEEMED</u>
18	<u>AFTER AN ACTION TO FORECLOSE THE RIGHT OF REDEMPTION HAS BEEN FILED,</u>
19	<u>THE AMOUNT THAT SHALL BE PAID TO REDEEM THE PROPERTY IS THE SUM OF:</u>
$\begin{array}{c} 20\\ 21 \end{array}$	1. <u>THE TOTAL LIEN AMOUNT ON THE PROPERTY AT</u> THE TIME OF SALE, WITH INTEREST;
22	<u>2.</u> <u>ANY TAXES, INTEREST, AND PENALTIES PAID BY</u>
23	<u>THE HOLDER OF THE CERTIFICATE OF SALE;</u>
$\begin{array}{c} 24 \\ 25 \end{array}$	<u>3.</u> <u>ANY TAXES, INTEREST, AND PENALTIES ACCRUING</u> <u>AFTER THE DATE OF THE TAX SALE; AND</u>
26	<u>4.</u> <u>ATTORNEY'S FEES AND EXPENSES TO WHICH THE</u>
27	<u>HOLDER OF THE CERTIFICATE OF SALE MAY BE ENTITLED UNDER §</u>
28	<u>14–843(A)(4) AND (5) OF THIS SUBTITLE;</u>
29	(VII) THE PROVISIONS OF § 14-843(A) OF THIS SUBTITLE,
30	REPRODUCED AS THEY APPEAR IN THE CODE;

1	(VIII) A STATEMENT THAT, IN BALTIMORE CITY ONLY, THE
2	HOLDER OF THE CERTIFICATE OF SALE IS ENTITLED TO TAXES, INTEREST, AND
3	PENALTIES PAID IN ACCORDANCE WITH § 14-843(C) OF THIS SUBTITLE AND
4	INTEREST AT THE RATE OF REDEMPTION UNDER § 14-820 OF THIS SUBTITLE
5	FROM THE DATE OF PAYMENT TO THE DATE OF REDEMPTION; AND
6	(IX) THE NAME, ADDRESS, AND TELEPHONE NUMBER OF:
7	1. THE HOLDER OF THE CERTIFICATE OF SALE, OR
8	THE HOLDER'S AGENT OR ATTORNEY; AND
0	THE HOLDER SAGENT OR ATTORNET, AND
9	<u>2.</u> <u>THE COLLECTOR WHO MADE THE SALE.</u>
10	(4) (I) THE FIRST OF THE TWO NOTICES REQUIRED UNDER
11	THIS SUBSECTION MAY NOT BE SENT UNTIL 4 MONTHS AFTER THE DATE OF
12	SALE.
13	(II) THE SECOND OF THE TWO NOTICES REQUIRED UNDER
14	THIS SECTION SHALL BE SENT:
15	1. TO THE PERSONS LISTED IN PARAGRAPH (1) OF
16	THIS SUBSECTION; AND
17	2. <u>NO EARLIER THAN 1 WEEK AFTER THE FIRST</u>
18	NOTICE REQUIRED UNDER THIS SUBSECTION IS SENT.
19	(5) IF A CERTIFICATE OF SALE IS ASSIGNED AFTER THE FIRST
20	NOTICE REQUIRED UNDER THIS SUBSECTION IS SENT AND BEFORE AN ACTION
21	TO FORECLOSE THE RIGHT OF REDEMPTION IS FILED, THE ASSIGNEE:
22	(I) AT ANY TIME AFTER THE ASSIGNMENT, SHALL SEND ONE
23	ADDITIONAL NOTICE UNDER THIS SUBSECTION REFLECTING THE NEW HOLDER
24	OF THE CERTIFICATE; AND
25	(II) MAY NOT FILE A COMPLAINT TO FORECLOSE THE RIGHT
26	OF REDEMPTION UNTIL AT LEAST 2 MONTHS AFTER THE ADDITIONAL NOTICE
27	HAS BEEN SENT.
28	(6) THE NOTICE REQUIRED UNDER THIS SUBSECTION SHALL BE
29	<u>SENT:</u>
_	
30	(I) BY FIRST-CLASS MAIL; AND

1	(II) IN AN ENVELOPE PROMINENTLY MARKED ON THE
2	OUTSIDE WITH THE FOLLOWING PHRASE "NOTICE OF DELINQUENT PROPERTY
3	<u>TAX".</u>
4	(7) <u>THE NOTICE REQUIRED UNDER THIS SUBSECTION SHALL BE</u>
5	SENT TO EACH PERSON AT THE PERSON'S LAST ADDRESS KNOWN TO THE
6	HOLDER OF THE CERTIFICATE OF SALE, AS OBTAINED FROM:
7	(I) THE LAST DEED OR MORTGAGE RELATING TO THE
8	PROPERTY RECORDED AMONG THE LAND RECORDS IN THE COUNTY IN WHICH
9	THE PROPERTY IS LOCATED;
U	
10	(II) THE TAX ROLLS OF THE COLLECTOR WHO MADE THE
11	SALE, AS TO THE PROPERTY DESCRIBED IN THE CERTIFICATE OF SALE; AND
12	(III) WITH RESPECT TO THE ADDRESS OF THE RESIDENT
13	AGENT AND THE PRINCIPAL OFFICE OF THE CURRENT MORTGAGEE OF RECORD,
14	THE DEPARTMENT OF ASSESSMENTS AND TAXATION.
15	(8) IN A PROCEEDING TO FORECLOSE THE RIGHT OF
16	REDEMPTION, IF THE HOLDER OF A CERTIFICATE OF SALE, THE HOLDER'S
17	AGENT, OR THE ATTORNEY OF THE HOLDER OF A CERTIFICATE OF SALE, FILES
18	AN AFFIDAVIT, BEFORE THE COURT ENTERS A FINAL JUDGMENT FORECLOSING
19	THE RIGHT OF REDEMPTION, ATTESTING TO THE FACT THAT THE AFFIANT HAS
20	COMPLIED WITH THE NOTICE PROVISIONS OF THIS SUBSECTION, THEN:
21	
$\frac{21}{22}$	(I) <u>THE NOTICE PROVISIONS OF THIS SUBSECTION SHALL</u>
	BE DEEMED SATISFIED; AND
23	(II) THE FAILURE OF THE OWNER, MORTGAGEE, OR
24	BENEFICIARY OF A DEED OF TRUST TO RECEIVE THE REQUIRED NOTICE DOES
25	NOT INVALIDATE THE PROCEEDING TO FORECLOSE THE RIGHT OF REDEMPTION
26	OR THE FINAL JUDGMENT OF THE COURT.
27	14–843.

28(1) (a) Except as provided in subsection (b) of this section, on redemption, 29 the plaintiff or the holder of a certificate of sale is entitled to MAY be reimbursed for 30 expenses incurred in any action or in preparation for any action to foreclose the right 31of redemption AS PROVIDED IN THIS SECTION. [In addition, the plaintiff or holder of 32a certificate of sale, on redemption, is entitled to be reimbursed for fees paid for 33 recording the certificate of sale, for reasonable attorney's fees, provided that the fees 34may not exceed \$400 unless an action to foreclose the right of redemption has been 35filed, for expenses incurred in the publication and service of process by publication, for 36 reasonable fees for a necessary title search, and for taxes, together with interest and

penalties on the taxes, arising after the date of sale that have been paid by the plaintiff, including, in Baltimore City only, taxes, interest, and penalties paid in accordance with subsection (c) of this section and interest at the rate of redemption provided in § 14-820 of this subtitle from the date of payment to the date of redemption.]

6 (2) [The] EXCEPT AS PROVIDED IN THIS SECTION, THE plaintiff or
 7 holder of a certificate of sale is not entitled to be reimbursed for any other expenses
 8 OR ATTORNEY'S FEES THAT ARE NOT INCLUDED IN THIS SECTION.

9 (3) THE PLAINTIFF OR HOLDER OF A CERTIFICATE OF SALE IS 10 ENTITLED TO BE REIMBURSED FOR ATTORNEY'S FEES NOT TO EXCEED: 11 (I) **\$1,300 IF AN AFFIDAVIT OF COMPLIANCE HAS NOT BEEN** 12FILED; AND 13 (III) **\$1,500 IF AN AFFIDAVIT OF COMPLIANCE HAS BEEN** 14 FILED. 15(4) THE PLAINTIFF OR HOLDER OF A CERTIFICATE OF SALE IS 16 ENTITLED TO BE REIMBURSED FOR THE FOLLOWING EXPENSES ACTUALLY 17**INCURRED, IF A PAID RECEIPT IS SUBMITTED FOR EACH ITEM:** 18 (I) FILING FEE. NOT TO EXCEED \$125: 19 (II) SERVICE OF PROCESS FEE: 20 (III) TITLE SEARCH FEE, NOT TO EXCEED \$250; 21(IV) **PUBLICATION FEE:** 22(₩) POSTING FEE, NOT TO EXCEED \$40; 23(VI) FEE FOR RECORDING THE CERTIFICATE OF SALE; 24(VII) DISMISSAL FEE, NOT TO EXCEED \$15; 25(VIII) JUDGMENT SEARCH FEE, NOT TO EXCEED \$12 PER 26 NAME; 27(IX) POSTAGE FOR SERVICE OF PROCESS BY CERTIFIED 28MAIL, NOT TO INCLUDE ANY EXPRESS OR OVERNIGHT DELIVERY CHARGES;

10

1	(x) copying charges, not to exceed 10 cents per
2	PAGE, ONLY IF THE NUMBER OF PAGES COPIED IS STATED AND THE CHARGES
3	ARE SHOWN TO BE CHARGED EVEN IF REDEMPTION DOES NOT OCCUR;
4	(XI) TELEPHONE CHARGES, ONLY IF THE CHARGES ARE
5	SHOWN TO BE CHARGED EVEN IF REDEMPTION DOES NOT OCCUR;
6	(XII) BANKRUPTCY SEARCH FEE, NOT TO EXCEED 8 CENTS
7	PER PAGE; AND
0	
8 9	(XIII) SUBSTANTIAL REPAIR ORDER FEE, NOT TO EXCEED
9	\$100.
10	(5) The plaintiff or holder of a certificate of sale is
11	ENTITLED TO BE REIMBURSED FOR TAXES, TOGETHER WITH INTEREST AND
12	PENALTIES ON THE TAXES, ARISING AFTER THE DATE OF SALE THAT HAVE BEEN
13	PAID BY THE PLAINTIFF OR HOLDER, INCLUDING IN BALTIMORE CITY ONLY,
14	TAXES, INTEREST, AND PENALTIES PAID IN ACCORDANCE WITH SUBSECTION (C)
15	OF THIS SECTION AND INTEREST AT THE RATE OF REDEMPTION PROVIDED IN §
16	14-820 of this subtitle from the date of payment to the date of
17	REDEMPTION.
18	(3) IF AN ACTION TO FORECLOSE THE RIGHT OF REDEMPTION
19	HAS NOT BEEN FILED, AND THE PROPERTY IS REDEEMED MORE THAN 4 MONTHS
20	AFTER THE DATE OF THE TAX SALE, THE HOLDER OF A CERTIFICATE OF SALE
21	MAY BE REIMBURSED FOR THE FOLLOWING EXPENSES ACTUALLY INCURRED:
22	(I) ATTORNEY'S FEES FOR RECORDING THE CERTIFICATE
23	OF SALE;
94	
24	(II) <u>A TITLE SEARCH FEE, NOT TO EXCEED \$250; AND</u>
25	(III) REASONABLE ATTORNEY'S FEES, NOT TO EXCEED \$500.
26	(4) IF AN ACTION TO FORECLOSE THE RIGHT OF REDEMPTION
27	HAS BEEN FILED, THE PLAINTIFF OR HOLDER OF A CERTIFICATE OF SALE MAY
28	BE REIMBURSED FOR:
29	(I) ATTORNEY'S FEES IN THE AMOUNT OF:
20	$(1) \qquad \frac{\text{ATTORNET SPEES IN THE AMOUNT OF:}}{1}$
30	1. \$1,300 IF AN AFFIDAVIT OF COMPLIANCE HAS NOT
31	BEEN FILED, WHICH AMOUNT SHALL BE DEEMED REASONABLE FOR BOTH THE
32	PREPARATION AND FILING OF THE ACTION TO FORECLOSE THE RIGHT OF
33	REDEMPTION; OR

1	2. \$1,500 IF AN AFFIDAVIT OF COMPLIANCE HAS
2	BEEN FILED, WHICH AMOUNT SHALL BE DEEMED REASONABLE FOR BOTH THE
3	PREPARATION AND FILING OF THE ACTION TO FORECLOSE THE RIGHT OF
4	REDEMPTION;
5	(II) IN EXCEPTIONAL CIRCUMSTANCES, OTHER
6	REASONABLE ATTORNEY'S FEES INCURRED AND SPECIFICALLY REQUESTED BY
7	THE PLAINTIFF OR HOLDER OF A CERTIFICATE OF SALE AND APPROVED BY THE
8	COURT, ON A CASE BY CASE BASIS; AND
9	(III) IF THE PLAINTIFF OR HOLDER OF A CERTIFICATE OF
10	SALE PROVIDES A SIGNED AFFIDAVIT ATTESTING TO THE FACT THAT THE
11	EXPENSES WERE ACTUALLY INCURRED, THE FOLLOWING EXPENSES ACTUALLY
12	INCURRED BY THE PLAINTIFF OR HOLDER OF A CERTIFICATE OF SALE:
13	<u>1.</u> FILING FEE CHARGED BY THE CIRCUIT COURT
14	FOR THE COUNTY IN WHICH THE PROPERTY IS LOCATED;
15	2. SERVICE OF PROCESS FEE, INCLUDING FEES
16	INCURRED ATTEMPTING TO SERVE PROCESS;
17	<u>3.</u> <u>A TITLE SEARCH FEE, NOT TO EXCEED \$250;</u>
10	
18 10	4. IF A SECOND TITLE SEARCH IS CONDUCTED MORE
19	THAN 6 MONTHS AFTER THE INITIAL TITLE SEARCH, A TITLE SEARCH UPDATE
20	<u>FEE, NOT TO EXCEED \$75;</u>
21	5. PUBLICATION FEE CHARGED BY A NEWSPAPER OF
$\frac{21}{22}$	<u>GENERAL CIRCULATION IN THE COUNTY IN WHICH THE PROPERTY IS LOCATED;</u>
	GENERAL CIRCULATION IN THE COUNTY IN WHICH THE PROPERTY IS LOCATED;
23	6. POSTING FEE;
-0	
24	7. POSTAGE AND CERTIFIED MAIL;
25	8. SUBSTANTIAL REPAIR ORDER FEE, NOT TO
26	EXCEED THE FEE CHARGED BY THE GOVERNMENT AGENCY ISSUING THE
27	CERTIFICATE OF SUBSTANTIAL REPAIR; AND
	· · · · · · · · · · · · · · · · · · ·
28	<u>9.</u> ANY COURT APPROVED EXPENSE FOR
29	STABILIZATION OR CONVERSION OF THE PROPERTY UNDER § 14-830 OF THIS
30	SUBTITLE OR IN ACCORDANCE WITH AN ACTION TAKEN AGAINST THE PROPERTY
31	BY THE COUNTY IN WHICH THE PROPERTY IS LOCATED IN ACCORDANCE WITH
32	THE APPLICABLE BUILDING, FIRE, HEALTH, OR SAFETY CODES.

$egin{array}{c} 1 \\ 2 \\ 3 \end{array}$	(5) IN ADDITION TO THE EXPENSES AND ATTORNEY'S FEES UNDER PARAGRAPH (3) OR (4) OF THIS SUBSECTION, THE PLAINTIFF OR HOLDER OF A CERTIFICATE OF SALE MAY BE REIMBURSED FOR:
4 5 6	(I) <u>TAXES PAID AT THE TAX SALE, TOGETHER WITH</u> <u>REDEMPTION INTEREST, ARISING AFTER THE DATE OF SALE TO THE DATE OF</u> <u>REDEMPTION;</u>
7 8	(II) <u>THE HIGH BID PREMIUM PAID AT THE TAX SALE, IF</u> <u>APPLICABLE; AND</u>
9 10 11 12	(III) IN BALTIMORE CITY ONLY, TAXES, INTEREST, AND PENALTIES PAID IN ACCORDANCE WITH SUBSECTION (C) OF THIS SECTION AND INTEREST AT THE RATE OF REDEMPTION PROVIDED IN § 14–820 OF THIS SUBTITLE FROM THE DATE OF PAYMENT TO THE DATE OF REDEMPTION.
$ 13 \\ 14 \\ 15 \\ 16 \\ 17 \\ 18 \\ 19 \\ 20 $	(b) (1) Except as provided in paragraph (2) of this subsection, in Allegany County, Anne Arundel County, Baltimore City, Baltimore County, Calvert County, Caroline County, Carroll County, Cecil County, Charles County, Dorchester County, Frederick County, Garrett County, Harford County, Howard County, Kent County, MONTGOMERY COUNTY, Prince George's County, Queen Anne's County, St. Mary's County, Somerset County, Washington County, Wicomico County, and Worcester County, the plaintiff or holder of a certificate of sale is <u>MAY</u> not entitled to be reimbursed for expenses incurred within 4 months after the date of sale.
21	(2) This subsection does not apply to property for which the holder:
22 23	(i) may file a complaint any time after 60 days from the date of sale, pursuant to § 14–833(e) of this subtitle; or
$\begin{array}{c} 24 \\ 25 \end{array}$	(ii) must file a complaint within 3 months from the date of sale, pursuant to $ 14-833(c)(2) $ of this subtitle.
26 27 28 29	(c) In Baltimore City, on or after October 1 of each year, the plaintiff or holder of a certificate of sale may pay taxes, interest, and penalties that become due after the date of the sale on the property described in the tax sale certificate and that have not been paid by the owner of the property.
30 31 32 33	SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall be construed to apply only prospectively and may not be applied or interpreted to have any effect on or application to any tax sale held before the effective date of this Act or any proceeding that relates to a tax sale held before the effective date of this Act.
34 35 36	SECTION $2 = 3$. AND BE IT FURTHER ENACTED, That this Act is an emergency measure, is necessary for the immediate preservation of the public health or safety, has been passed by a yea and nay vote supported by three-fifths of all the

- 1 members elected to each of the two Houses of the General Assembly, and shall take
- 2 effect from the date it is enacted.

Approved:

Governor.

President of the Senate.

Speaker of the House of Delegates.