

THE CURRENT TAX PROCESS

SUMMER TAXES ARE SENT BY THE **TOWNSHIP TREASURER** ON JULY 1ST OF EVERY YEAR. THESE TAXES ARE DUE SEPTEMBER 14TH. IF THE 14TH FALLS ON A WEEKEND OR HOLIDAY, THE TAXES ARE DUE ON THE NEXT BUSINESS DAY. AFTER THE 14TH THE TAXES ARE CONSIDERED LATE AND INTEREST IS APPLIED BY THE TOWNSHIP.

WINTER TAXES ARE SENT BY THE **TOWNSHIP TREASURER** ON DECEMBER 1ST OF EVERY YEAR AND ARE DUE ON FEBRUARY 14TH. IF THE 14TH FALLS ON A WEEKEND OR HOLIDAY, THE TAXES ARE DUE ON THE NEXT BUSINESS DAY. AFTER THE 14TH THE TAXES ARE CONSIDERED LATE AND INTEREST IS APPLIED BY THE TOWNSHIP. **TAXES ARE COLLECTED BY THE TOWNSHIPS UNTIL THE END OF FEBRUARY OF EACH YEAR.**

FORECLOSURE PROCESS

DELINQUENCY

DELINQUENCY STARTS WHEN THE TAXES ARE TURNED OVER TO THE COUNTY TREASURER ON March 1ST THIS IS THE BEGINNING OF FORECLOSURE, WHICH IS A **THREE YEAR PROCESS.**

FIRST YEAR OF THE FORECLOSURE PROCESS

AFTER THE TOWNSHIPS TURN THE CURRENT TAXES OVER TO THE COUNTY TREASURER ON MARCH 1ST, A ONE TIME 4% ADMIN FEE IS ADDED AND 1% INTEREST PER MONTH. THESE FEES ARE ADDED BY STATE LAW MCL 211.78a. ON MAY 1ST, THE **COUNTY TREASURER** SENDS OUT THE **FIRST DELINQUENT NOTICE.** ON AUGUST 1ST, THE **SECOND DELINQUENT NOTICE** IS SENT BY THE **COUNTY TREASURER.** ACCORDING TO MCL 211.78d, ON OCTOBER 1ST, A \$15.00 MAILING FEE IS ADDED TO EVERY PROPERTY STILL OWING TAXES.

SECOND YEAR OF THE FORECLOSURE PROCESS

ON FEBRUARY 1ST, PER MCL 211.78f, THE COUNTY TREASURER SENDS OUT A DELINQUENT NOTICE BY CERTIFIED MAIL TO THE OWNER AND OCCUPANT. MARCH 1ST, DELINQUENT PROPERTIES ARE FOREFEITED TO THE COUNTY TREASURER PER MCL 211.78g (1), A ONE TIME FEE OF \$175.00 FOR A TITLE SEARCH, RECORDING FEES, ADVERTISING CHARGES ARE ADDED, AND INTEREST INCREASES TO 1.5% PER MONTH. IN JULY A PERSONAL SITE VISIT IS CONDUCTED ON FOREFEITED PROPERTIES AND ADVERTISED IN THE NEWSPAPER IN DECEMBER.

THIRD YEAR OF THE FORECLOSURE PROCESS

THE **COUNTY** SENDS A NOTICE OF SHOW CAUSE HEARING. THIS HEARING IS WITH THE **COUNTY TREASURER** AT WHICH TIME A MONTHLY PAYMENT AGREEMENT CAN BE SET UP TO EXTEND THE FORECLOSURE BY ONE YEAR. MARCH 31ST, ABSOLUTE TITLE VESTS SOLELY TO THE COUNTY OF ROSCOMMON PER MCL 211.78k. THIS MEANS THAT THE PROPERTY HAS BEEN FORECLOSED AND WILL BE SOLD AT PUBLIC AUCTION.