



## Delinquent Property Tax Timeline

### Delinquency 1<sup>st</sup> Year

#### On March 1st

Unpaid taxes become delinquent and payable to Berrien County Treasurer

- 4% Administrative Fee is added
- Interest begins to accrue at 12% annually

#### On October 1st

\$15 fee is added

#### On November 1st

Parcel is added to preliminary forfeiture list

#### On February 1st

Mortgage lenders and banks may be notified

### Forfeiture 2<sup>nd</sup> Year

#### On March 1st

- Minimum of \$195 in fees is added
- Property is forfeited to the County Treasurer
- The interest rate is increased to 18% per year, retroactive to March 1, 2017

#### June

Foreclosure petition filed in Circuit Court

#### Between June 1st and January 31st

- Title research to identify owners and lienholders
- Personal visits made to forfeited property
- Mortgage lenders, banks, and other lienholders notified

#### January

Show Cause hearing is held

### Foreclosure 3<sup>rd</sup> Year

#### On February 28th

Court Hearing will be held and the judge signs the Foreclosure Order

#### March 31st

Redemption rights expire if taxes are not paid & property ownership transfer to the Berrien County Treasurer

#### July – November

- Property is sold at auction
- Prior owner does not receive any of the proceeds

The property tax foreclosure process can be confusing. Please call us at 269-983-7111 x8569 with any questions you may have!