



# Baltimore's TAX LIEN SALE Process



**01**  
City Mails  
Tax Bill to  
Property Owner

**02**

City Sends  
Final Notice



TAX UNPAID

TAX UNPAID

**03**



City Advertises  
Tax Lien Sale

Investor Buys Tax  
Lien "Certificate"



**04**

TAX STILL UNPAID

**05**

City Informs  
Property Owner  
a "Certificate" for  
Their Tax Has  
Been Purchased

TAX PAID W/IN 4 MO.



Property Owner Pays  
City: "Certificate" Amount  
PLUS 18% & Current  
Taxes=Keeps House

TAX PAID 4-6 MONTHS



Property Owner Pays  
City AND Investor:  
ABOVE COSTS PLUS  
Fees=Keeps House

TAX UNPAID BETWEEN 6 MO.- 2 YRS.



Investor Must File in Court to Take  
Ownership. Owner Can Pay  
Amount Owed or Fight Case in  
Court Prior to Court Judgement.

\* Unpaid bills as small as \$750 in fees can be put up for sale. Charges can also include water bills, alley paving or other fees in addition to property taxes. Standalone water bills of \$750 can also be auctioned. Information is not presented as legal advice