



# 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 7 MO.



Property Owner Pays  
City: "Certificate" Amount  
PLUS 12% & Current  
Taxes=Keeps House

TAX PAID 7-9 MONTHS



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

TAX UNPAID BETWEEN 9 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.