

# THE CURRENT TAX PROCESS

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

**WINTER TAXES** ARE SENT BY THE **TOWNSHIP TREASURER** ON DECEMBER 1<sup>ST</sup> OF EVERY YEAR AND ARE DUE ON FEBRUARY 14<sup>TH</sup>. IF THE 14<sup>TH</sup> FALLS ON A WEEKEND OR HOLIDAY, THE TAXES ARE DUE ON THE NEXT BUSINESS DAY. AFTER THE 14<sup>TH</sup> 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 1<sup>ST</sup>  
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 1<sup>ST</sup>, 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 1<sup>ST</sup>, THE **COUNTY TREASURER** SENDS OUT THE **FIRST DELINQUENT NOTICE**. ON AUGUST 1<sup>ST</sup>, THE **SECOND DELINQUENT NOTICE** IS SENT BY THE **COUNTY TREASURER**. ACCORDING TO MCL 211.78d, ON OCTOBER 1<sup>ST</sup>, A \$15.00 MAILING FEE IS ADDED TO EVERY PROPERTY STILL OWING TAXES.

### SECOND YEAR OF THE FORECLOSURE PROCESS

ON FEBRUARY 1<sup>ST</sup>, PER MCL 211.78f, THE COUNTY TREASURER SENDS OUT A DELINQUENT NOTICE BY CERTIFIED MAIL TO THE OWNER AND OCCUPANT. MARCH 1<sup>ST</sup>, 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 31<sup>ST</sup>, 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.