



DISCLAIMERS

Land and Minerals Department St. Louis County, Minnesota

1. WITHDRAWAL: The right to withdraw or add any parcels to this list is hereby reserved by the County Auditor and all sales will be considered FINAL.

2. BIDDING: Properties will be sold at public auction. All property will be sold to the highest responsible bidder. Bidding will begin at the minimum bid specified on the list. If parcel is not sold at auction, it will be for sale, over-the-counter, on a first come, first served basis. The County reserves the right to reject any bidder who has defaulted on a land sale contract. Payment must be made by personal check, cashier's check, certified check or money order made payable to the "St. Louis County Auditor".

3. ZONING: Properties sold through this auction are subject to local zoning ordinances. Please contact your local zoning administrator to obtain copies of these ordinances. No structure or part thereof shall be erected, constructed, moved or structurally altered, and no land shall change in use until the local zoning authority has approved and issued a land use permit.

4. SUBJECT TO: All sales are subject to existing liens, leases, easements, and rights-of-way.

5. ASSESSMENTS: Any lands offered for sale may be subject to unpaid assessments against the property. Before purchasing, any prospective buyer should consult the City Treasurer's Office for properties in the City of Duluth, or the City/Town Clerk for all other locations, in respect to any unpaid assessments that may exist. Any assessments against the property for public improvements after the property forfeited to the State shall be assessed against the property and paid for at the time of purchase, pursuant to Minnesota Statutes, 282.01, Subd. 3. Any municipality or other public authority is authorized to make a reassessment or a new assessment to a parcel in an amount equal to the remaining unpaid original assessment at the time of forfeiture. (Minnesota Stat. 429.071, Subd. 4 and 435.23)

6. RESTRICTIVE COVENANTS: Some non-platted lands listed for sale may contain non-forested marginal land or wetland as defined in Minnesota Statutes. The deed for these parcels will contain a restrictive covenant, which will prohibit enrollment of the lands in a State funded program providing compensation for conservation of marginal land or wetlands. Notice of the existence of non-forested marginal land or wetlands will be available to prospective bidders at the auction.

7. WETLANDS: St. Louis County has not performed any wetland delineation on parcels offered for sale, unless otherwise noted. No refunds will be made due to presence of wetlands.

8. LEAD: Some properties may present exposure to lead from lead-based paint that may place young children at risk of developing lead-based poisoning. If you are interested in purchasing a single-family dwelling built prior to 1978, you have the right to conduct a risk assessment or inspection for lead-based paint hazards at your expense at least ten (10) days before the sale date. Please contact the Land and Minerals Department, Government Services Center, 320 West 2nd Street, Suite 302, Duluth, MN 55802, Phone No. 218-726-2606, to arrange to see the property for such an inspection or assessment.

9. RADON: The Minnesota Department of Health strongly recommends that ALL homebuyers have an indoor radon test performed prior to purchase or taking occupancy, and recommends having the radon levels mitigated if elevated concentrations are found. Every buyer of an interest in residential real property is notified that the property may present exposure to dangerous levels of indoor radon gas that may place the occupants at risk of developing radon-induced lung cancer. Radon, a Class A human carcinogen, is the leading cause of lung cancer in nonsmokers and the second leading cause overall. The seller of any interest in residential real property is required to provide the buyer with any information on radon test results of the dwelling. St. Louis County has not performed nor is aware of any radon testing on parcels offered for sale, unless otherwise noted. The County will provide a copy of the Minnesota Department of Health's "Radon in Real Estate Transactions" publication to any purchaser of residential tax forfeited property.

10. FEES: The County Auditor shall charge and collect in full at the time of sale for the State of Minnesota an assurance fee of 3% of the total sale price of the land, timber, and structures. Additional fees such as recording fees, deed fees, and deed taxes will be explained at the time of payment.

11. DOWNPAYMENT: For each parcel of land sold, a down payment of 10% of the purchase price or \$500, whichever is greater (Board Resolution # 1988-348), must be paid at the time of the sale, or the parcel will be sold to the next highest bidder. Those parcels purchased under an installment plan will require execution of a purchase contract. The length of the contract cannot exceed ten (10) years, and the remaining principal balance will be payable in equal annual installments plus simple interest at the rate set pursuant to Minnesota Stat. 549.09. Other terms and conditions will be explained at the time of signing. The County reserves the right to require payment in full at time of sale if the bidder has previously defaulted on a land sale contract or repurchase agreement.

12. TIMBER: For those parcels for which there is an estimated volume of timber, the value of the timber must be paid in full at the time of purchase, in addition to the down payment stated above. If a parcel with timber sells for more than the list price, the amount bid in excess of the list price will be allocated between the land and the timber in proportion to the respective totals. The amount allocated to timber must be paid in full at the time of purchase. (Board Resolution # 1988-348)

13. ACCESS: ST. LOUIS COUNTY MAKES NO REPRESENTATIONS, WARRANTIES, NOR GUARANTEES WITH RESPECT TO ACCESS TO STATE TAX FORFEITED LANDS SOLD. ALL LANDS ARE SOLD AS IS, WITHOUT WARRANTIES OR REPRESENTATION OF ANY KIND.

14. INSURANCE: ANNUAL PROOF OF INSURANCE WILL BE REQUIRED ON ALL PARCELS WITH INSURABLE STRUCTURES. Proof must be supplied to the Land and Minerals Department within 30 days of purchase, and within ten (10) days of cancellation of insurance.

15. REINSTATEMENT: If a contract is canceled, and less than 50% of the principal (original sale price) has been paid, reinstatement will not be allowed. To retain the property, payment in full must be received.