



SAINT LOUIS COUNTY, MINNESOTA LAND AND MINERALS DEPARTMENT

320 West 2nd Street, Suite 302, Duluth, MN 55802

Tax Forfeited Properties Auction

Thursday, February 11, 2016



INSIDE:

Lakeshore Property

Homes

Recreational Land

Investment Property

Pre-Registration Form

**February 11, 2016
10:00 A.M.**

**Public Safety Building
2030 N. Arlington Ave.
Duluth, MN 55811**

All listings advertised in this booklet are subject to change. The Land and Minerals Department encourages all prospective buyers to conduct their own research prior to bidding at auction. Please call us, and we will be happy to answer your questions.

Please visit our website:

www.stlouiscountymn.gov

And click on the Tax Forfeit
Land Sales tab.

OR



Scan this QR code
with your smartphone.



stlouiscountymn.gov

218-726-2606



Saint Louis County, Minnesota

Land and Minerals Department

State Tax Forfeited Land Sale Information

Notice of Land Sale Auction – Saint Louis County
 State Tax Forfeited Lands to be offered for sale by the Auditor of St. Louis County
Date: Thursday, February 11, 2016
Time: 10:00 A.M.
Location: Public Safety Building
Address: 2030 N. Arlington Ave. - Duluth, MN 55811

For copies of tract information sheets, general land sale questions, location of sale or other inquiries, call **218-726-2606**.

Tract Information Sheets can be obtained at our website, www.stlouiscountymn.gov (click on the “Tax Forfeit Land Sales” button) or you may contact us at the following Land and Minerals Department offices:

<p>Duluth Office 320 W. 2nd Street, Suite 302 Duluth, MN 55802 218-726-2606 landdept@stlouiscountymn.gov</p>	<p>Pike Lake Office 5713 Old Miller Trunk Highway Duluth, MN 55811 218-625-3700 landdept@stlouiscountymn.gov</p>	<p>Virginia Office 7820 Highway 135 Virginia, MN 55792 218-742-9898 landdept@stlouiscountymn.gov</p>
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Email Notification System

Receive notification via email any time the Land Sale List or Available Lands List is altered (if a parcel is withdrawn from sale). You can conveniently sign up to receive this free service on our website.

For specific questions regarding a tract, please contact:

- Countywide**
 Karen Zeisler, Tax Forfeited Land Coordinator.....218-726-2606
- Urban Properties**
 Christopher (Cricker) Johnson, Land Staff Appraiser.....218-726-2606
- Southern St. Louis County Rural Properties**
 Jeri Georges, Land Staff Appraiser.....218-726-2606
- Northern St. Louis County Rural Properties**
 Ruth Harristhal, Land Staff Appraiser.....218-742-9898
- Countywide**
 Stacy Melcher, Planner I.....218-726-2606

**This sale is governed by Laws of Minnesota, Chapter 282
 and by resolutions of the County Board.**

Disclaimer Page

1. 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. 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 a parcel is not sold at auction, it will be for sale, over-the-counter, on a first come, first serve 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 "St. Louis County Auditor".
3. Properties sold through this auction are subject to local zoning ordinances. Please contact the 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. All sales are subject to existing liens, leases, easements, and rights-of-way.
5. 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. 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 if requested.
7. 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. 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. 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. 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. 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. 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. **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. **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. 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.

Could you tell me about the St. Louis County tax forfeited land sales?

- Tax forfeited lands, classification and sale are governed by Minnesota State Statute § 282 (Tax forfeited lands; classification, sale) and resolutions of the County Board.
- Tax forfeited lands are either reserved for conservation purposes or disposed of through a classification system that is determined by the County Board and approved by the Commissioner of Natural Resources (Minnesota Department of Natural Resources).
- When a parcel forfeits, County Board resolution determines its classification, upon approval of the Commissioner of Natural Resources (Minnesota Department of Natural Resources). When a parcel is classified as non-conservation, it can be sold for private ownership via auction.
- There are three tax forfeited land sales per year (February, June and October) in the form of oral auctions.
- Parcels identified for auction (and approved as being able to sell) are sold to the highest bidder; however, not for less than the value that is set by the County Board.
- When a parcel is classified as conservation, it is set aside as primarily suitable for timber production.
- Land containing standing timber may not be sold until the timber value and the sale of the land have been approved by the Commissioner of Natural Resources (Minnesota Department of Natural Resources). Minerals in tax forfeited land and tax forfeited stockpiled metallic minerals or materials are subject to mining (mineral rights).

What happens to the money that the Land and Minerals Department brings in?

- The County Board may set aside no more than 30% for timber development (which include Memorial Forests).
- The County Board may set aside no more than 20% (by resolution) to be used for recreation.
- The Land and Minerals Department is self-supporting, with any balance remaining after operational costs as follows (this is called apportionment):
 - 40% to the County’s General Fund.
 - 40% to school districts.
 - 20% to towns or cities.

Amount Due Upon Purchase

- Down Payment.....10% of the total sale value or \$500, whichever is greater.**
- State Assurance Fee.....3% of total sale price of land, timber and structures. This percentage is state mandated and goes into the State’s General Fund to cover losses in the event that the State has to defend its right to forfeit land.**
- Assessments.....Check with city/town clerk for any additional assessments of which the Land and Minerals Department is not aware. If listed on sale listing as certified, assessments must be paid in full at the time of sale.**
- Timber Value.....Paid in full at the time of sale. Please note: The timber value increases the same percentage as the sale bid up.**
- Recording Fee.....\$46.00 or as set by the County Recorder. If there is a well on the property, it is an additional \$50.00 for well disclosure.**
- Deed Fee.....\$25.00**
- Deed Tax..... .0033 times the purchase price.**



St. Louis County Land and Minerals Department
 Government Services Center
 320 West 2nd Street, Suite 302, Duluth, MN 55802
 Phone 218-726-2606 • Fax 218-726-2600
www.stlouiscountymn.gov

Annual Payment Schedule

<u>Parcel Value</u>	<u>Length of Contract</u>
Less than \$500.....	Must be paid in full
\$500 - \$999.....	2 years
\$1,000 - \$1,999.....	4 years
\$2,000 - \$2,999.....	6 years
\$3,000 - \$3,999.....	8 years
\$4,000 or greater.....	10 years

REMEMBER!!! All of the tracts shown in this booklet that do not sell at our February 11, 2016 auction will immediately be placed on our Available Lands List and can be purchased over-the-counter for the full total price that is listed on each tract! Purchase offers for less than the total price will not be accepted.

1. What is the date, time and location of your tax sale?

We have three state tax forfeited land sales per year, one each in February, June and October. The dates will be posted by January each year to our website located at www.stlouiscountymn.gov. Click on the "Tax Forfeit Land Sales" button, then select the "Upcoming Land Sale" link. Listings for the next land sale will be available approximately one month before the sale date.

2. When and where are your tax sales advertised?

The land sales are advertised in the official newspaper of the County (currently the Duluth News Tribune www.duluthnews.com) and on our website at www.stlouiscountymn.gov. Free printed copies of our Land Sale booklets can be picked up at St. Louis County offices or from one of our multiple area wide distribution sites, which are listed on our website.

3. How and when do I register for your tax sales?

You can register early by completing and mailing the pre-registration form enclosed in this booklet, by filling out the pre-registration online form found on our website at www.stlouiscountymn.gov, or by registering at the auction. Registration is not necessary to attend the auction, but it is required if you choose to bid on a parcel.

4. What are the payment requirements at the sale?

We require payment by check or money order.

5. Is payment in full required on the day of the sale?

Payment in full may not be required (if \$500 or more) at the time of sale, depending upon the advertised total value listed for each parcel.

6. Does your county offer a financing program?

We take some sales under a contract for deed basis. Our contracts cannot exceed ten years. Present interest rate is 10%.

7. What type of document is issued at the sale (treasurer's deed, tax deed, sheriff's deed, etc.)?

At the time of payment in full, a state deed is issued by the Minnesota Department of Revenue.

8. Once a property is acquired through your tax sale, is there a redemption period before you can take possession?

There is no redemption period once a property is acquired.

9. Do you allow investors to invest at your tax sales without attending the tax sale (i.e. absentee bidding)?

Bidders or their representatives must be present at our sales.

10. What happens to a tax sale property that has an unsatisfied mortgage held against it?

The law is unclear whether a tax forfeited property is subject to an unsatisfied mortgage against it. The Land and Minerals Department advises all buyers to consult a real estate attorney prior to purchasing tax forfeited lands with unsatisfied mortgages held against them.

11. What happens to the properties that do not sell at the auction? Are they still available for purchase?

Properties that do not sell at auction can be purchased over-the-counter from the Land and Minerals Department, and can even be purchased or financed through the mail. Properties on our Available Lands List are offered on a first come, first served basis and can be viewed on our website www.stlouiscountymn.gov. Click on the "Tax Forfeit Land Sales" button, then select the "Available Land Sale" link.

12. Would you please send me a current list of properties available for purchase?

If you wish to join our mailing list for one (1) year to receive printed copies of our Available Lands and Land Sale Auction booklets in the mail, please send a check or money order for \$25 made out to "St. Louis County Auditor" to this office with your current return address. There is no charge for viewing the lands lists on our website at www.stlouiscountymn.gov. Both the upcoming auction properties and the current available properties can be viewed from this website.

13. Are you seeking access across State tax forfeited lands?

There are three ways the St. Louis County Land and Minerals Department grants access across State tax forfeited lands:

1. An authorization, allows access for short term needs.
2. A temporary, renewable lease to access private land.
3. An easement for roadways, utilities, or other access to private lands.

To request access across St. Louis County State Tax Forfeited land, please fill out the "Application for Access Across Tax Forfeited Lands" and return it to a St. Louis County Land and Minerals Department office nearest you. Filling out the application does not guarantee that access will be granted. All requests are evaluated on a case-by-case basis. To download the form from our website, click on the "Tax Forfeit Land Sales" button at www.stlouiscountymn.gov, then click on the "Access" link. Print the Application form (Adobe PDF format), or pick one up at any Land and Minerals Department office. Please read the "Instructions for Applying for Access Across Tax Forfeited Lands" for detailed information on requirements within the application.

We hope this information is of use to you, and thank you for your interest in St. Louis County tax forfeited lands. Please use one of the following to contact the St. Louis County Land and Minerals Department:

Phone.....218-726-2606

Email.....landdept@stlouiscountymn.gov

Write.....St. Louis County Land and Minerals Dept.
320 West 2nd Street, Suite 302
Duluth, MN 55802

Important Phone Numbers

Tract(s)	Entity	Phone Number
9	City of Buhl	218-258-3226
7	City of Chisholm	218- 254-7900
1, 2, 3, 4, 5, 6	City of Duluth Building Safety	218-730-5300
	City of Duluth Treasurer	218-730-5350
	County Assessor Duluth	218-726-2304
8	City of Eveleth	218-744-7444
19	City of Hermantown	218-729-3600
10	City of Hoyt Lakes	218-225-2344
11	City of Meadowlands	218-427-2565
22 – 26	City of Rice Lake	218-721-3778
27, 28, 29	County Assessor Duluth	218-726-2304
	County Planning & Development (S)	218-725-5000
12, 13, 14, 15, 16, 17, 21, 30, 31, 32, 33	County Assessor Virginia	218-749-7147
	County Planning & Development (N)	218-749-7103
31, 32, 33	County Auditor Virginia	218-749-7104
12	Town of Balkan	218-254-5283
13	Town of Clinton	218-780-3678
14, 15	Town of Eagle's Nest	218-365-4573
16	Town of Ellsburg	218-482-3407
17	Town of Field	218-666-2487
18	Town of Grand Lake	218-729-8978
20	Town of Midway	218-624-7985
21	Town of Morse	218-365-2613
27, 28, 29	Town of Solway	218-729-5134
30	Town of Sturgeon	218-969-6381

Lakeshore Lot Sale Information

- Minnesota Session Laws 2012, Chapter 236, Section 28 authorizes St. Louis County to sell tax forfeited lakeshore lots that are currently leased.
- The public sale of tax forfeited lakeshore lots is governed under the provisions of Minnesota Statutes, section 282.01, subdivision 3.
- All properties shall be sold to the highest responsible bidder. Bidding will begin at the minimum bid specified on the list.
- The Lakeshore lots only, separate from improvements, will be offered for sale. The minimum bid is the appraised **land** value.
- At the time of sale the purchaser must pay non-refundable earnest money in the amount of \$1,000.00 by certified check, cashier's check or money order, payable to the St. Louis County Auditor.
- The County Auditor shall charge and collect in full at the time of closing for the State of Minnesota, an assurance fee of three (3) percent of the total sale price of the land. Additional fees such as recording fees, deed fees, and deed taxes will be explained at the time of sale.
- The full balance of the purchase price, with fees, must be made within 15 days of the auction sale, **prior to payment to the leaseholder for improvements**, by certified check, cashier's check or money order.
- The purchaser shall reimburse the county for appraisal and survey costs allocated to the lot purchased.
- ST. LOUIS COUNTY MAKES NO REPRESENTATIONS, WARRANTIES, NOR GUARANTEE WITH RESPECT TO ACCESS TO STATE TAX FORFEITED LANDS SOLD.
- For septic information, please contact the St. Louis County Environmental Services Department at 218-749-0625 or 218-725-5200.

Payment for Lakeshore Lot Improvements

- The purchaser must make payment in full to the leaseholder in the manner provided in Minnesota Statutes, section 92.06, subdivision 4, **for the value of any improvements**.
 - Payment for improvements must be made within 15 days of the auction sale, either in cash or upon terms and conditions agreeable to the owner of the improvements. If payment for improvements is not made in cash, and if there is no agreement between the parties within 15 days of the sale, St. Louis County will void the land sale and reoffer the property at a subsequent sale.

Questions?

Please contact the St. Louis County Land and Minerals Department at
218-726-2606.



S A I N T LOUIS COUNTY M I N N E S O T A

Land Sale Auction Pre-Registration Form

E-mail: landdept@stlouiscountymn.gov

Mail: St. Louis County Land and Minerals Department
320 West 2nd Street, Suite 302

Duluth, MN 55802

Fax: 218-726-2600

Please PRINT CLEARLY and submit this form to the Land and Minerals Department for pre-registration via mail, fax or email no later than 4:30 P.M. the day prior to the auction. Form submission prior to the auction allows bidder to use the convenient "Pre-Registered Bidder" line at the auction.

Pre-registering allows you to simply sign in and pick up your bidder number saving you time.

If you choose not to pre-register, simply complete this form and submit it at the auction.

If bidding on behalf of a company, you must fill out the "Company Information" portion below.

Bidder Name _____
(First name) (Last name)

Purchaser Name (Name EXACTLY as to appear on contract or deed).

(First name) (Last name)

(First name) (Last name)

Mailing address _____

City _____ State _____ Zip code _____

Phone number _____ E-mail _____

Marital Status (for Deed purposes only)

Please check appropriate boxes below:

Single ownership

Co-ownership: joint tenancy

Co-ownership: other

Co-ownership: tenancy in common

Company Information

(First name) (Last name)

(Title)

(Name of company) (Type of company, e.g. LLC, Inc. etc.)

(State in which company is organized)



SAINT LOUIS COUNTY, MINNESOTA

LAND AND MINERALS

DEPARTMENT

320 West 2nd Street, Suite 302
Duluth, MN 55802

Tax Forfeited Properties Auction

Thursday, February 11, 2016

This booklet contains information regarding tax forfeited properties to be auctioned...

Date: Thursday, February 11, 2016

Time: 10:00 A.M.

Location: Public Safety Building

2030 N. Arlington Ave.

Duluth, MN 55811

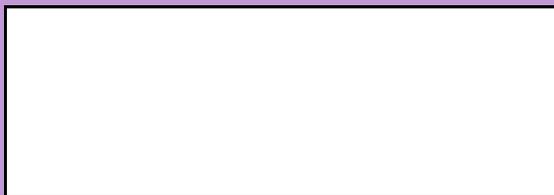


Photo Credit:
Kim Seguin

Barrier Free: All St. Louis County auctions are accessible to the handicapped. Attempts will be made to accommodate any other individual needs for special services. Please contact the St. Louis County Land and Minerals Department at 218-726-2606 prior to the auction, so necessary arrangements can be made. Notice: Tracts shown in this booklet that do not sell at our February 11, 2016 auction will immediately be placed on our Available Lands List and can be purchased over-the-counter for the full total price that is listed on each tract. Purchase offers for less than the total price will not be accepted. Please contact any of our Land and Minerals Department offices and we would be happy to answer your questions.

stlouiscountymn.gov

218-726-2606