



WELCOME!

Land and Minerals Department *St. Louis County, Minnesota*

THANK YOU FOR YOUR INTEREST IN PURCHASING TAX-FORFEITED LAND IN ST. LOUIS COUNTY

Greetings from St. Louis County Land and Minerals,

We are excited to offer the properties shown in this catalog. Each of these properties represent opportunities for development, recreation, and building new memories.

We offer these auctions periodically. Our goal is to encourage economic development and to expand the county's property tax base. Thank you for helping us achieve our goals by purchasing property in our auction.

The processes we follow are set by state statute and county board resolutions. Proceeds from these sales support the operations of the Land and Minerals Department. (See the next page for a full description of how proceeds are used.)

Please review this catalog closely to ensure you understand the process and the potential fees involved in purchasing any of these properties. We want this to be a positive experience for you. If you have any questions, feel free to call or email us. Our contact information is listed at the bottom of this page.

Good luck with your bidding!

WE'RE HERE TO HELP!

If you have questions or need assistance with any of the following, give us a call or email.

- Tract information sheets
- General land sale questions
- Questions about a specific tract
- Online auction information
- Over-the-counter sales
- Former shoreland lease lot sales



DULUTH OFFICE

Government Services Center
320 West 2nd Street, Suite 302
Duluth, MN 55802
218-726-2606
landdept@stlouiscountymn.gov

VIRGINIA OFFICE

7820 Highway 135
Virginia, MN 55792
218-742-9898
landdept@stlouiscountymn.gov

PIKE LAKE OFFICE

5713 Old Miller Trunk Highway
Duluth, MN 55811
218-625-3700
landdept@stlouiscountymn.gov



LAND SALE INFORMATION

Land and Minerals Department *St. Louis County, Minnesota*

SIGN UP TO RECEIVE LAND SALE EMAIL UPDATES



Receive free email updates about the St. Louis County Tax-Forfeited Land Sales program. Learn when new properties are offered and receive reminders when auctions begin or are coming to a close. You can unsubscribe at any time.

Sign up online at stlouiscountymn.gov/landsales. Click on the Subscribe button.

PROHIBITED BUYERS OR BIDDERS (DELINQUENT TAXES)

Anyone with delinquent real or personal property taxes in St. Louis County is prohibited from purchasing state tax-forfeited land.

If you are interested in purchasing tax-forfeited property, you must pay all your delinquent taxes prior to purchasing or bidding.

AVAILABLE PROPERTIES LIST

Properties that do not sell at auction will be available over the counter on a first come, first served basis for the total price listed on each tract.

Offers to purchase for less than what is listed cannot be accepted pursuant to state statute.

Available properties are posted at stlouiscountymn.gov/landsales. You may also contact any of our offices to learn more, or find these properties referenced in the Tax-Forfeited Land Sale layer on the County Land Explorer at: gis.stlouiscountymn.gov/landexplorer.

REVENUE GENERATED

WHAT HAPPENS TO THE MONEY THAT THE LAND AND MINERALS DEPARTMENT BRINGS IN?

Total revenues minus total expenditures equals net proceeds, which are apportioned as follows:

- The county board may set aside no more than 30% for timber development.
- The county board may set aside no more than 20% (by resolution) to be used for economic development.

Remaining balance:

- 40% to the county's general fund
- 40% to school districts
- 20% to towns or cities



Each school district and township or city receives an apportionment equal to the percentage of revenues generated within the taxing district boundaries.



SALES AND PAYMENTS

Land and Minerals Department *St. Louis County, Minnesota*

When purchasing tax-forfeited property, the following fees apply:

AMOUNT DUE UPON SALE		
	Down Payment	10% of the total sale value or \$500, whichever is greater.
	State Assurance Fee	3% of total sale value. 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 \$54.00 for well disclosure.
	Deed Fee	\$25.00
	Deed Tax	\$1.65 for sales up to \$3,000, or 0.0033 times the Final Sale Price (final bid) plus Buyer Premium for sales over \$3,000.
	Buyer Premium	For online auctions, there is a buyer premium of 3.5% of the Final Sale Price of land, timber, and structures (final bid).

*for purchases in 2025, taxes will be payable in 2026.

PAYMENT IN FULL OR CONTRACT FOR DEED:

- For purchases up to \$500, payment in full is required at time of sale.
- For purchases of more than \$500, payment in full may not be required at time of sale.

OPTION #1: PAY IN FULL

OPTION #2: CONTRACT FOR DEED

- 10% DOWN PAYMENT:** Ten percent (10%) of the total sale value or \$500, whichever is greater, PLUS the full value of timber and/or certified assessments, if applicable.
- LENGTH OF CONTRACT:** A 10 year term for financing is available if sale value is over \$4,000. Based on the property value, the following chart indicates the length of the contract.



PROPERTY VALUE	LENGTH OF CONTRACT
\$500 or less	Must be paid in full
\$501 - \$1,000	2 years
\$1,001 - \$2,000	4 years
\$2,001 - \$3,000	6 years
\$3,001 - \$4,000	8 years
greater than \$4,000	10 years

- PAYMENT REQUIREMENTS:** Payment must be made by personal check, cashier's check, certified check, or money order. Checks should be made payable to the "St. Louis County Auditor".
- PAYMENT SCHEDULE:** One (1) annual payment per year.
- INTEREST:** The interest rate is 8%, as determined by state statute.

PREVIOUS DEFAULT: Payment is required in full if buyer(s) has previously defaulted on a purchase or repurchase contract. Payment must be made by certified funds if buyer has ever made payment that has been returned for non-sufficient funds (NSF).

REGISTRATION must be received within 10 calendar days of the closing of the online auction.

DOWN PAYMENT and completed **PAPERWORK** must be received within 10 calendar days of receiving paperwork.

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



SALES AND PAYMENTS

Land and Minerals Department *St. Louis County, Minnesota*

EXAMPLE

FROM THE SALE ADVERTISEMENT:

Land	\$7,000.00
Timber	\$1,000.00
Improvements	\$2,000.00
Minimum Bid	\$10,000.00
Certified Assessments	\$500.00

The Final Sale Price is the price of land, timber, structures, and assessments.

Certified assessments are not subject to bid up. They must be paid in full at the time of sale, in addition to the down payment.

In this example, timber is 10% of the initial price; the final timber value is 10% of the final price. Timber must be paid in full at the time of sale, in addition to the down payment.

Contact any of our offices with questions or to get a final cost estimate for any tracts or bid amounts. The final cost will be calculated after the close of the auction.

	Minimum Bid	Bid Up
	\$10,000.00	\$15,000.00
Down Payment	\$1,050.00	\$1,550.00
State Assurance Fee	\$300.00	\$450.00
Assessments	\$500.00	\$500.00
Timber Value	\$1,000.00	\$1,500.00
Recording Fee	\$46.00	\$46.00
Deed Fee	\$25.00	\$25.00
Deed Tax	\$34.16	\$51.23
Buyer Premium	\$350.00	\$525.00
Total Pay in Full	\$12,255.16	\$16,597.23
Down On Contract	\$3,246.00	\$4,571.00

QUESTIONS

1 WHAT IF A PROPERTY HAS AN UNSATISFIED MORTGAGE OR LIEN HELD AGAINST IT?

It is advised that all buyers consult a real estate attorney prior to purchasing tax-forfeited properties with unsatisfied mortgages or liens held against them.

2 ONCE A PROPERTY IS ACQUIRED, IS THERE A REDEMPTION PERIOD BEFORE I CAN TAKE POSSESSION?

There is no redemption period once a property is acquired. Once your check has been received, the property is yours.

3 WHAT TYPE OF DOCUMENT IS ISSUED UPON SALE?

Once the financial obligations, paperwork, and property conditions are satisfied, a state deed is issued by the Minnesota Department of Revenue.

4 WHAT IF A BID FALLS THROUGH?

We reserve the right to block/ban bidders who refuse to pay for land purchased. A winning bid constitutes a legally binding contract. Failure to make payment and submit paperwork within the allotted time frame may result in the sale going to the next highest bidder.

5 DO PRICES EVER CHANGE?

The county may reoffer individual unsold properties periodically, based on market conditions, to the general public on an over-the-counter listing or at auction until the properties are sold or withdrawn. Adjoining owners may not be re-notified when such updates occur. It is the sole responsibility of any prospective buyer to monitor any potential price adjustments.

REAL ESTATE TAXES AND VALUATION

TAX-FORFEITED PROPERTY IS TAX EXEMPT UNTIL SOLD

When a tax-forfeited property is sold, it is returned to the tax rolls. Purchasers of tax-forfeited land will be responsible for paying property taxes the year after their purchase.

ASSESSOR'S OFFICE

Assessors estimate property market values, classify properties according to their use, and review valuations on a regular basis. Contact 218-726-2304 for valuation questions.

AUDITOR'S OFFICE

The Auditor's Office determines tax rates, calculates taxes, and collects taxes. St. Louis County provides the option to pay your property taxes in two installments according to the property's classification. There are a variety of options for submitting your property tax payments. For property tax questions or for an estimate of future taxes, contact 218-726-2383.



WINNING BIDDER INFORMATION

Land and Minerals Department *St. Louis County, Minnesota*

CONGRATULATIONS ON YOUR WINNING BID!

Here are the next steps to complete your transaction after the auction, and other responsibilities you assume as buyer. Each property is unique and some may have additional requirements or special circumstances.

PUBLIC SURPLUS

- You will receive an email from Public Surplus after the auction closes. This will confirm your winning bid. **DO NOT PAY** the amount generated by Public Surplus, as it does not include the required fees. St. Louis County Land and Minerals will provide the correct amount due (see below).

ST. LOUIS COUNTY

- If not already completed, you will receive an email from the Land and Minerals Department asking you to complete a **REGISTRATION FORM**. This can be done online at stlouiscountymn.gov/landsales, or on the pdf attached to the email. Registration must be received within 10 calendar days of the closing of the auction.
- Upon registration, we will generate your paperwork and calculate your total amount due for the sale, including all fees, and your payment options. Please see the **SALES AND PAYMENTS** page for details. Once you receive your paperwork, paperwork must be signed and returned to us with payment within 10 calendar days.
- If you choose the **CONTRACT FOR DEED** option, the down payment will be 10% of the basic sale price or \$500, whichever is greater, PLUS the full value of timber, and/or certified assessments, and recording fee. Payments are made annually, plus interest. The interest rate is 8%, as determined by state statute. The contract can be paid off at any time without penalty.
- Once the contract is satisfied or if you choose to **PAY IN FULL**, the state deed will be requested from the Minnesota Department of Revenue. The deed is then submitted to the St. Louis County Recorder's Office. Once the deed is recorded, it will be sent to the purchaser. It takes approximately 9 weeks to process the sale paperwork and request the state deed, receive the deed from the state, record it, and send it to the buyer.

BUYER'S RESPONSIBILITIES

BELOW IS A GENERAL LIST OF ITEMS THAT BECOME THE BUYER'S RESPONSIBILITY UPON SALE.

- Buyer must pay **PROPERTY TAXES** beginning the year after purchase.
- Buyer is responsible for:
 - any **ASSESSMENTS** reinstated after sale
 - **PROPERTY INSURANCE** on insurable structures
 - all **MAINTENANCE** of structure(s) and grounds
 - locating or determining **PROPERTY BOUNDARIES**
 - determining **PERMITTED USES** and following **ZONING ORDINANCES**
 - obtaining proper **PERMITS** for constructing, moving, or altering structures, or for any change in land use
 - locating or obtaining **ACCESS** and obtaining the proper approvals to develop the access
 - any **TITLE** work
 - complying with all federal, state, and local **LAWS AND REGULATIONS**
- Buyer understands that all sales are **SUBJECT TO** existing liens, leases, easements, deed restrictions, dedications, and rights-of-way.



PHONE LIST

Land and Minerals Department *St. Louis County, Minnesota*

The following is a listing of commonly used phone numbers to check on assessments, zoning, and other regulations. All phone numbers listed below are 218 area code unless otherwise noted. A list of all city and township officers and contact information can be found at:

stlouiscountymn.gov/departments-a-z/auditor/elections-voting/city-and-township-officers.

ST. LOUIS COUNTY	
Area Code	(218)
Assessors	726-2304
Auditor	726-2383
Economic and Community Development	733-2755
Environmental Services	471-7703
Land and Minerals	726-2606
Planning and Zoning	471-7103
Onsite Wastewater (Septic)	471-7103
Recorder's Office	726-2677
CITIES	
Aurora	229-2614
Babbitt	827-3464
Biwabik	865-4183
Brookston	507-202-8708
Buhl	258-3226
Chisholm	254-7902
Cook	741-4220
Duluth	730-5000
Planning and Development	730-5580
Life Safety	730-4380
Finance	730-5054
Ely	365-3224
Eveleth	744-7444
Floodwood	476-2751
Gilbert	748-2232
Hermantown	729-3600
Hibbing	262-3486
Hoyt Lakes	225-2344
Iron Junction	744-1412
Kinney	258-3385
Leonidas	744-1574
McKinley	749-5313
Meadowlands	427-2565
Mt. Iron	748-7570
Orr	757-3288
Proctor	624-3641
Rice Lake	721-3778
Clerk-Treasurer	721-3778
Zoning Administrator	249-0947
Tower	753-4070
Virginia	748-7500
Winton	365-5941

TOWNS	
Alango	780-1182
Alborn	591-7169
Alden	742-4449
Angora	750-0046
Arrowhead	260-5452
Ault	848-2400
Balkan	254-3967
Bassett	349-8166
Beatty	750-3364
Biwabik (Town)	865-4238
Breitung	780-8979
Brevator	391-3634
Camp 5	750-2535
Canosia	260-5600
Cedar Valley	320-237-2234
Cherry	966-6145
Clinton	744-5591
Colvin	341-4974
Cotton	348-5959
Crane Lake	504-9871
Culver	453-1128
Duluth (Town)	525-5705
Eagles Nest	365-4573
Ellsburg	729-9185
Elmer	343-1726
Embarrass	984-2084
Fairbanks	715-292-3487
Fayal	744-2878
Field	780-7012
Fine Lakes	390-9249
Floodwood	485-1508
Fredenberg	409-1999
French	969-7936
Gnesen	721-3158
Goodwill	343-1292
Grand Lake	729-8978
Great Scott	969-2121
Greenwood	753-2231
Halden	341-9618
Industrial	729-5268
Kabetogama	875-2082
Kelsey	427-2323

Kugler	969-4630
Lakewood	343-9368
Lavell	263-9787
Leiding	355-0163
Linden Grove	909-800-0520
McDavitt	750-4788
Meadowlands (Town)	427-2657
Midway	628-7135
Morcom	969-5812
Morse	365-2613
Ness	343-0541
New Independence	380-0832
Normanna	409-1999
North Star	525-1004
Northland	345-8225
Owens	966-1135
Pequaywan	349-0177
Pike	248-0336
Portage	993-2475
Prairie Lake	393-4132
Sandy	750-4487
Solway	729-5134
Stoney Brook	453-5551
Sturgeon	969-6381
Toivola	215-285-8222
Van Buren	391-0017
Vermilion Lake	651-755-5946
Waasa	290-9290
White	229-2813
Willow Valley	750-1699
Wuori	741-0997
STATE	
DNR Waters (Shoreland Permits)	651-259-5725
MN Department of Health	1-888-345-0823
MN Pollution Control Agency	1-800-657-3864
OTHER	
Pike Lake Area Wastewater Collection System (PLAWCS)	451-3310
Duluth North Shore Sanitary District (DNSSD)	1-888-269-5714



ZONING AND DEVELOPMENT

Land and Minerals Department *St. Louis County, Minnesota*

Land Use and Zoning Areas
Administered by St. Louis County

COUNTY ZONING AREAS

If you plan to purchase and develop tax-forfeited property in the blue areas on the adjacent map, please contact the St. Louis County Planning and Zoning Department at:

Duluth and Virginia Offices:

218-471-7103

landuseinfo@stlouiscountymn.gov

DEVELOPMENT SERVICES

- Residential
- Accessory
- Commercial
- Industrial
- Subdivision Platting

REVIEW SERVICES

- Zoning
- Wetlands
- Parcel

Local Zoning

If you live in one of the communities below, contact them with your development and zoning questions.

LOCAL ZONING AREAS

If you plan to purchase and develop tax-forfeited property in the white areas on the adjacent map, please contact your local units of government at the phone listed in the directory available in this booklet.

Cities: Aurora, Babbitt, Biwabik, Brookston, Buhl, Chisholm, Cook, Duluth, Ely, Eveleth, Floodwood, Gilbert, Hermantown, Hibbing, Hoyt Lakes, Iron Junction, Kinney, Leonidas, McKinley, Meadowlands, Mountain Iron, Orr, Proctor, Rice Lake, Tower, Virginia, Winton

Townships: Duluth, Gnesen, Lakewood, Midway

PUBLIC SURPLUS AUCTIONS

publicsurplus.com

HOW TO BID ON ST. LOUIS COUNTY – LAND SALES AUCTIONS

How do I bid on auctions?

Register with Public Surplus at: <https://www.publicsurplus.com/sms/register/user>

For assistance or if you have questions regarding how to make an account, please contact Public Surplus via the chat function on the upper left side of their webpage or email support@publicsurplus.com. After you enter your first bid, Public Surplus may ask for a bid deposit. You will need a credit card and you may be charged a fee if you are the winning bidder and do not follow through with the purchase.

Note: the Registration Form on the St. Louis County Tax-Forfeited Land Sale page is for contract/deed purposes, NOT for Public Surplus registration.

Browse auctions
within area

Minnesota ▶

St. Louis County ▶

View All Auctions for
St. Louis County

To view/bid on St. Louis County – Land Sales Auctions: On the Public Surplus Home Page, on the right side under Browse Auctions Within Area, click on the *Select Region* drop down box and select Minnesota. Then click on the drop down box *Select Agency*, scroll down and click on St. Louis County. On the left side of the screen, select *Real Estate* from the menu options.

Click on View All Auctions for St. Louis County. Clicking on the auction title will take you to the bid page.

How do I make a bid?

* Your proxy bid: \$

Currency: USD

Bid Deposit: REQUIRED

Enter the amount you want to bid and click the "Submit" button.

Before you bid, please read all of the terms, such as payment methods, description and Terms and Conditions. St. Louis County has specific Terms and Conditions for their auctions.

Please make sure you read them carefully.

Note: There are additional fees that are NOT included in your bid. Additional fees that will be added to the final price ON TOP OF the final bid amount include, but are not limited to: 3.5% Buyer Premium, 3% State Assurance Fee, Certified Assessments, Deed Fee, Deed Tax, Recording Fee, and Well Fee (if applicable).

FAQ'S

How do I know if I am outbid?

As soon as a bid is placed higher than yours, you will be notified by email that you have been outbid. If you have placed a proxy bid, you are only notified once someone has beat your maximum amount.

How do I know if I have won?

After an auction ends, the winning bidder will receive an email from Public Surplus telling them they have won. Do not pay from the Public Surplus notification – St. Louis County does not charge sales tax on tax-forfeited land sales. The St. Louis County Land and Minerals Department will send you an email asking for a completed Registration Form in order to prepare your sale paperwork correctly and calculate the correct amount owed. It is your responsibility to promptly respond in order to complete the transaction in a timely manner.

How does proxy bidding work?

Proxy bidding means you set the maximum amount that you are willing to pay for a tract and Public Surplus automatically increases your initial bid for you in set increments. For example: an item that you would like to bid on is currently listed at \$60 with an increment level of \$5; you don't want to pay more than \$100. The proxy bid will set your first bid at \$65 so that you are the winning bidder. If another bid is made for \$75, the proxy bid will automatically increase your bid amount to \$80. It will continue until it reaches your maximum bid amount of \$100. If you have been outbid, you will receive notification through email.

Keep in mind:

St. Louis County reserves the right to block/ban bidders who refuse to pay for land purchased. Failure to complete registration or make payment and submit paperwork within ten (10) business days may result in the item going to the next highest bidder.

The failure or omission of any bidder to inspect the site or examine any form, instrument, or document shall in no way relieve any bidder from any obligation in respect to their bid.

Remember: Your bid is the same as a contract - Please only bid on land you are serious about buying. **Bogus bidders will be blocked!** A winning bid constitutes a legally binding contract.



BEST PRACTICES

Land and Minerals Department *St. Louis County, Minnesota*

BEST PRACTICES OF MN STATE TAX-FORFEITED LANDS USE

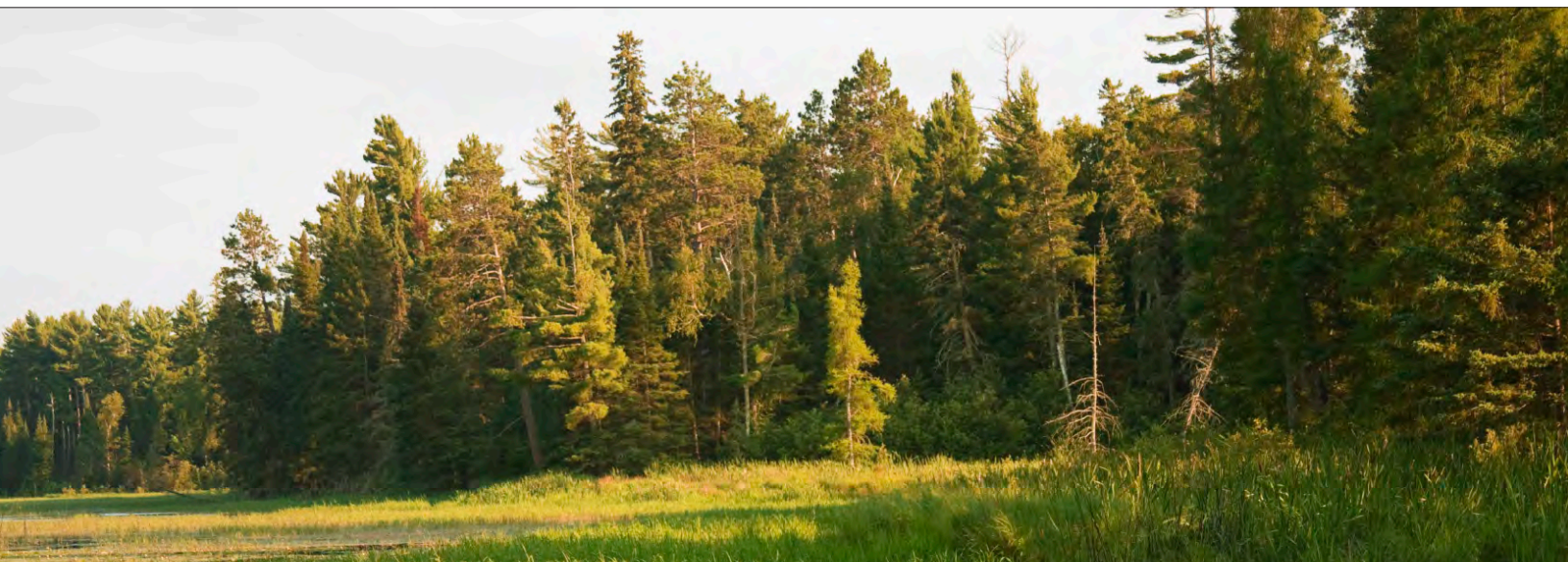
An overview of activities you can and cannot partake in on State of Minnesota Tax-Forfeited lands managed by the St. Louis County Land and Minerals Department.

YOU CAN:

- Hunt on MN State Tax-Forfeited land. (All federal, state, and local laws and regulations apply.)
- Gather on MN State Tax-Forfeited land. (All federal, state, and local laws and regulations apply.)
- Enjoy authorized trails and recreate on MN State Tax-Forfeited land. (All federal, state, and local laws and regulations apply.)

YOU CANNOT:

- Dispose of garbage, refuse, or electronics on MN State Tax-Forfeited land.
- Build a structure or fixture (this includes but is not limited to a shed, lean to, garage, fence, barricade, or gate) on MN State Tax-Forfeited land.
- Park your vehicle frequently on MN State Tax-Forfeited land (for example, you have a tax-forfeited lot near your house or work, you are not allowed to park without a permit or lease).
- Construct permanent deer stands on MN State Tax-Forfeited land.
- Cut trees or any other vegetation without a permit or lease on MN State Tax-Forfeited land. This includes harvesting of dead and down trees.
- Access MN State Tax-Forfeited land through private property without permission.
- Place fill on MN State Tax-Forfeited land without a permit.
- Place any type of sign, including "No Trespassing" or "Private Property", on MN State Tax-Forfeited land.
- Construct or create parking areas or access routes of any material including sand, gravel, asphalt, or concrete on MN State Tax-Forfeited land without the proper lease issued by the Land and Minerals Department.
- Construct or create garden areas, including raised beds and fences, on MN State Tax-Forfeited land without the proper lease issued by the Land and Minerals Department.





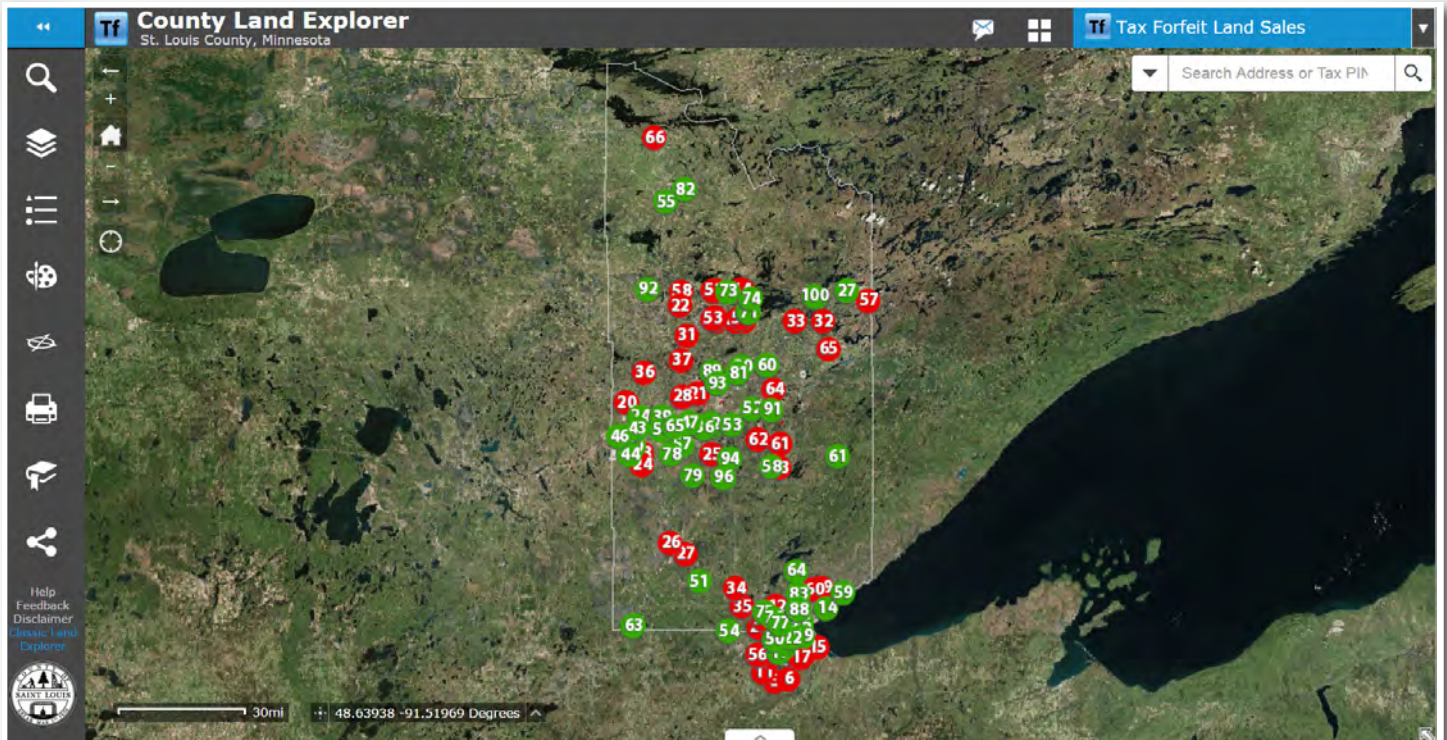
MAPPING- AUCTION AND AVAILABLE LIST

Land and Minerals Department *St. Louis County, Minnesota*

County Land Explorer

Mapping of St. Louis County Tax-Forfeited Land Sales

The St. Louis County Land Explorer is an interactive web mapping application providing the ability to find and map St. Louis County land record data. This map application allows users to view tax-forfeited property available at the upcoming public auctions, tax-forfeited properties available to purchase over the counter, and former shoreland lease lot sales.



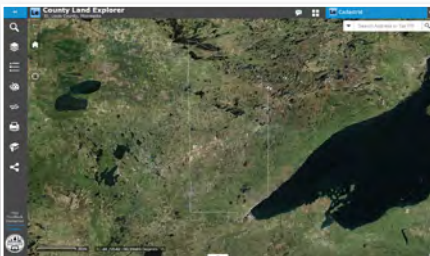
Web Link: <https://gis.stlouiscountymn.gov/landexplorer/>

About App: stlouiscountymn.gov/LANDPROPERTY/Maps/MappingApplications/CountyLandExplorer.aspx

To View

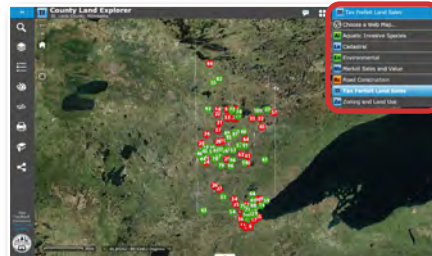
Step 1:

Open County Land Explorer



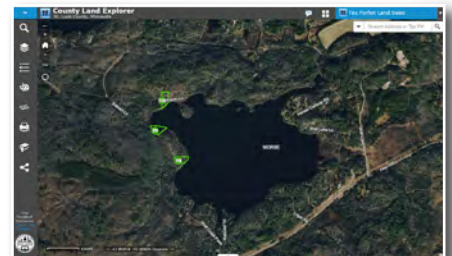
Step 2:

Select "Tax-Forfeited Land Sales"



Step 3:

Search by address or parcel number





DISCLAIMERS & TERMS

Land and Minerals Department *St. Louis County, Minnesota*

1. WITHDRAWAL: The right to withdraw or add any properties to this list is hereby reserved by the County Auditor.

2. BIDDING AND SALES:

A. PROCESS: All properties will be sold to the highest responsible bidder at auction. Bidding will begin at the minimum bid specified on the list. If a property is not sold at auction, it may be for sale over-the-counter on a first come, first served basis, or go to an online auction. The county reserves the right to reject any bidder who has defaulted on a land sale contract, is a prohibited buyer, or is a bidder as defined below.

B. PROHIBITED BUYERS OR BIDDERS: Pursuant to Minnesota Statute § 282.016, the following persons or entities shall not be allowed to register or participate in the auction, either personally, or as an agent or attorney for a prohibited person or entity: 1) district court administrators, county auditors, treasurers, assessors, or supervisors of assessments, land commissioners or assistant land commissioners for tax-forfeited lands, or any deputies or employees of any of the above individuals, 2) a person or entity that owns another property within St. Louis County for which there are delinquent taxes owing, 3) a person or entity that has held a rental license in St. Louis County and the license has been revoked within five years of the date of the auction, or 4) a person or entity that has been a vendee of a contract for purchase of a property offered for sale under Chapter 282, which contract has been canceled within 5 years of the date of the auction. A person prohibited from purchasing property must not directly, or indirectly, have another person purchase a property on behalf of the prohibited buyer for the prohibited buyer's benefit or gain. If a person or entity pre-registers for the auction, the county will perform a search upon receipt of the registration forms to determine if the applicant is a prohibited buyer or bidder. If found to be a prohibited bidder or buyer, notification and explanation will be sent prior to the day of the auction. Those who are prohibited will not be permitted to register or bid on properties at auction. For a person or entity that registers on the day of the auction, the county will perform a search to determine if the applicant is a prohibited buyer or bidder. In the event that it is found the applicant is prohibited, they will not be allowed to register or bid on properties at auction. In the event a winning bid has been awarded to a prohibited bidder or buyer, the person or entity will forfeit their earnest money, and the sale will be nullified as invalid. The property may be re-bid or re-offered at a future auction, at the sole discretion of St. Louis County.

C. SALES: All sales are final, and no refunds or exchanges are permitted.

D. ERRORS: Buyer agrees to fully cooperate in adjusting for clerical or scrivener's errors on any documentation that is a part of this transaction, including, but not limited to, errors related to the amount of the purchase price or installment payments, the term of the contract, or number of installment payments.

E. CONFLICT OF INTEREST: Minnesota Statute 282.016 prohibits the direct or indirect purchase of tax-forfeited land by a county auditor, county treasurer, county attorney, court administrator of the district court, county assessor, supervisor of assessments, deputy or clerk or an employee of such office, a commissioner for tax-forfeited lands, or an assistant to such commissioner.

F. FORMER OWNERS: If you are a former owner of a property being auctioned, you must pay the minimum bid price or the amount of delinquency, whichever is more, pursuant to Minnesota Statute § 282.01, Subd. 7.

G. 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 due and explained at the time of closing.

H. DOWNPAYMENT: For each property 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 property will be sold to the next highest bidder. Those properties 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 Statutes § 549.09. Other terms and conditions will be explained at the time of closing. 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. Payment must be made by certified funds if the buyer has ever made payment that has been returned non-sufficient funds (NSF).

I. NON-SUFFICIENT FUNDS CHECK CHARGE: A \$30.00 service charge will be imposed on any dishonored or NSF check.

J. LATE PAYMENT FEE: A \$25.00 late payment fee will be charged for late payments.

3. ASSESSMENTS: Properties offered for sale may be subject to unpaid assessments. Before purchasing, prospective buyers should consult the Finance Department 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 properties for public improvements that were levied after the properties forfeited to the State shall be assessed against the properties 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 property in an amount equal to the remaining unpaid original assessment at the time of forfeiture (Minnesota Statutes §§ 429.071, Subd. 4 and 435.23).

4. REAL ESTATE TAXES: Forfeited property that is repurchased or sold at a public or private sale on or before December 31 of an assessment year shall be placed on the assessment rolls for that year's assessment, pursuant to Minnesota Statutes §§ 272.02, Subd. 38(c). If a purchase is made before December 31, taxes will be payable for the following year.

5. ZONING: Properties sold through this auction are subject to local zoning ordinances. 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 permit, if applicable. St. Louis County makes no warranty that the properties are "buildable". It is the sole responsibility of prospective buyers to be fully informed prior to purchasing, and the county encourages prospective buyers to contact the local land use and zoning authorities where the properties are located for information about building codes, zoning laws, or other information that affects the properties.

6. PROPERTY BOUNDARIES: Property boundaries shown on any web or paper maps provided by the county are for reference only and are subject to change. Prospective buyers should consult licensed surveyors to determine legal boundaries. St. Louis County is not responsible for locating or determining property lines or boundaries.



DISCLAIMERS & TERMS

Land and Minerals Department *St. Louis County, Minnesota*

7. PROPERTY CONDITION:

A. SOLD "AS IS": All properties are sold "as is" and may not conform to local building and zoning ordinances. St. Louis County makes no warranty that the land is "buildable". It is the sole responsibility of prospective buyers to be fully informed prior to purchasing. Buyers are encouraged to contact the local land use and zoning authority where the properties are located for information about building codes, zoning laws, or other municipal information that may affect the properties. Buyers will be required to sign the "Buyer's 'As Is' Addendum" as part of the Terms of Sale, which will be available for review prior to the auction.

B. TESTING: Buyers are able to obtain authorization from St. Louis County to perform soil testing, at their own expense, before purchasing a property. The sale will not be rescinded if soil problems of any type are discovered after the sale.

C. LEAD: Some properties may present exposure to lead from lead-based paint that may place young children at risk of developing lead 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 a time to conduct such assessment or inspection.

D. RADON WARNING STATEMENT: 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 and is not aware of any radon testing on properties 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 buyer of residential tax-forfeited property.

E. TITLE: Neither the county nor the State of Minnesota warrants the condition of title. Buyer will receive documentation regarding purchase at the time of sale and/or the Commissioner of Revenue will issue a deed from the State of Minnesota after full payment is made. Tax forfeiture will create a break in the chain of title. SELLER CONVEYS TAX TITLE, and the services of an attorney may be necessary to make the title marketable.

F. HAZARD MATERIALS INDEMNIFICATION: The buyer shall indemnify St. Louis County and/or the State of Minnesota for environmental contamination arising or resulting from the buyer's use and occupancy of the purchased property.

G. HISTORY: St. Louis County makes no representations regarding the history or condition of the properties offered for sale. It is the buyer's sole responsibility to research the history and condition of any property that buyer wishes to purchase.

8. SUBJECT TO: All sales are subject to existing liens, leases, easements, deed restrictions, dedications, and rights-of-way.

9. TIMBER: For those properties 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 property 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. (Minnesota Statute § 282.01 Subd. 4 (a) and Board Resolution # 1988-348)

10. MORTGAGES AND OTHER LIENS: Regarding unsatisfied recorded mortgages and other liens: It is advised that all buyers consult a real estate attorney prior to purchasing tax-forfeited properties with unsatisfied mortgages and/or other liens held against them.

11. WETLANDS AND FLOODPLAINS: St. Louis County has not performed any wetland delineation on properties offered for sale, unless otherwise noted. No refunds will be made due to presence of wetlands, floodplains, or any other environmental condition that may be present. It is the buyer's sole responsibility to research, inspect, and review a property prior to purchasing.

12. RESTRICTIVE COVENANTS: Some non-platted properties listed for sale may contain non-forested marginal land or wetlands as defined in Minnesota Statutes. The deeds for these properties will contain a restrictive covenant, which will prohibit enrollment of the properties 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 buyers upon request.

13. INSURANCE: If buyer wishes to enter an installment contract for the purchase of property, annual proof of insurance will be required on all properties with insurable structures. Proof of insurance must be supplied to the Land and Minerals Department within 30 days of purchase, and notice must be given to the county within ten (10) days of cancellation of insurance.

14. REINSTATEMENT: If an installment contract is canceled and 50% or more of the principal (original sale price) has been paid, the former contract holder may request to have the contract reinstated. If less than 50% has been paid at the time of cancellation, reinstatement is not allowed. (Minnesota Statute § 282.341)

15. MINERAL RIGHTS: All minerals and mineral rights are retained by the State of Minnesota when a tax-forfeited property is conveyed.

16. PERIODIC ADJUSTED PRICES: The county may reoffer individual unsold properties at periodically adjusted prices, based on market conditions, to the general public on an over-the-counter listing until the properties are sold or withdrawn. Adjoining owners will not be re-notified when such price adjustments occur. It is the sole responsibility of any prospective buyer to monitor any potential price adjustments.

17. LEGAL COUNSEL: In order to protect your legal interests, we recommend that you consult with a real estate attorney regarding installment contracts, title issues, boundary issues, assessments, mortgages, and other legal matters.

18. ACCESS: ST. LOUIS COUNTY MAKES NO REPRESENTATIONS, WARRANTIES, OR GUARANTEES WITH RESPECT TO ACCESS TO TAX-FORFEITED PROPERTIES OFFERED FOR SALE. ALL PROPERTIES ARE SOLD AS IS, WITHOUT WARRANTIES OR REPRESENTATION OF ANY KIND.



LAND SALE INFORMATION

Land and Minerals Department *St. Louis County, Minnesota*

Q & A

1. WHAT IS THE DATE, TIME AND LOCATION OF YOUR TAX SALE?

Our next state tax-forfeited land sale will be online at: publicsurplus.com. It will open on October 30th and close on November 13th. The list and additional information can be found on our website at: stlouiscountymn.gov/landsales. Additional listings will be available over the counter, and on a separate Tax-Forfeited Settlement Sale list.

2. HOW AND WHEN DO I REGISTER FOR YOUR TAX SALES?

You can pre-register by filling out our online Registration Form found on our website: stlouiscountymn.gov/landsales. Registration with St. Louis County is not necessary to participate in the Public Surplus auction, but it is required if you are the successful bidder.

Note: you will need to register with Public Surplus to bid on online auctions at: publicsurplus.com. Contact Public Surplus via email or their chat function if you have questions about using their website.

3. WHEN AND WHERE ARE YOUR TAX SALES ADVERTISED?

The land sales are advertised in the official newspapers of the county (currently the Duluth News Tribune duluthnews.com and the Cook News Herald which also publishes their legal notices on mnpublicnotice.com) and on our website: stlouiscountymn.gov/landsales. Flyers with a QR code link to our website can be picked up at St. Louis County offices or from one of our multiple area-wide distribution sites.

4. WHAT HAPPENS TO PROPERTIES THAT DO NOT SELL AT AUCTION? ARE THEY STILL AVAILABLE FOR PURCHASE?

Properties that do not sell at auction may be purchased over-the-counter or may go back to online auction. Properties on our Available List are offered on a first come, first served basis and can be viewed on our website: stlouiscountymn.gov/landsales. Click on the "Available Property List".

ADDITIONAL INFORMATION

- The properties being offered for sale were once privately owned, but forfeited to the state due to failure to pay real estate taxes. St. Louis County manages State of MN tax-forfeited properties in St. Louis County.
- 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).
- After 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 nonconservation, it can be sold for private ownership via auction.
- Properties identified for auction (and approved as being able to sell) are sold to the highest bidder; however, not for less than the sale price that is set by the county board.
- When a parcel is classified as conservation, it is retained for natural resource management, such as timber production, mining, public recreation, and environmental benefits.
- 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). Mineral rights are retained by the State of Minnesota.