

BIDDER CONTRACT- TERMS OF TAX SALE (2025)

ALL SALES ARE **FINAL and subject to Lake County Ordinance 1501A (included above), which established Lake County Tax Sale Local Rules.**

By signing this Bidder Contract the tax sale bidder swears or affirms that the signor has the legal authority to bind the bidder and to make the following warranties and representations.

The Buyer/Bidder has been issued an Employer Identification Number (EIN) by the United States Internal Revenue Services (IRS) or Social Security Number issued by the Social Security Administration.

I agree that I will pay the \$500 registration fee, \$100 paddle fee and \$1.00 convenience fee for the Lake County Commissioners' Certificate Sale.

I agree that, on behalf of Buyer/Bidder, I will not collaborate with any other buyer(s)/bidder(s) regarding which properties to bid on nor what amount to bid on said properties.

I agree that I will not engage in any bidding strategy that will result in a rotational award of tax certificates.

I agree that any amount that I bid will be arrived at independently and without direct or indirect consultation, communication or agreement with any other bidder.

I agree that any amount that I bid has not, and will not, be disclosed, directly or indirectly, to any other bidder prior to the close of bidding.

I agree to abide by the payment terms at the end of this document and which are posted on the auction website.

By signing this Bidder Contract the tax sale bidder swears or affirms that the bidder individually and/or the bidder business entity, including all of its principals and any other business entity that such principal is associated with as owner, agent or resident agent does not owe delinquent property taxes in any Indiana County, including Lake, nor has open bankruptcies or personal property judgments. If bidder does owe such delinquent taxes or judgments, the tax sale registration SHALL be **REJECTED immediately and any accepted and paid registration fees and/or tax sale bid may be subject to immediate forfeiture at the sole discretion of the Lake County Auditor.**

BIDDERS MAY NOT BID "ON BEHALF OF" nor "AT THE DIRECTION OF" ANY OTHER PERSON OR ENTITY. BIDDERS MUST BID ON THEIR OWN BEHALF AND PAY FOR THE TAX CERTIFICATES ON THEIR OWN BEHALF FROM THEIR OWN FUNDS AND BANK ACCOUNT and NOT FROM JOINTLY OWNED ACCOUNTS. PURCHASE FUNDS MAY NOT BE OBTAINED BY THE BIDDER FROM NON-TAX SALE REGISTERED THIRD PARTIES AND/OR NON-TAX SALE VETTED THIRD PARTIES. **WINNING BID PAYMENTS RECEIVED FROM AND/OR MADE BY ANYONE OTHER THAN THE SOLE, REGISTERED AND APPROVED BIDDER WILL BE REJECTED AND THE TAX CERTIFICATES FORFEITED. REJECTED BID PAYMENTS WILL BE REFUNDED TO THE APPROVED BIDDER.** BIDDERS MAY NOT BID FOR OTHER PEOPLE/ENTITIES WHO OWE DELINQUENT TAXES ON ANY PARCEL – DOING SO CONSTITUTES FRAUD UPON THE LAKE CIRCUIT COURT TAX SALE PROCESS. SUCH A BID MAY ALSO BE IN VIOLATION OF ***I.C. 6 -1.1-24-5.3***. ANY VIOLATION OF THE BIDDER CONTRACT OR INDIANA STATUTES WILL BE GROUNDS FOR THE AUDITOR TO VACATE THE SUBJECT TAX SALE AND BAN THE OFFENDING BIDDER FROM ALL FUTURE TAX SALES.

The tax sales are based upon Tax Parcel Numbers, **not common ADDRESSES**. The Lake County office holders (Commissioners, Auditor or Treasurer) have no knowledge of, nor any liability for improvements, if any, which may exist on the tax sale parcels.

The name with which a tax sale bidder registers to participate in the tax sale is the name which will appear on the tax sale certificate and/or tax sale deed. Any documents filed with or picked up from the Auditor Tax Sale Department **MUST BE FILED OR PICKED UP BY** the BIDDER/BUYER/CERTIFICATE HOLDER themselves or by their legal counsel.

Neither the Lake County office holders (Commissioners, Auditor or Treasurer) nor their staff provide legal advice to tax sale buyers. Tax sale buyers should seek their own legal counsel to assist in the complicated tax sale process.

Payment of bid amounts by tax sale buyers must be made on or before the deadline date established in the tax sale registration instructions and/or receipt and **SOLELY** in the tax sale buyer's own name and not by ANYONE other than the registered and approved bidder. Payments must be made solely from the approved bidder's own bank account and not from a jointly owned bank account. Failure to timely pay shall be deemed a non-payment and will nullify the tax sale and subject the tax sale buyer to any and all other statutory penalties. An initial acceptance of a late payment by Lake County shall **NOT** serve as a **WAIVER** of the rights of the County to declare the payment late and unacceptable and the tax sale void. Receipts for tax sale payments will only be delivered to the registered and approved buyer or buyer's legal counsel for signature.

I AGREE that the DATE OF SALE as listed on the tax sale payment receipt SHALL NOT be used in issuing tax sale notices or calculating redemption deadline dates. The required date of sale and redemption deadline DATES MUST BE OBTAINED FROM THE TAX SALE CERTIFICATE ITSELF AS ISSUED BY THE AUDITOR TAX SALE DEPARTMENT FOR BUYERS' USE IN ISSUING THE NECESSARY TAX SALE 4.5 AND 4.6 NOTICES.

PURCHASE OF A TAX SALE CERTIFICATE **DOES NOT CONVEY ANY OWNERSHIP RIGHTS TO THE PARCEL**, UNLESS OR UNTIL, THE PURCHASER HAS MET ALL INDIANA CODE REQUIREMENTS (INCLUDING PROPER NOTICE PROVISIONS) **AND** THE LAKE CIRCUIT COURT HAS ORDERED THE ISSUANCE OF A TAX DEED **AND** THE TAX DEED HAS BEEN ISSUED AND RECORDED. PRIOR TO THAT TIME, TAX SALE PURCHASERS **HAVE NO LEGAL RIGHT** TO ENTER THE TAX SALE PARCEL PREMISES OR CONTACT/HARASS ANY OCCUPANT OF SAID PREMISES. ANY SUCH ENTRY OR CONTACT MAY BE CONSIDERED CRIMINAL TRESPASS AND/OR HARASSMENT.

PURSUANT TO *INDIANA CODE 6-1.1-25-4*, ALL COURT ORDERS TO ISSUE TAX DEED SIGNED BY THE JUDGE WILL BE NULL AND VOID UNLESS DELIVERED TO THE LAKE COUNTY AUDITOR TAX SALE DEPARTMENT WITHIN **ONE HUNDRED FIFTY (150) DAYS** AFTER THE DATE OF THE HEARING AT WHICH THE COURT GRANTS THE TAX SALE BUYER'S PETITION FOR TAX DEED, TOGETHER WITH SALES DISCLOSURE FORM, DEED RECORDING FEES AND PAYMENT OF REMAINING AND/OR SUBSEQUENT TAXES NOT INCLUDED IN THE CERTIFICATE MINIMUM BID AS OUTLINED IN THE INDIANA TAX SALE STATUTES.

ACCORDINGLY, **ALL COURT ORDERS TO ISSUE TAX DEED MUST CONTAIN THE FOLLOWING**

LANGUAGE: "That Petitioner shall file this Order to Issue Tax Deed with the Lake County Auditor Tax Sale Department within **150 days** of the hearing date at which the tax deed petition was granted, together with the necessary Sales Disclosure Form, payment of tax deed recording fees and payment of subsequent or outstanding real property taxes. Petitioner's failure to perform any of the foregoing within **150 days** from the subject hearing date shall make this Order to Issue Tax Deed null and void and IN **COMMISSIONER SALES**, FAILURE TO PROVIDE SUCH DOCUMENTS AND PAYMENTS TO THE AUDITOR WITHIN THE 150 DAY DEADLINE SHALL RESULT IN THE ORDER TO ISSUE TAX DEED BEING VACATED, NO TAX DEED BEING ISSUED AND THE BUYER RECEIVING A REFUND OF THE TAX SALE PURCHASE PRICE **MINUS A PENALTY OF 25%** AS THE BUYER'S ONLY REMEDY AND NO 137B COSTS WILL BE REIMBURSED. IN **TREASURER SALES**, FAILURE TO PROVIDE SUCH DOCUMENTS AND PAYMENTS TO THE AUDITOR WITHIN THE 150 DAY DEADLINE SHALL RESULT IN THE ORDER TO ISSUE DEED BEING VACATED, NO TAX DEED BEING ISSUED AND THE BUYER RECEIVING A REFUND OF TAX SALE SURPLUS ONLY, IF ANY, AS THE BUYER'S SOLE REMEDY AND NO 137B COSTS WILL BE REIMBURSED. The Court will not entertain nor approve Motions to Extend said filing deadline."

AS SUCH, NO TAX DEED WILL ISSUE FROM THE LAKE COUNTY AUDITOR UNTIL SUCH REMAINING TAXES AND/OR SUBSEQUENT TAXES AND TAX DEED RECORDING FEES ARE PAID IN FULL BY THE TAX SALE PURCHASER OR A CERTIFICATE GIFT GRANTEE.

Pursuant to Indiana Code 34-9-1-1, all sale bidders that are corporations, limited liability companies (LLC) or partnerships are required to be represented by licensed legal counsel in the preparation and issuance of the required tax sale notices (4.5 and 4.6) and said legal counsel must attend all Lake Circuit Court tax deed hearings on behalf of the bidder/buyer corporation and/or LLC. All such business entities must also provide a current Indiana Secretary of State official Certificate of Existence/Authorization.

Bidder/Buyer signature: _____ Date: _____

Printed Name: _____