



# **Tax Sale Policies & Procedures**

**Monday, November 3, 2025**

## **Bidder Information**

The Georgetown County Annual Tax Sale will be held on Monday, November 3, 2025 in the County Council Chambers at 129 Screven Street, Georgetown. Bidders may sign in from 9:00am until 9:45am, bidding will begin at 10:00am.

You are bidding on and buying property “as is” and at your own risk with no guarantees. Bidders are encouraged to do their research and have a full understanding of the properties on which they intend to bid on prior to the day of sale. **This will not be a time for questions and answers.**

Due to limited space only the registered bidders and one additional person (if space is available) will be allowed into the auction area.

**IMPORTANT: per fire code, the maximum capacity of the room the Tax Sale will be held in is 145 persons. Once this number has been reached, no further admittance will be permitted. If there are 145 bidders signed up for the Tax Sale, additional persons will not be permitted to enter.**

### **BEFORE THE SALE**

Bidders must register in advance with the Georgetown County Delinquent Tax Department by 12:00pm on Friday, October 31, 2025. Bidder registration opens Thursday, October 16, 2025. **Bidder registration is not permitted on the day of the sale.**

If a bidder chooses to mail in the registration form and fee, it must be received by 12:00pm on Friday, October 31, 2025. **NO PERSONAL CHECKS OR DEBIT/CREDIT CARDS.**

Bidders must be registered to obtain a bidder number. No bid will be accepted without a bidder number. The bidder registration fee is \$25.00 and will include an updated list of properties on the day of the sale. All registration funds **must** be in the form of cash, cashier’s check, or money order.

### **NO PERSONAL CHECKS OR DEBIT/CREDIT CARDS.**

All real and personal property must be advertised prior to the tax sale date. **The list will be published in the Coastal Observer**, and will be advertised for three consecutive weeks prior to the sale.

Properties are advertised and auctioned in alphabetical order according to the defaulting owner’s last name.

Some properties advertised may not be sold due to various legal reasons.

### **DURING THE TAX SALE**

The opening bid is the minimum bid and includes the delinquent taxes due, title abstracting fees, and taxes owed for the current year. Bidding will proceed in no less than One Hundred Dollar (\$100) increments.



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When multiple properties are owned by the same individual or company and the bid amount for one property covers the minimum bid for subsequent properties, these subsequent properties are called add-ons. The successful bidder is purchasing just one property, not the subsequent properties. Add-on properties are slipped and not auctioned.

All bid payments must be paid in full by 5:00pm, the close of business, on the day of the sale with a cashier's check or money order only, **NO CASH will be accepted this year**. A Temporary Sale Receipt will be issued and **must** be retained by the bidder.

A successful bidder who does not pay for the bid is subject to a fine of \$500.00 per property pursuant to South Carolina State Statute 12-51-70, and the bidder may be prohibited from bidding in future tax sales.

### **AFTER THE TAX SALE**

**\* PLEASE NOTE: cash will no longer be accepted for bids. Cashier's checks and money orders will be the method of payment for *all bids*.**

If the real property or mobile home is redeemed, an annualized rate of interest up to 12% is paid by the redeeming party to the bidder, and is capped at the minimum bid amount for that property.

If a property is not redeemed, a Tax Sale Deed is issued to the successful bidder. The deed will be in the name of the successful bidder and submitted to the Georgetown County Register of Deeds for recording.

If a property is redeemed, the bidder will be notified by mail. *Please make sure we have your most current mailing address and telephone number.* At that time, the temporary Tax Sale Receipt must be returned to the Treasurer's Office for a refund of the bid, deed preparation fee, and applicable interest. In the event a bidder cannot produce their temporary tax sale receipt, there will be a \$100.00 fee.

The Treasurer may void a tax sale on real property at any time prior to the issuance of a Delinquent Tax Deed in accordance with the South Carolina State Statute 12-51-150. The sale on mobile homes may be voided prior to the issuance of a title from the South Carolina Department of Motor Vehicles. Bidders do not earn rent on a voided mobile home sale. Only the bid amount will be refunded. If this occurs, the bidder will be notified by mail. *Please make sure we have your most current mailing address and telephone number.*

Under state law, a taxpayer will have one year and one day in which to redeem their property. During this period, the successful bidder will have no rights to this property.



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### **TAX TITLE**

A Tax Title or Tax Deed is not a warranty deed and can be challenged. Banks may not lend money on a Tax Title. We encourage all grantees to contact their attorneys to have an Action to Quiet Title performed.

**SECTION 12-51-70.** Default by successful bidder; re-advertisement of property.

If the successful bidder fails to remit in legal tender within the time specified, the personal officially charged with the collection of delinquent taxes shall cancel that bid and duly re-advertise the same property for sale, in the same manner, on a subsequent delinquent tax sale date. The defaulting bidder is liable for no more than five hundred dollars damages upon default, which may be collected by suit by the person officially charged with the collection of delinquent taxes in the name of the taxing authority.

**SECTION 12-51-90.** Redemption of real property; assignment of purchaser's interest.

- (A) The defaulting taxpayer, any grantee from the owner, or any mortgage or judgement creditor may within twelve months from the date of the delinquent tax sale redeem each item of real estate by paying to the person officially charged with the collection of delinquent taxes, assessments, penalties, and costs, together with interest as provided in subsection (B) of this section. If prior to the expiration of the redemption period, the purchaser assigns his interest in any real property purchased at a delinquent tax sale, the grantee from the successful bidder shall furnish the person officially charged with the collection of delinquent taxes a conveyance, witnessed and notarized. The person officially charged with the collection of delinquent taxes shall replace the successful bidder's name and address with the grantee's name and address in the delinquent tax sale book.
- (B) The lump sum amount of interest due on the whole amount of the delinquent tax sale based on the month during the redemption period the property is redeemed and that rate relates back to the beginning of the redemption period according to the following schedule:
- Month of redemption period amount of interest imposed property redeemed.
  - First three months: three percent of the bid amount.
  - Months four, five, and six: six percent of the bid amount.
  - Months seven, eight, and nine: nine percent of the bid amount
  - Last three months: twelve percent of bid amount.



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However, in every redemption, the amount of interest due must not exceed the amount of the bid on the property submitted on behalf of the forfeited land commission pursuant to Section 12-51-55.

- (C) If the defaulting taxpayer, grantee from the owner, or mortgage or judgement creditor fails to redeem the item of real estate sold at the delinquent tax sale within the twelve months provided in subsection (A) and after the passing of an additional twelve months the tax deed issued is incontestable on procedural or other grounds.

**SECTION 12-51-150.** Official may void tax sales.

If the official in charge of the tax sale discovers before a tax title has passed that there is a failure of any action required to be properly performed, the official may void the tax sale and refund the amount paid, plus interest in the amount actually earned by the county on the amount refunded, to the successful bidder. If the full amount of the taxes, assessments, penalties, and costs have not been paid, the property must be brought to tax sale as soon as practicable.