

LEFTOVER DEED SALE PARCELS

Notice: Any purchaser is advised to investigate the nature and condition of these lands in advance of this sale by verification with the local assessor's office, building inspector or as they may otherwise choose, as Orange County makes no representation as to the nature, location, or condition of these lands. **Purchasers are further advised to investigate as to whether any liens are attached to said lands, as certain liens may remain attached after public sale.** Successful purchaser will receive a Quit-Claim Deed describing the property by tax map section, block, and lot number without representation or covenants or warranty and will convey whatever title Orange County has acquired to said lands by reason of failure to redeem from tax sales.

Purchaser is advised to check with Orange County Department of Finance as to **amount of current year taxes due**, which will be **the responsibility of the successful bidder**, after taking title, with no adjustment as to date. This should be considered when making a bid. Also, **check locally for Zoning & Building Codes** relating to these properties.

Bids for the enclosed properties are accepted on a monthly basis. For availability on any of these properties on the enclosed list or for further information please call:

**REAL PROPERTY TAX SERVICE
255 MAIN STREET
GOSHEN, NY 10924
(845) 291-2490**

This brochure is subject to errors, omissions, deletions and corrections. Statements made from the auction block supersede any previously printed material or statements made.

GENERAL INFORMATION

Typically, once a year between August and November Orange County holds a Deed Sale Auction. Any properties not sold at the auction are turned over to the Real Property Tax Service Department and are sold on a monthly basis subject to the Finance Committee review (see Leftover List on the Deed Sale link).

Orange County acquired title to these properties in accordance with Article 11, of the Real Property Tax Law of the State of New York, and all known rights of redemption under said provisions of law have been extinguished by the tax sale proceedings and/or as a result of forfeiture.

The County of Orange reserves the right, in its sole discretion, to withdraw any of the properties listed.

The prior owner cannot reclaim the property by paying the delinquent taxes owed. The "private sale period" for such an occurrence has already elapsed.

As a general rule, the purchase price is what is used by the County to pay off the tax delinquency. Additionally, from time to time, **there may be outstanding Village taxes, water or sewer charges that are delinquent, or other re-levies and have not been included in the foreclosure process that you may be responsible for.**

No personal property is included in the sale of any of the parcels owned by Orange County, unless the former owner or occupant has abandoned same. The disposition of any personal property located on any parcel sold shall be the sole responsibility of the successful purchaser following the closing of sale. We strongly recommend you consult your attorney regarding this issue before you dispose of any personal property or vehicles left behind by previous owners or tenants.

Evictions, if necessary, are solely the responsibility of the successful bidder after closing and recording of the deed.

All sales shall be final, absolute and without recourse.

Successful bidders will receive Quit Claim Deeds describing the property by tax map section, block and lot number without representation or covenants or warranty and will convey whatever title/interest Orange County has acquired to said lands by reason of failure to redeem same from the 1992 and forward List of Delinquent Taxes.

All property is sold in an "as is" condition and Orange County is not responsible for any damage that may occur from sale date to closing date.

All properties are sold on cash terms. Failure to pay the balance of the purchase price by the closing date will result in a forfeit of your deposit.

To check location, research property information, or view tax maps, go to the Orange County website at www.orangecountygov.com, click on **Property/Tax Information** at bottom of page under “Helpful Links”, and click on “**Enter Image Mate Online**” link, or currently by appointment (845-291-2490), you can go to the Orange County Tax Map Department, located on the 2nd floor at 255 Main Street, Goshen, NY. Individual tax maps may be purchased at a cost of \$6.00 for a lap size map for each section. Also available in the property information is the liber and page of the prior owner's deed (if one exists).

To inquire about any **liens** against the property, you can make an appointment (845-291-2690) to visit the record room at the County Clerk's Office now located on the 2nd floor at 255 Main Street, Goshen, NY 10924. **Any State or IRS/Federal liens may remain with the property.** Orange County makes no reference to quality of title on any Deed Sale parcel. You will need the Town and Section/Block/Lot number of the parcel and the prior owner's name(s).

The successful bidder on a property will be required to pay 10% OF THE PARCEL'S SELLING PRICE WHEN THE BID IS SUBMITTED; the balance is due within 30 - 45 days thereafter. Failure to pay the remaining balance will result in a forfeiture of the 10% deposit. All payments and deposits are to be made by **OFFICIAL BANK CHECK or MONEY ORDER made payable to the COMMISSIONER OF FINANCE. CASH PAYMENTS ARE NOT ACCEPTED.** The official Bid Form is included in the links.

The County will file the deeds with the County Clerk for the successful bidders. A recording fee must be paid at the time full payment is made. **Personal checks are not accepted – PAYMENT MUST BE IN THE FORM OF OFFICIAL BANK CHECK OR MONEY ORDER made payable to ORANGE COUNTY CLERK.** The County Clerk also requires the following information: name, address, telephone number, and social security numbers of everyone listed as the new record owner.

Only after Orange County receives full payment for the property and the deed has been recorded by the County Clerk's office can a buyer take possession of the property.



DEED SALE TERMS AND CONDITIONS

The following information is provided to help as a guide through the deed sale process:

1. Orange County acquired title to these properties in accordance with Article 11 of the Real Property Tax Law of the State of New York, and all known rights of redemption under said provisions of law have been extinguished by the tax sale proceedings and/or as a result of forfeiture.
2. The County of Orange reserves the right, in its sole discretion, to withdraw from the auction any of the properties listed.
3. For purposes of these Terms and Conditions, parcel shall be defined as a section, block, and lot number.
4. **To check location, research property information, or view tax maps**, go to the Orange County website at www.orangecountygov.com, click on **Property/Tax Information** at bottom of page under “Helpful Links”, and click on “**Enter Image Mate Online**” link or currently by appointment (845-291-2490), you can go to the Orange County Tax Map Department, located on the 2nd floor at 255 Main Street, Goshen, NY. Individual tax maps may be purchased at a cost of \$6.00 for a lap size map for each section.
5. To find out the current taxes on the properties, visit our website as listed above in #4 and go to the **Image Mate** program, or go to egov.basgov.com where many of the municipalities and school districts taxes and payment status are online. It may be necessary in some cases to call the School Districts and Villages for tax information.
6. To inquire about any **liens** against the property, you can make an appointment (845-291-2690) to visit the record room at the County Clerk's Office now located on the 2nd floor at 255 Main Street, Goshen, NY 10924. **Any State or IRS/Federal liens may remain with the property.** Orange County makes no reference to quality of title on any Deed Sale parcel. You will need the Town and Section/Block/Lot number of the parcel and prior owner's name(s).
7. **All sales shall be final, absolute and without recourse.**
8. Orange County sells only the title and provides a Quit Claim Deed to the real property. Any personal property still belongs to the former owner. We strongly recommend you consult your attorney regarding this issue before you dispose of any personal property or vehicles left behind by previous owners or tenants.
9. Evictions, if necessary, are solely the responsibility of the successful bidder after closing and recording of the deed.

10. Residential dwellings that were built prior to 1978 may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning.
 - A. Pamphlets/materials regarding lead paint hazards can be obtained on the Orange County website at www.orangecountygov.com or visit the U.S. Environmental Protection Agency's website at www.epa.gov.
 - B. All bidders are advised to do their own investigation regarding lead paint. The County of Orange has no knowledge of any environmental hazards that may affect any properties.
11. If the property is improved by a structure, the County makes no reference to the existence of smoke detectors or carbon monoxide detectors.
12. Any Bidder/Purchaser is advised to make his/her own investigation regarding title issues and the location, nature and condition of the premises, as Orange County makes no representation as to the nature, location, condition or title of these lands in advance of this sale, by verification with the local assessor's office or as he may otherwise choose, also, check locally for zoning and building codes relating to the property(ies). **Bidder/Purchaser(s) is further advised to investigate as to whether any liens are attached to said lands, as certain liens may remain attached after public sale.** Bidder/Purchaser is advised to check with the Orange County Department of Finance or the local Tax Collector as to the amount of current year taxes due, which MAY be the responsibility of the successful Bidder/Purchaser, after taking title, with no adjustment as to date and may include penalties and interest. This should be considered when making a bid.
13. The lot size of the property is approximate as shown on tax record or tax maps.
14. **POSSESSION OF PROPERTY IS FORBIDDEN UNTIL THE DEED IS RECORDED WITH THE ORANGE COUNTY CLERK CONVEYING TITLE TO THE PURCHASER. TITLE VESTS AT THE RECORDING OF THE DEED.**

Call 291-2490 to check availability of LEFTOVER parcels prior to researching the parcel or placing your bid.

FREQUENTLY ASKED QUESTIONS

1. As a purchaser of a Deed Sale property will I be responsible to repay any past due taxes?

No. As a general rule, the purchase price is what is used by the County to pay off the tax delinquency. You are responsible for all **current** taxes. **From time to time there may be outstanding Town/County, Village or School taxes, Water and/or Sewer charges that are delinquent, or other re-levy fees that have not been included in the foreclosure process that you may be responsible for.**
2. Is an inspection of property prior to the Deed Sale Auction allowed?

Since many of these properties are still occupied by prior owners or tenants, only a drive by inspection can be made on any improved properties. Vacant land may be viewed at any time from the road. Orange County assumes no liability to persons inspecting Deed Sale parcels.
3. How often does Orange County hold Deed Sale Auctions?

Typically, once a year. Leftover parcels from all previous Deed Sales are sold on a monthly basis. For availability on any of those properties contact the Office of Property Management at 845-291-2490.
4. Am I able to purchase property prior to the Auction date?

No. Everyone must bid on the properties at the public auction. Only prior owners may redeem their property(ies) prior to the auction.
5. Does a former owner have right to redemption after the sale?

No. Orange County has completed a legal foreclosure proceeding under Article 11 of New York State Real Property Law, against the delinquent owner and the Court has awarded title to Orange County Real Property. As the successful bidder you will receive a Quit Claim Deed for the property.
6. When can I take possession of the property?

Only after Orange County receives full payment for the property and the deed has been recorded by the County Clerk's office.

7. Who is responsible for the eviction of any occupants?

Evictions of any former delinquent owners or tenants are the responsibility of the successful bidder.

8. Is personal property included in the purchase price?

No. Orange County sells only the title to the real property. Any personal property still belongs to the former owner. We strongly recommend you consult your attorney regarding this issue before you dispose of any personal property or vehicles left behind by previous owners or tenants.

9. Why would a property be withdrawn from the Deed Sale Auction?

Former owners are permitted to redeem their property in a Private Sale (date to be determined each year). Other properties may be withdrawn due to a Court Order.

10. Do any liens remain against these properties?

We recommend all potential purchasers check to see if there are any liens attached to the property. Any State or IRS/Federal liens may remain with the property. Orange County makes no reference to quality of title on any Deed Sale parcel.

11. Can you bid on a property subject to a mortgage?

No. All properties are sold in "as is" condition and on cash terms. Failure to pay the balance of the purchase price by the closing date will result in a forfeiture of your deposit.

12. Does the County maintain the condition of the property?

No. All property is sold in "as is" condition and Orange County is not responsible for any damage that may occur from sale date to closing date. Please discuss any concerns with the Office of Property Management at 845-291-2490.

13. What happens if the successful bidder is unable to pay the balance due?

The successful bidder will forfeit the 10% deposit and the property will again become available to other bidders.

SCHOOL DISTRICTS

CHESTER UNION FREE	469-9184
CORNWALL CENTRAL	534-8009
ELDRED CENTRAL	557-8905
FLORIDA UNION FREE	651-3095
GOSHEN CENTRAL	615-6740
GREENWOOD LAKE UNION FREE	477-7395
HIGHLAND FALLS CENTRAL	446-4738
KIRYAS JOEL	782-2300
MARLBORO	564-4553
MIDDLETOWN CITY	326-1148
MINISINK VALLEY CENTRAL	355-5127
MONROE-WOODBURY	460-6200
NEWBURGH CITY	563-3490
PINE BUSH CENTRAL	744-2031
PORT JERVIS CITY	858-3100
TUXEDO UNION FREE	351-2296
VALLEY CENTRAL	457-2630
WALLKILL CENTRAL	895-7111
WARWICK VALLEY	987-3000
WASHINGTONVILLE CENTRAL	497-4049

CITY/TOWN ASSESSORS

BLOOMING GROVE	496-5223 ext. 5
CHESTER	469-7000 ext. 6
CORNWALL	534-7290
CRAWFORD	744-3721
DEERPARK	856-2210 ext. 6
GOSHEN	294-7121 ext. 1232
GREENVILLE	856-5064 ext. 1226
HAMPTONBURGH	427-2424 ext. 1
HIGHLANDS	446-4280 ext. 315
MIDDLETOWN (CITY)	346-4141
MINISINK	726-3700
MONROE	783-1900 ext. 206
MONTGOMERY	457-2650
MOUNT HOPE	386-9868
NEWBURGH (CITY)	569-7333
NEWBURGH (TOWN)	564-4550
NEW WINDSOR	563-4632
PORT JERVIS	858-4094
TUXEDO	351-5602
WALLKILL	692-7810
WARWICK	986-1123 ext. 253
WAWAYANDA	355-5700 ext. 9
WOODBURY	928-2439 ext. 1224

GLOSSARY OF TERMS

ABSTRACT OF TITLE: A chronological history of ownership that includes transfers of title, rights, liens, judgments or taxes, or encumbrances affecting a specific parcel of real estate.

ACCESS: Property owners have the right to enter (ingress) and leave (egress) their property.

ACRE: A measure of land equal to 43,560 square feet.

AD VALOREM: A type of tax on real property based on the assessed valuation. Properties are taxed proportionately on their assessed values.

ASSESSED VALUATION: A valuation placed upon property, related to its market value, by a public officer, as a basis for assessment of the real estate property tax.

ASSESSOR: A public official who appraises property for tax purposes. He determines only the assessed value, not the tax rate.

AUCTION: An act of selling property by verbal offers where property is sold to the highest bidder.

BOUNDARIES: The perimeters (borders) of a parcel of land as set by a legal description.

BOUNDS: Refers to boundaries used with the word “metes” in a metes and bounds method of land description.

BUILDING CODES: Rules set by a government body, designed for setting minimum standards of construction on new building and additions to old construction.

CLOUD ON TITLE: Any document, claim, unreleased lien, or encumbrance that would impair the title to the property and make it doubtful because of the document’s apparent validity.

DEED: A legal instrument in writing, duly executed and delivered, whereby the owner of real property (grantor) conveys to another (grantee) some right, title, or interest in or to real estate.

EASEMENT: A privilege or right one person has in another person’s land.

EGRESS: A property owner’s right to exit or leave his property by using a route that passes over land that is owned by another person.

FORECLOSURE: A legal procedure whereby property used as security for a debt is sold to satisfy the debt. Foreclosure can come about if payments are in default.

INGRESS: Refers to the entrance to land. Property owners have a right of ingress to their property even if others own all the surrounding property.

INVOLUNTARY LIEN: Lien placed against property without the owner’s consent, such as for unpaid taxes, special assessments, or unpaid federal income tax.

JUDGMENT: A decree of a court stating that one party is found to be indebted to another for a certain amount. The judgment is usually recorded and becomes a general lien on the debtor’s entire property.

LANDLOCKED: Real property that has no access to a public road. A court could grant an *easement of necessity* over the parcel of land around it, so the owner could enter (ingress) and exit (egress) his property.

LEAD PAINT: Pamphlets/materials can be obtained on the Orange County website at www.orangecountygov.com or the U.S. Environmental Protection Agency's website at www.epa.gov.

LIBER/PAGE: Book and page number in which the deed is recorded at the County Clerk's Office.

LIEN: A legal charge or claim against property making the property security for the payment of a debt, judgment, mortgage, taxes, duty or obligation.

MARKET VALUE: The *estimated price* a property would bring, where neither seller nor buyer is under any undue pressure, negotiating at arm's length with both having complete knowledge of the market.

MECHANICS LIEN: A lien, given by law, levied upon an improvement and land, in favor of a person who was not paid, after providing material or labor for repair, maintenance, or improvements on real property.

METES and BOUNDS: Land description that starts at a well-marked point of beginning and follows the boundaries of the land by metes (distances and compass direction) and bounds (landmarks, monuments) and returns to the point of beginning.

MINIMUM BID: Starting bid price. Minimum amount of money the County will sell property for at an auction. Value is set at a discounted market value established by Office of Real Property and the Commissioner of Finance, but not less than amount of back taxes.

MONUMENT: A fixed object established by surveyors and used to locate certain points in boundaries (used in metes and bounds land descriptions). Can be metal or stone markers, posts, trees, streams, or rivers.

MORTGAGEE: The *lender* who receives a pledge of property to secure a debt or obligation as evidenced by a promissory note or bond.

NOTICE TO QUIT: A written notice, given to a tenant by a landlord, stating that the landlord intends to regain possession of the leased premises, and instructing the tenant to vacate the rented property.

ORDINANCES: The rules, regulations, and codes enacted into law by city or county governing bodies (such as building standards, subdivision requirements, etc.).

PERCOLATION: A term, which refers to the ability of the soil to absorb and drain water.

PUBLIC RECORDS: Records usually found in a county facility that gives constructive notice of information relating to property.

QUIET TITLE ACTION: Court action to remove any cloud, defect, or suspicion regarding a title held by an owner of a parcel of real property.

QUIT CLAIM DEED: A deed in which the grantor only passes whatever interest he may have in a property, if any, to the grantee. The grantors do not warrant title or possession. Grantor forever quits any claim, if any, he ever had in the property.

RIGHT-of-WAY: The right or privilege to pass over a portion of a property that is owned by another person, a form of an easement.

SECTION, BLOCK, AND LOT NUMBER: A method used for land description that refers to the section, block, and lot number which appears on maps and plats of recorded subdivided land.

SUBDIVISION: Land that is divided for the purpose of selling smaller lots, parcels, units, or interests. A subdivider must comply with regulations of the municipality, county, and state in which the property is located.

SURVEY: The process by which boundaries are located and areas are determined, showing dimensions, position of improvements in an area, and any existing encroachments or easements.

TAX LIEN: A general lien imposed on all the property of a person liable for non-payment of taxes. This lien remains on the property until the taxes are paid, even if the property is conveyed to another person.

TAX MAP: Diagram/picture of property layout and location.

TAX SALE: A sale of property, usually at auction, for non-payment of taxes assessed against the property.

TITLE INSURANCE: A policy given by the seller to a buyer (owner's policy), or a policy given to a lender by a borrower (lender's policy), in which a title insurance company protects the buyer or lender against loss or damage due to some defect (from the past) arising in the title.

TITLE SEARCH: An examination of the public records, usually done by title companies or abstractors, to determine the present condition of a title of a specific piece of property.

TOPOGRAPHIC MAP: A map showing changes in elevation through contour lines.

TRANSFER TAX: A state transfer tax for the recording of the deed. See schedule included in this book.

VARIANCE: Permission obtained from a zoning board to build or use a property in a way which is prohibited by current zoning laws; an exception from the zoning laws.

ZONING: A police power of government that allows districts to be established and regulations to be enacted, as to the use and intensity of use of the property in these districts. Such districts are restricted for industrial, commercial, multi-family dwellings, or single-family dwellings