

## **About the Shelby County Clerk & Master's New Online Tax Sale Process**

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### **Getting Started**

**Will I need special equipment or software?**

No. To participate in the tax sale from your own home or office, you need only have a computer with a supported Web browser installed and Internet access.

**How do I participate in the auction?**

Only registered users can participate in the auction.

**Is there a registration fee?**

No.

**How do I register for the auction?**

Registration is accomplished online through [CivicSource.com](https://www.CivicSource.com).

**When can I register for the auction?**

You can register as early as four weeks prior to the opening day of the auction. You must register with an available bank account to be able to bid on properties.

**Is help available?**

For assistance, simply contact [CivicSource.com](http://CivicSource.com).

## **General Questions Regarding the Tax Sale Process**

**Is this a "tax lien" or a "tax certificate" sale?**

Neither. This is a sale of ownership, subject to the right of redemption pursuant to T.C.A. 67-5-2701.

**What does a tax sale confer to the tax sale purchaser?**

A tax sale confers on the tax sale purchaser full ownership of the tax sale property, free of ownership and other interests, claims or encumbrances held by all duly notified persons subject to the right of redemption. Tax sale properties are sold to the public for the amount of delinquent taxes due, plus any accrued interest, penalties, costs and other statutory impositions.

**Who knows about the tax sale?**

Pursuant to T.C.A. 67-5-2502, a diligent effort is made to give actual notice of the tax sale proceedings to all interested persons, as identified by the searches described by the Tennessee Code. The tax sale is also announced to the public through publication in a local newspaper of general circulation.

**How does a tax sale work?**

Properties having tax delinquencies are offered at auction to the public, with the total amount delinquent due as the opening bid. The property is sold to the highest bidder. The delinquent taxpayer has a specified time within which to redeem the property. At any time within the specified redemption period from the date of the order confirming sale, any person with a legal or equitable interest in the property sold at tax sale may "redeem" that property by paying all charges which have accrued on it (delinquent taxes, interest and penalties, court costs, and court ordered charges), as well as interest on the entire purchase price paid by the purchaser of the parcel at tax sale. The interest shall be at the rate of twelve percent (12%) per annum, which shall begin to accrue on the date the purchaser pays the purchase price to the clerk and continuing until a motion to redeem is filed.

**When and where will information about the properties offered at the tax sale be provided?**

Starting 30 days before the auction opening date, the properties offered will be available to view on CivicSource.com. In addition, the list of properties offered at the tax sale will also be advertised in the Memphis Daily News, between 30 - 45 days before the opening day of the tax sale.

**Can the political subdivision remove properties offered from the auction?**

Yes. The political subdivision reserves the right to withdraw from the auction any property listed at any time prior to the closing of the auction. If the political subdivision determines that the tax sale should not have occurred due to circumstances outside of its control, it reserves the right to rescind the sale prior to the confirmation of the sale or following the confirmation of the sale reserves the right to petition the Chancery Court to rescind the sale and refund the tax sale purchaser the tax sale purchase price.

**What paperwork is needed to purchase property at the auction?**

No paperwork is needed to purchase property offered at the auction. However, registration is required to participate and payment is required for the purchase to be completed.

**Will I be able to purchase property via phone or fax?**

No. The auction is conducted solely online at CivicSource.com. However, online purchases can be handled on smartphones.

**Can I purchase more than one property?**

Yes.

**Will properties that are in bankruptcy litigation be offered at the auction?**

No.

**What happens if an online bidder does not make the highest bid?**

As expected the property will be sold to the highest bidder. The political subdivision makes the opening bid. If that opening bid is not at least matched by an online bidder, or the Shelby County Commission has instructed the political subdivision not to bid, the property will be sold to the political subdivision.

**How do I identify vacant lots?**

A parcel with a "0" street number and a street name is a vacant lot; however some parcels with an actual number and a street name are actually vacant lots.

## **[Bidding Process Details for Tax Sale](#)**

**When**

You may bid on all properties only during auction hours.

**How**

Bidding on properties is accomplished via the full property description and details page. Users must have a valid bank account registered to bid on properties.

**Type**

This is an open bidding process. Participants will submit bids with knowledge of the value of the competing bids on the property. Additionally, if you placed a bid on a property and are outbid, you will be notified by email or by text.

## **Questions by Buyers Before Purchasing**

**How do I know which properties have been sold?**

All properties will be available for sale until the close of the auction. However, the political subdivision reserves the right to withdraw from the auction any property listed at any time prior to the closing of the auction. If a property is withdrawn from the auction, it will be indicated as such on its full property description and details page.

**Are there any hidden costs?**

No. There are no hidden costs.

**Is the price listed correct?**

Yes. The price which includes future interest and fee accruals is correct.

**How can I view a property?**

Properties can be viewed from the home page or from the property's full description and details page. For additional information for "Memphis City Taxes" searches should use the property location or the owner name. For "Shelby County Taxes" searches should use the parcel number, owner name or property location.

**What payment methods are accepted?**

Payment must be made via ACH using a registered bank account. Please call CivicSource to arrange a wire transfer. A processing fee will apply per additional wire, if not paying in one installment.

## **Questions by Buyers After Purchasing**

**When do I need to pay for my purchases?**

All payments, including wire transfer confirmation, must be made or received in full within 1 business day of the close of the auction.

**Does payment have to be one installment?**

Yes. Payment is made by one installment within 1 business day of the close of the auction. Wire transfers may be made in more than one installment, but a fee will apply for each additional installment.

**What is the refund policy?**

There are no refunds. All sales are final.

**When is the sale final?**

Insofar as bidding is concerned, bids cannot be received after conclusion of the auction. Insofar as transfer of title to the real estate sold is concerned, title does not pass to the Buyer until the order confirming the sale has been entered by the Court that ordered the sale.

**Do I have to pay for all purchases? What happens if I do not pay for all purchases?**

Yes. User account will be disabled and you will not be allowed to participate in any future sales. You may also be subject to a contempt proceeding before the Chancery Court that ordered the sale.

**Do I have to notify the owner that I purchased the property?**

No. You should obtain legal advice as to your rights and obligations as a tax sale purchaser.

**Am I responsible for paying the property taxes during the redemptive period?**

Yes. You should obtain legal advice as to your rights and obligations as a tax sale purchaser.

**Do I receive interest upon any post-tax sale expenses paid on the tax sale property, including upon the payment of annual property taxes, if the property is redeemed by the original property owner?**

Yes. Entitlement to interest is set out and controlled by TCA 67-5-2701. You should obtain legal advice as to your rights and obligations as a tax sale purchaser.

**Will I be fully reimbursed for all annual property tax payments if the property is redeemed?**

Yes. Pursuant to TCA 67-5-2701, if redeemed, the person redeeming shall pay all annual tax property payments. You should obtain legal advice as to your rights and obligations as a tax sale purchaser.

**What expenses am I responsible for other than paying overdue and current taxes?**

In general, tax sale purchasers have the same responsibilities as other property owners and should act accordingly. You should obtain legal advice as to your rights and obligations as a tax sale purchaser.

**What happens if the property still has a mortgage? Do I assume the mortgage?**

No. The tax sale purchaser is not responsible for any mortgage on the property. The mortgage holder has been given notice that the property has overdue taxes and the mortgage holders has the right to redeem the property. You should obtain legal advice as to your rights and obligations as a tax sale purchaser.

**Can I take physical possession of the property? What if someone is currently living at the property?**

No. However, pursuant to TCA 67-5-2503, a writ of possession can be issued by the Court upon application by the tax sale purchaser. You should obtain legal advice before taking physical possession of a property purchased at a tax sale.

**Can I make repairs and improvements to the property? Will I be repaid if the property is redeemed?**

The tax sale purchaser may make reasonable repairs and improvements allowed by TCA 67-5-2701. You should obtain legal advice before making repairs and improvements to any property purchased at a tax sale.

**Can I sell the property during the redemption period?**

It is possible, but any sale will be subject to the right of redemption. You should obtain legal advice before selling any property purchased at a tax sale.

**Can I rent the property after I purchase it or take physical possession of the Property?**

Only if a writ of possession is issued. See: TCA 67-5-2503 You should obtain legal advice before renting any property purchased at a tax sale.

## **Questions by Buyers Regarding Redemption**

**Will I be reimbursed for improvements made to the property if the previous owner redeems the property?**

Only in certain instances. See: T.C.A. 67-5-2701 and obtain legal advice before making repairs and improvements to the property.

**Do I have to make repairs to the property?**

See T.C.A. 67-5-2701 for those situations that may require action to immediately bring the property into compliance with applicable building codes or zoning regulations or situations to avoid permissive waste of the parcel. Always obtain legal advice before making a decision that you have to make repairs to the property.

**How long does the previous owner have to redeem their property?**

See T.C.A 67-5-2701. The redemption period is established by the number of years of taxes due and owing. The greater the number of years of taxes due and owing, the less time a delinquent taxpayer is given to redeem the property. Each property carries its own redemption period. At any time within the specified redemption period from the date of the order confirming sale, any person with a legal or equitable interest in the property sold at tax sale may “redeem” that property by paying all charges which have accrued on it (delinquent taxes, interest and penalties, court costs, and court ordered charges), as well as interest on the entire purchase price paid by the purchaser of the parcel at tax sale. The interest shall be at the rate of twelve percent (12%) per annum, which shall begin to accrue on the date the purchaser pays the purchase price to the clerk and continuing until a motion to redeem is filed.

**When will I be reimbursed in the event the previous owner redeems the property?**

As noted above, at any time within the property’s specified redemption period from the date of the order confirming sale, any person with a legal or equitable interest in the property sold at tax sale may “redeem” that property. However, the redeemer must submit all charges which have accrued on it (delinquent taxes, interest and penalties, court costs, as well as court- ordered charges submitted by the purchaser, if any), as well as interest on the entire purchase price paid by the purchaser of the parcel at tax sale. When the order pertaining to redemption becomes final, the clerk shall make such disbursements as are provided in the order.

## **Questions by Owners Before the Sale**

**Why is my property being sold in the tax sale?**

Your property is being sold because there are overdue taxes and/or liens associated with the property.

**What can I do to keep my property from being sold at tax sale?**

You can only prevent your property from being sold at a tax sale if you (1) are a member of the United States military on active duty and notify the Trustee/collector of your active military status, pursuant to 50 U.S.C. §

561; (2) pay the overdue taxes and/or liens no later than the day before the opening of the tax sale; or (3) file for bankruptcy.

## **Questions by Owners After the Sale**

**How do I find out if my property was sold at tax sale after the tax sale?**

Please refer to CivicSource.com and enter your property address or tax bill number.

## **Questions by Owners If Your Property Was Sold**

**What do I need to do to redeem my property if it has been sold at tax sale?**

To redeem the property, you must follow the statutory procedures of 67-5-2701 within your required time period. The redemption period is based on the number of years of delinquent taxes. Always obtain legal advice.

**Where do I go to file the necessary paperwork and pay the redemption amount to redeem my property if it was sold?**

You may redeem the property at the office of the Chancery Court Clerk. Never wait until the last day of your redemption period to begin the redemption process.

## **Definitions**

**Ad valorem tax -**

(Latin for "according to value") means a tax based on the value of real estate or personal property.

**Minimum bid -**

means the bid to be accepted in tax sales shall be at least equal to the taxes, interest, penalties, costs and fees as set forth in the Order Ordering Sale; otherwise, the Clerk and Master shall bid in tax sale to the property for the political subdivision.

**Bid -**

means, for the purposes of tax sale, an offer to acquire property at a tax sale.

**Bidder -**

means, for the purposes of tax sale, a person making a bid.

**Certified funds -**



means a form of payment that is guaranteed to clear or settle by the company certifying the funds.

**Cookie -**

means, in computing, a small piece of text stored on a user's computer by a web browser.

**Full ownership -**

means possessing clear title to property.

**Governmental lien -**

means all liens imposed by law upon property in favor of any political subdivision.

**Interested person, person owning an interest in a parcel and "owner" -**

means a person, including any governmental entity, that owns an interest in a parcel and includes a person, including any governmental entity, that holds a lien against a parcel or is the assignee of a holder of such a lien.

"Interested person" also includes a person or entity named as nominee or agent of the owner of the obligation that is secured by the deed or a deed of trust and that is identifiable from information provided in the deed or a deed of trust, which shall include a mailing address or post office box of the nominee or agent. However, a person named as a trustee under a deed of trust, contract lien or security instrument, is not included in such definition unless the person has a separate interest in the parcel.

**Legal advice -**

means the giving of a formal opinion regarding the substance or procedure of the law by an officer of the court, such as an attorney.

**Lienholder -**

means the person or entity having a lien against the tax sale property. Such person or entity can include but is not limited to a mortgagee or judgment lienholder or another taxing authority

**Open bidding -**

means, for the purpose of tax sale, the ability for competing bidders to see the prevailing winning bid amount.

**Owner -**

means a person who holds an ownership interest.

**Political subdivision -**

means any of the following to the extent it has the power to levy ad valorem taxes and conduct tax sales for failure to pay ad valorem taxes:  
(a) The state. (b) a county. (c) Any incorporated municipalities.

**Property -**

means, for the purpose of tax sale, tax sale property.

**Property owner -**

means, for the purpose of tax sale, the tax debtor.

**Register of Deeds -**

means the office that records all legal instruments that affect the transfer of real estate property.

**Redeem -**

means performing the act of Redemption.

**Redemption -**

means the legal mechanism in which a property owner may pay the Chancery Court Clerk the tax sale purchase amount, plus interest and any other amount as provided by the Chancery Court as a condition for the property owner to reacquire title to the tax sale property.

**Redemption period -**

means the period in which a person may redeem property as provided in TCA 67-5-2701. The redemption period commences on the date the Order Confirming the Tax Sale is entered by the court.

**Send -**

means either of the following: (a) To deposit in the mail or deliver for transmission by any other commercially reasonable means of communication with postage or cost of transmission provided for, and properly addressed to any address reasonable under the circumstances. (b) In any other way to cause to be received any written notice within the time it would have arrived if properly sent.

**Successful bidder -**

means, for the purpose of tax sale, the individual who bid the highest amount on a tax sale property.

**Tax Collector -**

means the Shelby County Trustee or, where applicable, the City Treasurer.

**Tax sale -**

means the sale property pursuant to TCA 67-5-2401 et seq. A tax sale is the sale of properties that have delinquent taxes due and owing the political subdivision. These properties are sold for the amount of delinquent taxes due, plus any accrued interest, costs and other fees. If a property is sold at tax sale, the property owner has the right to redeem the property from the purchaser as defined in TCA 67-5-2701.

**Tax sale property -**

means property for which tax sale title is sold pursuant to TCA 67-5-2701 et seq.

**Tax sale purchase price -**

means, for the purpose of tax sale, the total amount paid or to be by the winning bidder at tax sale.

**Tax sale purchaser -**

means the purchaser of tax sale property, his successors, and assignees.

**Total delinquent amount due -**

means, for the purpose of tax sale, the total tax, interest, penalties, costs and fees due by the property owner to the political subdivision causing the property to be offered at tax sale.

**Winning bid -**

means, for the purpose of tax sale, the highest bid at the conclusion of the bidding process.

## Sign in

with your CivicSource Account

Email

Password

SIGN IN

[FORGOT PASSWORD?](#)

## Have you registered?

By [signing up for a CivicSource account](#), you will be able to bid during an auction as well as be able to save properties to your favorites.

[CREATE ACCOUNT](#)



### What

 **Property**

8,983

 **Investment**

1,660




**1539701 Jennifer St**  
New Orleans, LA

\$4,936.00

[Start](#)

### Where

 **Louisiana**

8,983



**Unspecified**  
Leesville, LA

\$5,095.00

[Start](#)

### When (CST)

 September 7 (8 a.m. - 8 p.m.)

40

 October 5 (8 a.m. - 8 p.m.)

54

 November 2 (8 a.m. - 8 p.m.)

17

 December 8 (8 a.m. - 8 p.m.)

2



**Unspecified**  
Leesville, LA

\$5,095.00

[Start](#)



**Unspecified**  
Leesville, LA

\$5,095.00

[Start](#)

### How Much

\$ Min

\$ Max



 8,983 results found.

 Clear



**Unspecified**  
Leesville, LA

\$5,095.00

[Start](#)



**Unspecified**  
Leesville, LA

\$5,095.00

[Start](#)



**Unspecified**  
Leesville, LA

\$5,095.00

[Start](#)



**Unspecified**  
Caddo Parish Government,  
LA

\$5,131.00

[Start](#)



**Unspecified**  
St. Tammany, LA

\$5,155.00

[Start](#)



**Unspecified**  
East Feliciana, LA

\$5,162.00

[Start](#)



COMPOSE

Today on AOL

New Mail

207

Old Mail

Drafts

9

Sent

Spam

Recently Deleted

Contacts

Calendar

Folders

Saved Mail

Archive

Notes

SavedIMs

Sparks

sr

Keep as New

Reply

Reply All

Forward

Delete

Spam

More

New Property Listings

New Property Listings (newpropertylistings@civicsource.com)

To: you

Details

Tue, Aug 23, 2022 6:00 am

New Property Listings

New Orleans, LA

5

Vivian, LA

10

Buy property for \$0 plus costs.

Browse

Keep it real. Keep it Tyson.

Snack on >