FROM: CHIEF TAX DEPUTY, OFFICE OF CLERK & MASTER, HAMILTON COUNTY (423) 209-6606	
¶1 **WHAT**	CLERK & MASTER Delinquent Property Tax Sale**.**
¶2 **WHEN**	Once a year, tax sale auction is on Thursday, June 05, 2025. Registration begins at 9:00 a.m. and tax sale starts promptly at 10:00 a.m.
¶3 **WHERE**	Hamilton County Commission Room, 4th floor, Hamilton County Courthouse, 625 Georgia Ave., Chattanooga, TN
¶4 **WHY**	To collect judgments for delinquent property taxes plus interest and penalties, attorney fees, and court costs owed for property when the owner has failed to pay.
¶5 **PUBLICATION**	Parcels are published on one Friday in May in the *Hamilton County Herald* classified ads on or before 10 days prior to sale, on our website at www.hamiltontn.gov under the link *Featured Information.*
¶6 **SALE BY AUCTION**	Property will be sold to highest bidder. Each opening bid will vary as it must be the amount owed as stated in ¶4. The CLERK & MASTER reserves the right to deny any bid.
¶7 **PAYMENT DUE**	Property must be paid for immediately after the sale. An accepted bid is a commitment to purchase the property. If the purchaser withdraws a bid after the sale, the full payment will be forfeited. BY BIDING IN THIS JUDICIAL PROCEEDING, YOU ARE SUBMITTING TO THE JURISDICTION OF THIS COURT. WHEN YOU MAKE A BID, YOU ARE LEGALLY COMMITTING YOURSELF TO PURCHASE THE PROPERTY AT THAT BID PRICE. FAILURE TO CLOSE THE SALE MAY CAUSE YOU TO FORFEIT THE BID AMOUNT IF PAID, OR TO BE FOUND IN CONTEMPT OF COURT FOR FAILURE TO PAY.
¶8 **PAYMENT METHOD**	CASH, CASHIER'S CHECK OR MONEY ORDER.
¶9 **MUNIMENT OF TITLE**	Orders Confirming the Sale are prepared for each parcel within two to three weeks of the sale date. The purchaser is responsible for recording this document as muniment of title, as soon as possible, in the Register's Office, room 400, Hamilton County Courthouse. (423) 209-6560.
¶10 **REDEMPTION**	Property is sold subject to a one-year *redemption period* for the owner to redeem the property unless otherwise stated in the Order Confirming Sale. Only the following are allowed to redeem property: owners or agents for owners; those who own a legal interest in the property; those who own an equitable interest in the property; or those who have a lien on the property as a creditor of the taxpayer. Redeemed parcels are calculated at 12% interest per annum (simple interest) on the bid, from sale date through redemption date. The redeemer must also pay taxes the purchaser may have paid during the one-year redemption period. The redemption period expires one year from the date the Order Confirming Sale is entered– NOT THE DATE OF THE TAX SALE.
¶11 **OVERBIDS**	During the one-year redemption period, as stated in ¶ 10, the CLERK & MASTER will hold money paid in excess of the amount owed, as stated in ¶ 4, to be refunded to purchaser in case of redemption.
¶12 **PROPERTY NOT PURCHASED AT TAX SALE**	After the one-year redemption period expires, the Hamilton County Real Property Manager conducts (by sealed bids) a sale of property acquired by the county and city at the CLERK & MASTER Delinquent Property Tax Sale. That office maintains an address list of the property for sale. Contact that office if you wish to be on their

	mailing list: REAL PROPERTY MANAGER, 4005 CROMWELL ROAD, CHATTANOOGA, TN 37421 or call them at (423) 209-6444.
¶ 13 IMPROVEMENT TO PROPERTY	Generally, improvements to the properties should wait until the one-year redemption period has expired. *You should consult your attorney before making any improvements on property purchased at the Delinquent Property Tax Sales*. However, please note that if you purchase a property within the city limits of Chattanooga, you are required to maintain the property in compliance with the City of Chattanooga Property Maintenance Code as set forth in Chattanooga City Code 21-1 et seq., even during the one-year redemption period. For more information, contact the City of Chattanooga Department of Community Development at (423) 643-7318. In the event a property is redeemed, and necessary expenditures were made to preserve the property during the one-year redemption period, the purchaser must file a motion to recover preservation expenditures, if the purchaser wishes to be reimbursed for such costs. Upon filing the motion to recover preservation expenditures, a hearing date will be set before the Chancellor to determine whether to award or not award any reimbursement of the expenditures. Proof of expenditures must be presented at the hearing.
¶ 14 DISCLAIMER	The CLERK & MASTER **CANNOT** and **DOES NOT** make any warranties, covenants or representations, express or implied, as to the status or quality of the titles to these properties. The CLERK & MASTER makes **NO** warranties or representations of any kind regarding the previous use of any property as to **hazardous waste.** It is the responsibility of each buyer to determine the historical use of the property. Each buyer must ascertain the legal status of the title to these properties.

IMPORTANT INFORMATION FOR PROSPECTIVE PURCHASERS.
STEPS TO FOLLOW BEFORE BIDDING ON PROPERTY.

✓ Read the classified section of the *Hamilton County Herald* in May before the sale or obtain a copy of the listing from the *Hamilton County Website.* Mark the property in which you are interested.

✓ You must have the tax map number to identify the property on the maps in the Assessor's Office. The Assessor's Office is now located at 6135 Heritage Park Drive, Chattanooga, TN 37416, off Bonny Oaks Drive, near U.P.S. (423) 209-7300.

✓ After identifying the property in the Assessor's Office and checking other property information, go to the property location and identify the property in person, before coming to the sale and making a bid.

✓ Check zoning, subdivision and building permit information in the Hamilton County Planning Commission Office, 1250 Market Street, #2000, Chattanooga, TN 37402. (423) 209-6677.

✓ When calling any office to obtain information regarding property, have your list and **tax map number** and **item number** in hand. (This information is contained in the publication.)