



## Delinquent Property Tax Timeline For 2016 Taxes

### Delinquency

**On March 1, 2017**

Unpaid 2016 taxes become delinquent and payable to Berrien County Treasurer

- 4% Administrative Fee is added
- Interest begins to accrue at 12% annually

**On Oct 1, 2017**

\$15 fee is added

**On Nov 1, 2017**

Parcel is added to preliminary forfeiture list

**On Feb 1, 2018**

Mortgage lenders and banks may be notified

### Forfeiture

**On March 1, 2017**

- Minimum of \$195 in fees is added
- Property is forfeited to the County Treasurer
- The interest rate is increased to 18% per year, retroactive to March 1, 2017

**June 2017**

Foreclosure petition filed in Circuit Court

**Between June 1, 2017 and January 31, 2018**

- Title research to identify owners and lienholders
- Personal visits made to forfeited property
- Mortgage lenders, banks, and other lienholders notified

**On Jan 23, 2018**

Show Cause hearing is held

### Foreclosure

**On Feb 28, 2018**

Court Hearing will be held and the judge signs the Foreclosure Order

**March 31, 2018**

Redemption rights expire if taxes are not paid & property ownership transfer to the Berrien County Treasurer

**July – November 2018**

- Property is sold at auction
- Prior owner does not receive any of the proceeds