

**TERMS AND CONDITIONS GOVERNING THE
TAX SALE OF JUNE 15, 2026
AND ADJOURNMENT OR ASSIGNMENTS THEREOF**

**Kelly Busch
Union County Treasurer
300 N Pine St
Creston, IA 50801
641-782-1710
kbusch@unioncountyiowa.gov**

The Union County Treasurer (hereinafter referred to as Treasurer) will hold the annual tax sale on Monday, June 15, 2026, in the Treasurer's office beginning at 9:00 a.m. Bidders will place their bids online. The auction site can be accessed by going to www.govease.com. If you wish to attend the sale in person, you must supply your own computer. Wireless internet access will be available for bidders using their own laptop. Live bids will not be accepted. An adjourned tax sale will be held any business day following the annual tax sale in the Treasurer's office which there are bidders present and there are parcels still available for sale.

The following information is provided to assist you in purchasing delinquent taxes at tax sale:

1. In order to be eligible to bid at the Union County Tax Sale, all tax sale bidders must complete the following steps:
 - a. Register online at www.govease.com. No mailed or email registrations will be accepted
 - b. Registration will begin Monday, May 18, 2026 and end Wednesday, June 10, 2026. All steps in the registration process must be completed by 5:00 p.m.
 - c. Pay a non-refundable \$40 registration fee via ACH
 - d. Complete the online W-9 form
 - e. Upload a Certificate of Existence or Certificate of Authorization'/designation of agent for service of process from the Iowa Secretary of State **(if applicable)**
 - f. Upload a copy of the Verified Statement of Trade Name of Business filed with Union County Recorder **(if applicable)**
2. Assistance with registration and the auction site is available at (769) 208-5050 or support@govease.com.
3. A Tax Sale Certificate of Purchase and/or a Treasurer's Deed can be set aside by the courts if it is determined that the tax sale purchaser was ineligible to bid at the tax sale. The general rule is a tax sale purchaser should never have an interest or lien in the parcel offered for sale. You should consult with your legal counsel to determine your right to bid and become a tax sale purchaser.
4. If the bidder is an entity, not an individual, the entity must have a federal tax identification number AND either a designation of agent for service of process on file with the Iowa Secretary of State or a verified statement of trade name on file with the Union County Recorder. Contact the Iowa Secretary of State by phone at 515-281-5204 or the Union County Recorder at 641-782-1725.

5. All bidders must be 18 years of age or older as of June 15, 2026.
6. A W-9 form must be completed electronically by the registration deadline. This information is required to issue an accurate 1099-INT form to each certificate holder earning cumulative interest equal or in excess of \$600 during the calendar year. This information will be submitted to the Internal Revenue Service and may be needed when filing your Federal and State Income Tax returns.
7. The delinquent tax list for Union County will be published the first week June 2026, in the Creston News Advertiser, 503 W. Adams St, Creston, IA 50801 Ph: 641-782-2141. The delinquent tax listing can also be found on the Union County website at www.iowatreasurers.org or www.govease.com. Parcels on the published list will also be available for review on the auction site at www.govease.com by Tuesday, June 2, 2026.
8. All parcels shown in the publication are offered for sale except those that have been paid subsequent to the publication or those withheld due to bankruptcy laws prohibiting the sale.
9. Bids can be uploaded prior to the start of the sale but will not be applied until the sale opens at 9:00 a.m. on Monday, June 15, 2026. All parcels will be listed in the order they were published. The delinquent taxes on each parcel will be offered for sale to all bidders beginning with a 100% undivided interest. "Bid downs" will range in whole percentage points from 99% to 1%. Union County will not be utilizing batches.
10. When the sale closes, a tax sale certificate for each parcel will be awarded to the bidder that designates the smallest percentage for the total amount due. If two or more bidders have placed an equal bid and the bids are the smallest percentage offered, the successful bidder will be selected by using a random selection process.
11. All bids must be in good faith. All bids placed, whether intentional or not, are the responsibility of the bidder and may not be withdrawn.
12. Successful bidders will receive a receipt for the amount paid and the parcels purchased.
13. Payment is due by 4:00pm on June 15, 2026. The total amount due will include all delinquent taxes, special assessments, interest, special assessment collection fees, publishing costs, and a certificate fee in the amount of \$20 for each certificate purchased.
14. If a tax sale bidder's payment is not honored, the tax sale certificate(s) purchased will be cancelled. The bidder will be banned from future sales.
15. **Your original certificate(s) will be retained by the Treasurer.** A portable document file (PDF) of your certificate(s) will be emailed to the email address on file from your registration with GovEase. A copy of the certificate(s) with the completed transfer information will be sufficient to assign the certificate(s) to another investor. Original certificates after assignment will be issued in the same manner: original retained by the Treasurer and a PDF emailed to the new certificate holder.
16. **The tax sale certificate of purchase does not convey title to the purchaser.** The titleholder of record or other interested party retains the right to redeem within a specified period of time, depending on the type of tax sale. If the sale remains unredeemed after this period has expired, the purchaser may begin proceedings to obtain a tax deed to the parcel. Redemption is not valid unless received by the Treasurer or entered through the county treasurer's authorized internet site prior to the close of business on the ninetieth day from the date of completed service. However, if the ninetieth day falls on a Saturday, Sunday, or

a holiday, payment of the total redemption amount must be received by the treasurer or entered through the county treasurer's authorized internet site before the close of business on the first business day following the ninetieth day. The date of postmark of redemption shall not be considered as the day the redemption was received by the Union County Treasurer for purposes of the ninety-day time period. Service is complete when the certificate holder files the 90-day affidavit with the treasurer.

REGULAR TAX SALE

The 90-day Notice of Right of Redemption may be issued after one year and nine months from the date of sale. (Parcels eligible for regular tax sale have been advertised only once.)

PUBLIC BIDDER SALE

The 90-day Notice of Right of Redemption may be issued nine months from the date of sale. (Parcels eligible for public bidder tax sale have been advertised twice and are indicated with an asterisk (*) on the published tax sale list)

FAILURE TO OBTAIN DEED - CANCELLATION OF SALE

After three years have elapsed from the time of sale, and the holder of a certificate has not filed an affidavit of service 447.12, the Treasurer will cancel the tax sale from the county system. However, if the filing of affidavit of service is stayed by operation of law, the time period for filing of the affidavit shall not expire until the later of six months after the stay has been lifted or three years from the time of the tax sale. In either instance, the tax sale purchaser is not entitled to a refund.

SUBSEQUENT TAX PAYMENTS

A tax sale purchaser may pay subsequent taxes and special assessments on the same parcel on which they hold the tax sale certificate, beginning one month and fourteen days following the date from which an installment becomes delinquent. A sub-list report of delinquent tax amounts can be requested from the Treasurer's Office at a cost of \$1.25 per parcel. **Sub-list payments not properly reported by the certificate holder at the time of payment will be treated as voluntary payments and will be omitted from redemption calculations.** Recorded sub-list payments will accrue interest at the rate of 2% per month from the month of payment to the month of redemption. A subsequent payment must be received and recorded by the treasurer or entered through the county treasurer's authorized internet site no later than 4:30 p.m. on the last business day of the month to accrue and be added to the amount due under section 447.1. The postmark on a subsequent payment will not be used to determine interest calculation and accrual. Online subsequent payments can be made on the Iowa Treasurer's Association website at www.iowatreasurers.org.

REDEMPTION OF A TAX SALE CERTIFICATE AND INVESTOR PAYMENT

Twice a month after the payment has cleared for the redemption of a certificate, the Treasurer's office will issue a Treasurer's check for the redemption amount to the tax sale purchaser. The check, if applicable, and a copy of the redemption certificate, which has a

breakdown of the total amount of the redemption, to be retained for income tax purposes, will be mailed to the tax sale purchaser within 10 business days.

There is no need to send a copy of the certificate. As stated previously, the Treasurer's office will retain the original certificate(s) in our office.

REDEEMED TAX SALE CERTIFICATES

A redeemed tax sale will include the following:

1. The original tax sale amount including the \$20 certificate fee paid by the purchaser at
2. the time of the sale.
3. Interest in the amount of 2% per month calculated against the original tax sale amount.
4. Each fraction of a month is counted as a whole month.
5. Properly reported subsequent tax payments paid by the purchaser and added to the amount of sale, with interest in the amount of 2% per month. Each fraction of a month is counted as a whole month.
6. Valid costs incurred by the certificate holder of record and recorded on the Tax Sale
7. Register for action taken toward obtaining a tax deed. Costs not filed with the Treasurer before redemption shall not be collected by the Treasurer. Valid costs are defined in §447.13, Code of Iowa.

To determine whether submitted costs are valid, the Treasurer requires a copy of the newspaper publisher's invoice and a statement from the certificate holder substantiating the reason service was made by publication prior to posting publication costs to the amount necessary to redeem to determine whether publication costs are valid. Costs will not be posted or added to the amount necessary to redeem until the Treasurer receives these copies.

By statute, (§447.12), costs cannot be filed with the Treasurer prior to the filing of the 90-day affidavit with the Treasurer.

ASSIGNMENT OF TAX SALE CERTIFICATE

The tax sale certificate of purchase is assignable by endorsement of the certificate, payment by the assignee of a \$100.00 assignment transaction fee to the Union County Treasurer and forwarding the certificate to the same for posting in the county system. An assignment is not considered valid until posted to the county system by the Treasurer. The terms and conditions set forth in this document apply both to certificates obtained through assignment and for certificates obtained directly through the tax sale.

This document has been prepared to provide general information and guidelines relative to tax sales and tax sale redemptions. It is not an all-inclusive listing of statutory requirements, procedures or policy, nor is it to be construed as a legal opinion. More information is provided in the Code of Iowa Chapters 445, 446, 447, and 448. To protect your interest as a tax sale

buyer and to determine your legal rights and remedies, we recommend that you consult with your legal counsel.

It is the bidder's responsibility to be prepared for the sale and to know the parcels within each district in which you intend to bid.

The doctrine of caveat emptor, meaning 'buyer beware' applies to this tax sale.

The undersigned hereby registers as a bidder at the annual Tax Sale of June 15, 2026, and subsequent adjournments or assignments thereof and acknowledges receipt of a copy of the "Terms and Conditions Governing the Annual Tax Sale of June 15, 2026, and Adjournments or Assignments Thereof". Further, the undersigned acknowledges and agrees that by participating at the Tax Sale and subsequent adjournments or assignments that he/she will comply with and be bound by all tax sale terms and conditions. I agree that all of the information I have provided is true and correct.

State of Residence _____

County of Residence _____

Printed Name: _____

Bidder Signature: _____

Date: _____