PLEASE READ CAREFULLY!

Sedgwick County Real Estate TAX FORECLOSURE Action

Notice and General Information: This notice contains general information regarding the accompanying Summons and Petition filed in Sedgwick County District Court. It is to provide you with general information regarding the tax foreclosure action that has been filed regarding the property referenced in the Petition. If you take no further action, the property identified in the attached Petition will be sold at a sheriff's sale. If you have specific questions regarding your property or your legal rights, or have the need for specific advice, please consult a lawyer.

<u>The Lawsuit:</u> This is a legal action brought by the Board of County Commissioners of the County of Sedgwick, Kansas (the "County") to foreclose real estate property tax liens on the real estate identified in the Petition. The Petition identifies each piece of property included in this tax foreclosure action by a parcel number and GEOCODE. Under each individual parcel, the names of parties who may have an interest in, a lien on, or some claim to the identified property are listed. Under Kansas law, these parties **must be included as defendants.** These parties are entitled to receive notice of the pending tax foreclosure action so that they may protect any interest or claim they may have in the property, if any.

The Petition, Summons and Exhibit A: The document entitled "Petition" is a copy of the lawsuit filed in this matter. The "Summons" that accompanies the Petition identifies specific parcel numbers for real estate in which public record indicates you may have some interest. You may or may not actually have a legal interest in, or a legal claim to, any of the parcels included in this legal action. Even if you do not have an interest in the specific parcel identified on the Summons, you should review all of the parcels to insure you do not have an interest in other parcels included in the action.

Attached to the Petition is a document labeled "Exhibit A." The Exhibit A sets forth relevant information concerning each parcel of real estate for which real estate taxes are owed and on which a tax lien now exists. For each parcel, Exhibit A lists (1) the parcel number, (2) the pin number, (3) the GEOCODE, (3) the legal description for the parcel, (4) an approximate street address for the parcel, if available, (5) information showing the taxes that are delinquent, and (6) the owner of record for the parcel as identified on the Sedgwick County tax rolls.

Avoiding Foreclosure and Sale of the Property: All real estate included in this tax foreclosure action and identified in the Petition and Exhibit A will be sold at a sheriff's sale within 2-6 months after the date the Petition is filed in District Court (the actual filing date is stamped on the top right hand corner of the Petition). Parties who either own or hold a mortgage on property included in this action can avoid foreclosure and sale of the property by "redeeming" it no later than the day before it is scheduled to be sold at sheriff's sale. In order to "redeem" property, a party must pay the "Redemption Costs," which includes all taxes and costs due and owing on the parcel. The Redemption Costs must be paid in full to remove the parcel from the tax foreclosure proceedings and ultimately avoid having the parcel sold at sheriff's

sale. The amount of the Redemption Cost for each parcel is listed on Exhibit A and is calculated and current as of the date of the filing of the Petition.

Redemption Costs and Payment: To redeem the parcel by paying the taxes and costs due and owing, please call the Sedgwick County Treasurer's Office at 316-660-9110. When you call, be prepared to provide the Treasurer's Office the GEOCODE information for your parcel! The Treasurer's Office will provide you the current amount of the Redemption Costs. This amount must be paid in full via cash, certified check, cashier's check or money order to the Sedgwick County Treasurer's office, 525 N. Main 1st Floor, Wichita, Kansas 67202. At this stage of the proceedings, the Sedgwick County Treasurer's Office will not accept your personal check. Upon payment in full of the Redemption Costs, the parcel will be automatically dropped out of the tax foreclosure action, and no further action is required by you. If you desire to redeem a parcel, the Treasurer's Office cannot accept partial payments.

Please be advised that if you are not the owner of the particular parcel, the payment of the redemption costs does not vest you with ownership rights in the property!

<u>Sale of Real Estate and Payment of Taxes:</u> If a parcel of real estate sold at the sheriff's sale does not generate enough sale proceeds to pay the delinquent taxes in full, the County does not have the right to further pursue collection of any part of the unpaid taxes against any individual listed as either a defendant or other interested party. The County can only foreclose the tax liens against a *parcel*, and cannot collect any money directly from an *individual* by enforcing a judgment. However, once the real estate involved in the action is sold, you and all other interested parties lose all interests, rights, and claims you may have as to the real estate. After the sheriff's sale, no party has a right to redeem the property.

You will not receive a notice of the sale date unless you file an answer to the Petition or you or your lawyer file an Entry of Appearance in this action. If you intend to file an Answer, you MUST file it within 21 days of service of the Petition and Summons upon you in order to preserve any defenses to the action you may possess. You do not need to file an answer to preserve your right to redeem the parcel. If you live out-of-state, you have 30 days to file an answer. Please be advised that having financial difficulties in paying your taxes, or allegations that the underlying real estate is improperly valued, are not defenses to the tax foreclosure action.

You can access additional information on the Sedgwick County website: www.sedgwick.gov.

CONTACT YOUR OWN ATTORNEY IF YOU HAVE ANY FURTHER QUESTIONS.

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