DELINQUENT TAX SALE

DATE: NOVEMBER 2, 2026
TIME: 10:00 a.m.
PLACE: FAIRFIELD COUNTY COURTROOM

Lorine Watkins
Fairfield County Tax Collector
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101 South Congress Street
P.O. Drawer 60, Winnsboro, SC 29180
803-815-4021

NOTICE TO BIDDERS OF TERMS AND CONDITIONS

Once the bidder registration number has reached the capacity of the tax sale room, BIDDER REGISTRATION WILL BE CLOSED.

ALL BIDS MUST BE PAID WITH CASH, CASHIER'S CHECK, CERTIFIED CHECK OR MONEY ORDER

BIDDER REGISTRATION:

- Read Notice to **Bidder of Terms and Conditions** before registering.
- Bidder registration will begin on **Monday, October 19, 2026**, and will end on **Wednesday, October 28, 2026**.
- **Bidder Registration fee is $20.00 per bidder and nonrefundable.**
- Complete **Bidder Registration Form** and **IRS Form W-9** and submit both forms to Tax Collector's office.
- A valid driver's license or a copy of a valid government issued photo identification will be required to register along with the completed registration forms.
- A bidder number will be assigned upon completion of the registration process. The bidder number will be issued at bidder check-in immediately before the Tax Sale begins.
  Bidders must have a bidder number to participate in the Tax Sale.

TAX SALE LISTING

- A listing of properties scheduled for the Tax Sale will be available on the Tax Collector's webpage at **Fairfieldsc.com** and will be advertised in the Country Chronicle newspaper for three consecutive weeks.
- The **final property listing** will be provided to registered bidders on the day of the Tax Sale.

TERMS AND CONDITIONS

- **PROPERTY VALUE:** The Tax Collector makes no representation or guarantee as to title, condition, or value of any property offered for sale. Bidders are encourage to review applicable South Carolina law and/or seek advice from an attorney before submitting a bid.
- **KNOW WHAT YOU ARE BUYING:** All property is sold **"AS IS, WHERE IS"**. No representations are made regarding he value, condition, size, location, use, or other characteristics of the property. **All sales are final. There will be NO refunds.**
- **LOTS:** If you have questions regarding any lots being offered for sale, including questions concerning its size, boundaries, location, access or other characteristics, you should resolve those questions **before purchasing the property.**
- **BIDDING:** An opening bid will be submitted on behalf of the Forfeited Land Commission. The opening bid will consist of all delinquent taxes, penalties, costs and current-year taxes. Bidding will continue until a high bid is reached. The successful bidder must provide his or her bidder number. The amount of the winning bid and the winning bidder number will be recorded on a form retained by the Tax Collector's staff. This form will constitute the official record of the bid amount.
- **BID PAYMENT:** Bidders shall tender payment to the Tax Collector's office. All bids must be paid by **cash, cashier's check, certified check or money order** by the end of the Tax Sale date or by **12:00 noon on the day following the Tax Sale.** Failure to remit timely payment will result in a **$ 300.00 charge for each unpaid bid**. The Tax Collector's Office assumes no responsibility for notifying a bidder of any outstanding or unpaid bids.
- **BIDDER ACKNOWLEGEMENT OF RECEIPT:** Once payment has been received for the bid (s), the bidder must review all receipts and sign the **Acknowledgement of Bidder Receipts Form**, confirming that all receipts are complete and properly labeled.
- **BID ASSIGNMENT:** If, prior to the expiration of the redemption period, you wish to assign your bid, you must complete an **Assignment of Bid Form**. This form may be obtained from the Tax Collector's Office and must be properly witnessed and notarized.
- **BIDDER RECEIPT:** A separate receipt will be issued for each bid paid. It is extremely important that you retain these receipts. You will be required to present your original bidder receipt when the property is redeemed in order to receive a refund of your bid amount plus applicable interest. Please carefully examine each receipt for accurate information,

including your **name, address and other identifying information**, and notify Tax Collector's staff of any corrections before leaving the Delinquent Tax Office. **Original bidder receipts MUST be returned to the Delinquent Tax Office before any refunds is issued. If you DO NOT present the original bidder receipt, a $20.00 fee will be charged to reprint the bidder receipt before the redemption check is issued.**

- **HIGH BIDDER:** The amount of interest due **must not exceed the amount of the bid** submitted on behalf of the Forfeited Land Commission, pursuant to **S.C. Code of Law section 12-51-55.** A successful bidder **cannot take possession of the property** until the redemption period has expired and the successful bidder has received the applicable tax deed, or tax bill of sale/right of possession in the case of a mobile home, from Fairfield County Tax Collector.
- **LAND:** Purchase of land upon which a mobile home located **does not include the mobile home**. The mobile home is taxed separately.
- **LIFE ESTATE:** For Life Estate Bids, the bidder is purchasing **ONLY the life estate interest** of the defaulting taxpayer. If a Life Estate property is not redeemed, the tax deed will convey only the life estate interest in the property. If you obtain a tax title for a Life Estate property, your ownership interest terminates upon the death of the defaulting taxpayer, and the property will transfer to the remainderman of record.
- **MULTIPLE PROPERTIES:** If a defaulting taxpayer has more than one property scheduled for sale, those properties may be group together for purpose of conducting the Tax Sale only. As a bidder, **the only property subject to conveyance is the property upon which the bid was placed**. **ONLY ONE PROPERTY WILL BE CONSIDERED SOLD.** The Bidder has no claim to an interest in or deed to the other properties. ONLY enough property will be sold to satisfy the total amount of delinquent taxes, penalties, costs and fees due.
- **REDEMPTION PERIOD:** The defaulting taxpayer, any grantee from the owner or any mortgage or judgement creditor has **twelve (12) months from the day of the Tax Sale** to redeem the property. The Redemption amount consists of the applicable taxes and interest. Interest is due on the entire amount of the successful bid at the Tax Sale based upon the month in which the property is redeemed: Redemption period in the first three months is 3% interest; months four, five and six is 6% interest; months seven, eight and nine is 9% interest and months ten, eleven and twelve is 12% interest. **The amount of the interest due must not exceed the opening bid** submitted on behalf of the Forfeited Land Commission**.** A bidder may not redeem a property on which he or she placed a bid. For mobile home sales, rent will be paid based upon the month in which the property is redeemed. Rent is calculated at **1/12 of the original tax amount**, excluding costs, fees and penalties, but the amount cannot be less than **$10.00 per month**.
- **REPORTING INTEREST EARNINGS:** At the end of the calendar year, if the property you bid upon is redeemed, the Tax Collector will issue a **Form 1099-INT** to you and the Internal Revenue Service if the cumulative interest paid to you during the calendar year is **$600.00 or more**. This information is required when filing your Federal and State Income Tax returns.
- **OWNERSHIP RIGHTS:** During the redemption period, successful bidders have **NO OWNERSHIP RIGHTS** to the property and have no right to enter the premises or contact the property owner regarding the tax sale or property. Redemption is handled through the Fairfield County Tax Collector's Office. Ownership rights are transferred only if the property is not redeemed and a tax title is subsequently recorded.
- **VOID SALES:** South Carolina law provides that a Tax Sale may be voided if the Tax Collector determines that an error occurred in preparing a particular property for sale. If a Tax Sale is voided, the successful bidder will be returned the full bid amount plus the amount of interest actually earned by the County at the time the sale is voided.
- **DEED:** Property that is not redeemed will be conveyed by a deed transferring whatever interest Fairfield County has in the property to the successful bidder as soon as practicable after the twelve-month redemption period has expired. **THIS TAX TITLE IS NOT A WARRANTY DEED.** The purchaser will be notified in writing when the deed is being prepared and will be notified again when the deed is ready to be picked up from the Tax Collector's Office. Tax deeds are quitclaim deeds and do not guarantee clear title. Purchasers are strongly encouraged to contact an attorney regarding an **Action to Quiet Title**. Mortgage companies and other lien holders are notified, as required by law, before the end of the redemption period and have the right to redeem the property in order to protect their collateral. If they fail to redeem the property, they may lose their collateral, and the new owner (successful bidder) is not responsible for the mortgage.

IMPORTANT PURCHASER NOTICE: THE PURCHASER OF PROPERTY AT A DELINQUENT TAX SALE ACQUIRES THE TITLE WITHOUT WARRANTY AND BUYS AT HIS OR HER OWN RISK. FAIRFIELD COUNTY IS NOT LIABLE FOR THE QUALITY OR QUANTITY OF THE PROPERTY SOLD. BIDDERS ARE RESPONSIBLE FOR CONDUCTING THEIR OWN RESEARCH AND DUE DILIGENCE BEFORE SUBMITTING A BID.