

## Quick Reference Guide to Illinois

### **Type of Tax Sale:**

Tax Lien

### **How Tax Sale Buyers Get Title / Owner Loses Property:**

A tax lien is sold at a public sale, and the owner has 2.5 years to redeem. The tax lien buyer may extend the redemption period by up to 6 more months, and they often do this. They can extend the period several times in some cases, but by no more than 6 months total.

The tax lien buyer must file a tax deed suit 3 months before the final redemption deadline. If the case was filed in the manner and the deadline arrives, the owner will not be able to redeem the property and will lose it after the tax deed case is heard.

### **Governmental Body Holding Tax Sale:**

Tax Collector/Treasurer

### **Public Access Law:**

Electronic records are covered, and appear to be required to be given. The law does not look favorably on requests that are to be used for a commercial purpose, but does not prohibit release of records for commercial purposes.

### **How to Get List of Tax-Delinquent Properties:**

The county is required to keep a "tax sale judgment book" which contains a list of all the properties offered at that year's lien sale. The book also shows which properties actually had a lien sold against them, which properties have redeemed, what the redemption

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deadline is including extensions by the tax lien buyer, and whether a tax deed case has been filed.

Aside from this book, electronic records should be available in many areas.

### **How to Get Your DeedGrabber "Last Minute" List**

The tax sale judgment book is also where to find the remaining properties that are about to be lost to tax lien sale.

You'll look at the tax sale judgment book from a sale that was held 2-3 years ago, and note all of the properties that had a lien sold against them and didn't redeem.

If there is no date listed for redemption, add 2.5 years to the date of the sale for the current redemption deadline. Look for a notation that a tax deed case was filed, and you will know that no more extensions of the deadline are likely, and the property will be lost in 3 months or less.