



WINNEBAGO COUNTY

— ILLINOIS —

Approximately 2 1/2 years after the tax sale: The tax buyer can petition the court for a tax deed. Once the court renders judgment the tax buyer can file a deed and the property and the former property owner could be required to vacate the premises immediately.

Additional notes: After the tax sale, all redemptions must be made to the County Clerk. There is no need to communicate with the tax buyer. The County Clerk cannot accept "installment plans." The entire amount owed must be paid in full in order to redeem the taxes and release the tax lien. The County Clerk requires certified funds (cash, cashier's check or money order) for tax redemptions

Mortgage lenders often pay off taxes on behalf of their borrowers. When that happens all taxes, costs and penalties incurred by the lender are added to the mortgage balance.

Beware of predatory lenders who offer to loan you the money to redeem your taxes, there are unscrupulous people who acquire lists of sold taxes and use scare tactics to prey on vulnerable property owners.

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