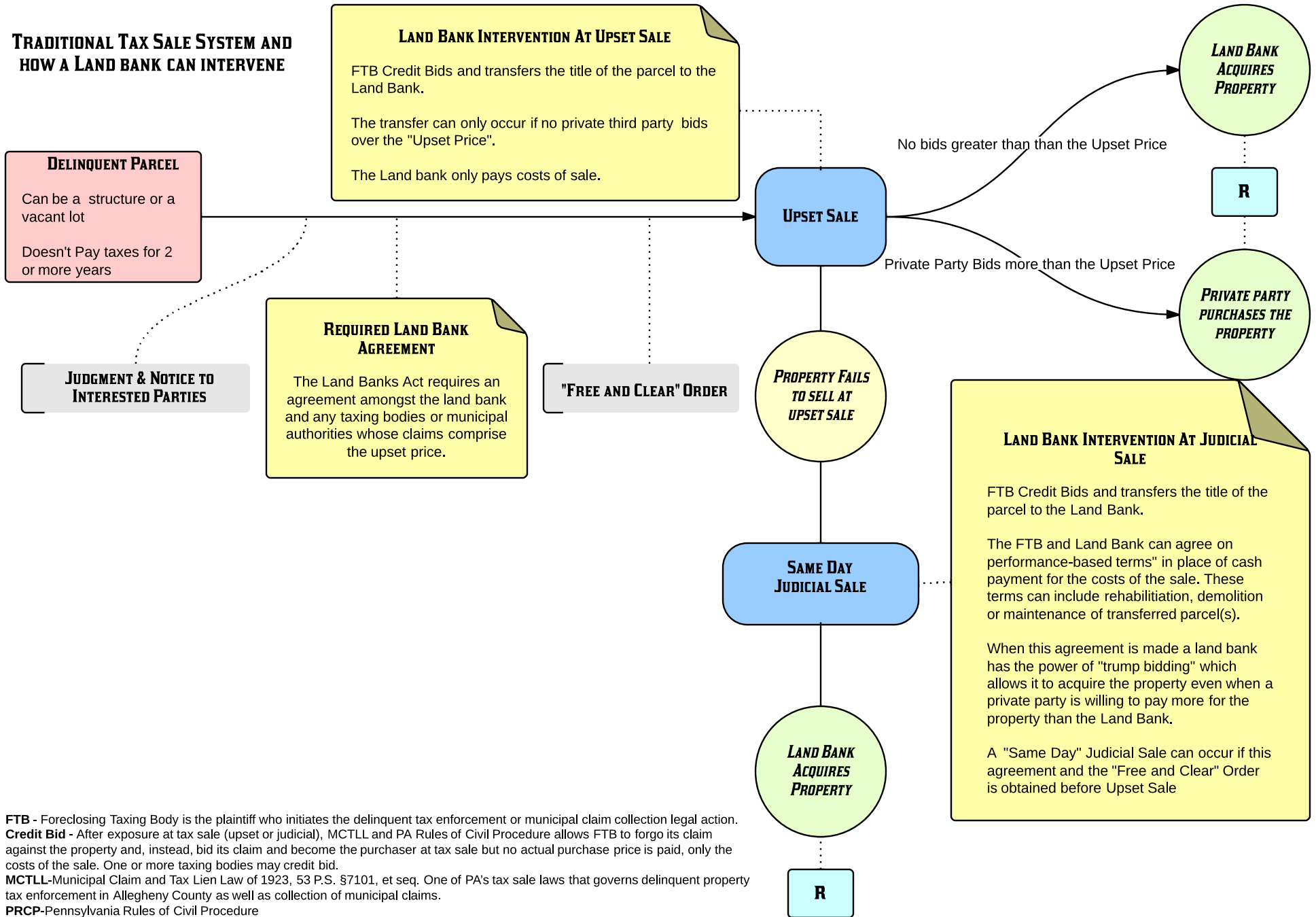


# TRADITIONAL TAX SALE SYSTEM AND HOW A LAND BANK CAN INTERVENE



**FTB** - Foreclosing Taxing Body is the plaintiff who initiates the delinquent tax enforcement or municipal claim collection legal action.  
**Credit Bid** - After exposure at tax sale (upset or judicial), MCTLL and PA Rules of Civil Procedure allows FTB to forgo its claim against the property and, instead, bid its claim and become the purchaser at tax sale but no actual purchase price is paid, only the costs of the sale. One or more taxing bodies may credit bid.  
**MCTLL**-Municipal Claim and Tax Lien Law of 1923, 53 P.S. §7101, et seq. One of PA's tax sale laws that governs delinquent property tax enforcement in Allegheny County as well as collection of municipal claims.  
**PRCP**-Pennsylvania Rules of Civil Procedure  
**"R"**-Nine (9) Month Redemption Period applies under MCTLL to occupied properties during which divested owners and lien holders may redeem the property. There is no redemption period for a vacant property, however, Insurable title is unattainable until after 9 months.  
**Sources:** Land Banks Act, Act 153 of 2012, 68 Pa.C.S.A §§2101 to 2120; Municipal Claim and Tax Lien Law of 1923, 53 P.S. §7101, et seq.; Pennsylvania Rule of Civil Procedure; Megan M. Ott, Esq. and Patrick C. Manning, Esq. of Goehring, Rutter and Boehm 'Municipal Collections, Claims and Tax Enforcement, June 14, 2013 Fight Blight presentation.