

## Notice of Encumbrances Against or Interests in Property Offered for Sale

**Note:** The Internal Revenue Service does not warrant the correctness or completeness of the information listed but provides it solely to help the prospective bidder determine the value of the interest being sold. Bidders should, therefore, verify for themselves the validity, priority, and amount of encumbrances against the property offered for sale. Each party listed below was mailed a notice of sale on or before *(date)* 01/15/2025.

**As of this date, the following are the encumbrances against or interests in the property (as described in the Notice of Public Auction or Notice of Sealed Bid Sale) that was seized for nonpayment of Internal Revenue taxes due from (name)**

MATTHEW J GERARD

**Some of these encumbrances or interests may be superior to the lien of the United States.**

Type of Encumbrance or Interest	Amount of Encumbrance or Interest	Date of Instrument Creating Encumbrance or Interest	Date and Place Recorded	Name and Address of Party Holding Encumbrance or Interest	Date of Information
Mortgage	\$58,335.99	09/29/2006	09/29/2006 Johnson County Recorder Johnson Courthouse Iowa City, IA	Select Portfolio Servicing, Inc. Attn: Legal Dept 3217 S. Decker Lake Dr. Salt Lake City, UT 84119	11/14/2024
Iowa Department of Revenue Notice of Tax Lien	\$36,241.23	05/07/2012	03/31/2015 Johnson Co Recorder Johnson Courthouse Iowa City, IA	Iowa Department of Revenue Hoover State Office Bldg PO Box 10471 Des Moines, IA 50306	11/14/2024
Notice of Federal Tax lien	\$237,066.09	06/24/2013	03/31/2014 Johnson Co Recorder Johnson Courthouse Iowa City, IA	Internal Revenue Service 3205 Williams Blvd SW Cedar Rapids, IA 52404	11/14/2024
Homeowners Association Lien	\$2,775.00	10/01/2014	10/01/2014 Johnson Co Recorder Johnson Courthouse Iowa City, IA	Penn Meadows Homeowners Association %Izabella Korwel 650 Jules Court, North Liberty, IA 52317	11/14/2024
Iowa Department of Revenue Notice of Tax Lien	\$169,051.90	07/21/2014	03/31/2015 Johnson Co Recorder Johnson Courthouse Iowa City, IA	Iowa Department of Revenue Hoover State Office Bldg PO Box 10471 Des Moines, IA 50306	11/14/2024
Homeowners Association Lien	\$3,795.00	06/03/2015	06/03/2015 Johnson Co Recorder Johnson Courthouse Iowa City, IA	Penn Meadows Homeowners Association %Izabella Korwel 650 Jules Court, North Liberty, IA 52317	11/14/2024
Homeowners Association Lien	\$4,875.00	01/06/2016	01/06/2016 Johnson Co Recorder Johnson Courthouse Iowa City, IA	Penn Meadows Homeowners Association %Izabella Korwel 650 Jules Court, North Liberty, IA 52317	11/14/2024
Iowa Department of Revenue Notice of Tax Lien	\$208,984.81	01/10/2018	03/13/2018 Johnson Co Recorder Johnson Courthouse Iowa City, IA	Iowa Department of Revenue Hoover State Office Bldg PO Box 10471 Des Moines, IA 50306	11/14/2024

Type of Encumbrance or Interest	Amount of Encumbrance or Interest	Date of Instrument Creating Encumbrance or Interest	Date and Place Recorded	Name and Address of Party Holding Encumbrance or Interest	Date of Information
Iowa Department of Revenue Notice of Tax Lien	\$66,492.83	05/15/2019	07/16/2019 Johnson Co Recorder Johnson Courthouse Iowa City, IA	Iowa Department of Revenue Hoover State Office Bldg PO Box 10471 Des Moines, IA 50306	11/14/2024
Iowa Department of Revenue Notice of Tax Lien	\$67,831.80	08/22/2019	10/23/2019 Johnson Co Recorder Johnson Courthouse Iowa City, IA	Iowa Department of Revenue Hoover State Office Bldg PO Box 10471 Des Moines, IA 50306	11/14/2024
Iowa Department of Revenue Notice of Tax Lien	\$67,386.73	06/10/2020	08/11/2020 Johnson Co Recorder Johnson Courthouse Iowa City, IA	Iowa Department of Revenue Hoover State Office Bldg PO Box 10471 Des Moines, IA 50306	11/14/2024
Notice of Federal Tax lien	\$296,924.66	09/21/2020	05/31/2020 Johnson Co Recorder Johnson Courthouse Iowa City, IA	Internal Revenue Service 3205 Williams Blvd SW Cedar Rapids, IA 52404	11/14/2024
Iowa Department of Revenue Notice of Tax Lien	\$80,064.26	07/12/2022	09/13/2022 Johnson Co Recorder Johnson Courthouse Iowa City, IA	Iowa Department of Revenue Hoover State Office Bldg PO Box 10471 Des Moines, IA 50306	11/14/2024
Name Brittanny Dipla	Signature <b>Brittanny S. Dipla</b>			Digitally signed by Brittanny S. Dipla Date: 2024.11.14 14:16:07 -05'00'	Date (mmdyyyy) 11/14/2024
Title Property Appraisal and Liquidation Specialist (PALS)					

## Instruction for Form 2434-B, Notice of Encumbrances Against or Interests in Property Offered for Sale

**1. Condition of Title and of Property** - Pursuant to authority contained in sections 6331 and 6335 of the Internal Revenue Code and the regulations thereunder, and by virtue of a levy issued by authority of the Area Director of Internal Revenue, the right, title, and interest (*in the property described in the notice of sale*) of the taxpayer (*whose name appears on Sheet 1 of this document*) will be sold.

Such interest is offered *subject* to any prior outstanding mortgages, encumbrances, or other liens in favor of third parties, which are valid against the taxpayer and are superior to the lien of the United States. Sheet 1 of this document provides information regarding possible encumbrances or interests which may be useful in determining the value of the interest being sold. All interests of record were mailed a notice of sale.

The property will be sold “**as is**” and “**where is**” and without recourse against the United States. The Government makes no guaranty or warranty, expressed or implied, as to the validity of the title, quality, quantity, weight, size, or condition of the property, or its fitness for any use or purpose. No claim will be considered for allowance or adjustment or for rescission of the sale based upon failure of the property to conform with any representation, expressed or implied.

**2. Terms of Sale** - Notice of sale has been given in accordance with legal requirements. If the property is offered by more than one method, all bids will be considered tentative until the highest bid has been determined. The property will be sold to the highest bidder, and the sale will be final upon acceptance of the highest bid in accordance with the terms of the sale.

**3. Form of Remittance** - All payments must be by cash, a certified cashier's or treasurer's check drawn on any bank or trust company incorporated under the laws of the United States or under the laws of any State, Territory, or possession of the United States, or by a United States postal, bank, or express money order. Make check or money order payable to the United States Treasury. A certificate of sale will be delivered to the successful as soon as possible upon receipt of full payment of the purchase price.

**4. Possession of Property** - Section 6339(c) of the Internal Revenue Code states that a certificate of sale of personal property given or a deed to real property executed pursuant to section 6338 will discharge that property from all liens, encumbrances, and titles which are junior to the federal tax lien by virtue of which the levy was made. If real property is involved, section 6337 of the IR Code provides that the taxpayer, his or her heirs, executors, or administrators, or any person having an interest therein, or lien thereon, or any person in behalf of the taxpayer may redeem real property within 180 days from the date of its sale by the Internal Revenue Service. *The redemption price to be paid to the successful bidder is the successful bid price plus interest at the rate of 20% per annum, compounded daily. To calculate the interest, use the date(s) of payment(s) by the successful bidder to the date of redemption.* If the property is not redeemed within the 180-day period, the Area Director shall, upon receipt of the certificate of sale, issue a deed to the purchaser, or his assignee.

### 5. How to Redeem Property

1. If the purchaser is in the county where the asset is located, contact the purchaser to advise of intent to redeem the property.
2. You must pay the amount of the purchase price plus 20% interest per annum, compounded daily, based on the date(s) of the payment(s).
3. Make payment to the purchaser, and obtain the certificate of sale.
4. Notify the IRS to advise of the redemption.

For more information on redemptions, go to <https://www.irs.gov/businesses/small-businesses-self-employed/redeeming-your-real-estate>

### 6. How to Obtain a Deed

If the real estate is not redeemed within the 180-day period, the purchaser or assignee may obtain a deed by surrendering Form 2435, Certificate of Sale, either by personal delivery or mail, to:

- (1) The Area Director of Internal Revenue for the area in which the property is located, marked for the Attention, Advisory Manager; or
- (2) The address of the Internal Revenue Service office shown on Form 2435, Certificate of Sale.