



Norman County Online Tax-Forfeited Property Auction

First Auction Period-EMV (Estimated Market Value)
Commencing at 10:00 am Monday, February 16, 2026
thru
Closing at 8:00 pm Wednesday, March 18, 2026

Second Auction Period – Minimum Bid (MinBid)
Commencing at 10:00 am Tuesday, March 24, 2026
thru
Closing at 8:00 pm Wednesday, April 8, 2026

Notice is hereby given to the highest bidder registered with Public Surplus, the following described parcels of land forfeited to the State of Minnesota for non-payment of taxes. Said sale will be governed as to terms and conditions authorizing the same and shall commence online at <https://publicsurplus.com>. It is advised that all buyers consult a real estate attorney prior to purchasing tax-forfeited properties.

This sale is governed by Minnesota Statutes, Chapter 282. **ALL SALES ARE AS-IS and FINAL.**

Norman County Auditor-Treasurer's Office
16-3rd Ave E, Ada, MN 56510
(218) 784-5471
auditor@normanmn.gov
www.co.norman.mn.us



Land Sale Information

Norman County Auditor-Treasurer's Office
(218) 784-5471 | auditor@normanmn.gov

Greetings from Norman County,

We are pleased to offer the properties shown in this catalog for sale.

Please review this catalog closely to ensure you understand the process and the potential fees involved in purchasing any of these properties. If you have any questions, feel free to call or email us. Our contact information is listed at the top of this page.

If you have any questions or need assistance with any of the following, give us a call or email.

- Tract Information
- General Land Sale Questions
- Over-the-counter Sales
- Online Auction Information

PROHIBITED BUYERS OR BIDDERS

Anyone with delinquent taxes in Norman County are prohibited from purchasing tax-forfeited properties, along with certain county employees as laid out by state laws.

If you are interested in purchasing tax-forfeited property on the auction, you must pay all your delinquent taxes prior to purchasing or bidding.

Available Properties List

Available properties are posted at: <https://www.co.norman.mn.us>



Winning Bidder Information

Norman County Auditor-Treasurer's Office
(218) 784-5471 | auditor@normanmn.gov

CONGRATULATIONS ON YOUR WINNING BID!

Here are the next steps to complete your transaction after the auction, and other responsibilities you assume as the buyer.

Each property is unique and some may have additional requirements or special circumstances.

Public Surplus

You will receive an email from Public Surplus after the auction closes. **DO NOT** pay the amount generated by Public Surplus as it will not include the required fees. Norman County will provide the correct amount due when we calculate your figures.

BUYERS RESPONSIBILITIES

Buyer must pay property taxes beginning the year of purchase.

Buyer is responsible for:

- Any assessments reinstated after sale.
- All maintenance of structure(s) and grounds.
- Locating or determining property boundaries.
- Determining permitted uses and following zoning ordinances.
- Obtaining proper permits for constructing, moving, or altering structures, or for any change in land use.
- Locating or obtaining access and obtaining the proper approvals to develop the access.
- Any title work.
- Complying with all federal, state, and local laws and regulations.
- Property insurance on all insurable structures, if insurance is desired.

Buyer understands that all sales are subject to existing liens, leases, easements, deed restrictions, dedications, and rights-of-way.



Payment Information

Norman County Auditor-Treasurer's Office
(218) 784-5471 | auditor@normanmn.gov

AMOUNT DUE UPON SALE

When purchasing tax-forfeited property, the following fees apply:	
State Assurance Fee	3% of total sale value
Recording Fee	\$46.00
Well Fee	\$42.50 (if applicable)
Deed Fee	\$25.00
Deed Tax	\$1.65 for sales up to \$3,000, or .0033 times the Total Sale Value for sales over \$3,000
Buyer's Premium	5% of purchase price

EXAMPLE

	Sale Price	Bid Up
Sale Price	\$5,000.00	\$20,000.00
State Assurance Fee	\$150.00	\$600.00
Recording Fee	\$46.00	\$46.00
Deed Fee	\$25.00	\$25.00
Deed Tax	\$16.50	\$66.00
5% Buyer's Premium	\$250.00	\$1,000.00
Total	\$5,487.50	\$21,737.00

PAYMENT REQUIREMENTS

Payment must be paid in full and made by cash, cashier's check or money order. Checks should be made payable to **Norman County**.

Payment in full and completed paperwork must be received within ten (10) business days of the closing of the online auction.

QUESTIONS

1 What happens if a property has an unsatisfied mortgage or lien held against it?

It is advised that all buyers consult a real estate attorney prior to purchasing tax-forfeited properties with unsatisfied mortgages or liens held against them.

2 What if a bid falls through?

We reserve the right to block/ban bidders who refuse to pay for land purchased. A winning bid establishes a legally binding contract. Failure to make payment and submit paperwork within the allotted time frame may result in the sale going to the next highest bidder.

3 What type of document is issued upon sale?

Once the financial obligations, paperwork, and property conditions are met, a state deed is issued by the Minnesota Department of Revenue.

4 What about Assessments?

Assessments may be reinstated upon sale. Check with the applicable City, Township, and/or Norman County for any certified, pending, or future assessments that may be reinstated.

Tract 1	Lockhart Township	13-5638000	0.16 acres	EMV Auction 1 \$400.00	MINBID Auction 2 \$382.90
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LEGAL: LOT 13 BLK 2 TOWNSITE OF LOCKHART

Maps are for informational purposes only and may not be exact. All properties sold "as is" with no guarantees. Buyers are encouraged to thoroughly research properties before purchase. If improvements are intended, check with local planning and zoning authorities.

SOLD



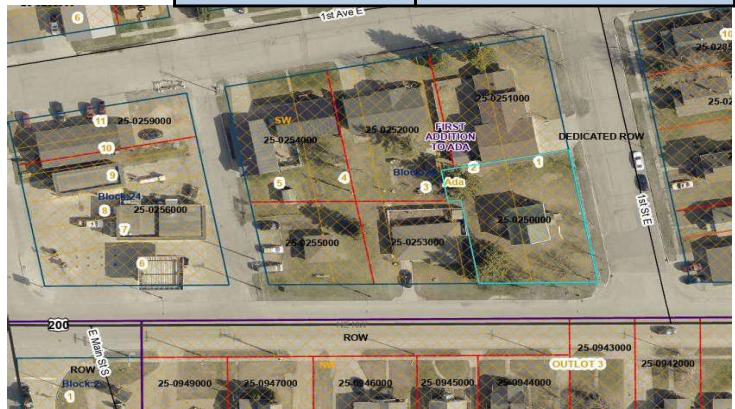
NORMAN COUNTY MAKES NO REPRESENTATIONS, WARRANTIES, OR GUARANTEES WITH RESPECT TO ACCESS TO TAX-FORFEITED LANDS SOLD. SUBJECT TO ALL EXISTING EASEMENTS OF RECORD AND RIGHTS-OF-WAY.

Tract 2	City of Ada	25-0250000	0.24 acres	EMV Auction 1 \$51,300.00	MINBID Auction 2 \$4,664.76
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LEGAL: S 122 FT. OF LOTS 1 & 2 LESS W 10 FT. OF S 75 FT. OF LOT 2 BLK 24 FIRST ADD.

11 – 1st Street E

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Tract 3	City of Borup	26-1510000	0.08 acres	EMV Auction 1 \$800.00	MINBID Auction 2 \$521.13
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LEGAL: N 1/2 OF LOTS 1 & 2, BLOCK 2 ORIGINAL TOWNSITE OF BORUP

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SOLD



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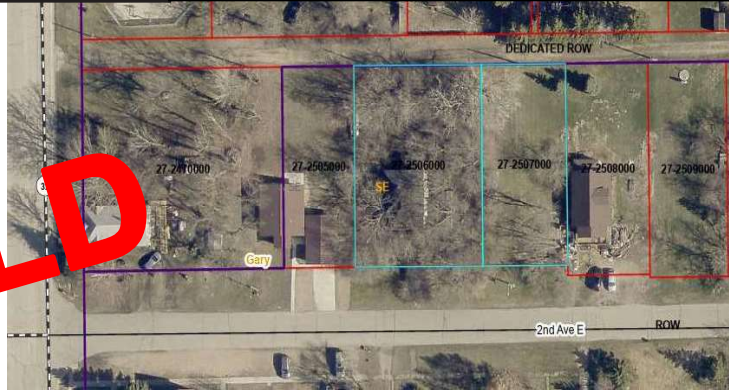
Tract 4	City of Gary	27-2506000	0.30 acres	EMV Auction 1 \$6,600.00	MINBID Auction 2 \$9,905.28
		27-2507000	0.20 acres		

LEGAL: COM 55 FT E OF NE COR LOT7, BLK 3 MOES ADD. S 133.2 FT, E 97 ½ FT, N 133.2 FT, W 97 ½ FT TO BEG **AND** COM 152 ½ FT E OF NE COR LOT 7 BLK 3 MOES ADD. S 133.2 FT, E 65 FT, N 133.2 FT, W 65 FT.

****Contains two parcels and will be sold as one tract.**

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Tract 5	City of Shelly	31-7294000	0.32 acres	EMV Auction 1 \$39,800.00	MINBID Auction 2 \$5,643.09
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LEGAL: COM. 175 FT. S NE COR. LOT 43: S ERLY 100 FT., W ERLY 140 FT., N ERLY 100 FT., E ERLY 140 FT. TO BEG. BLK 3 MAURITSONS 2ND ADD.

107 1ST Street

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Tract 6	City of Twin Valley	32-837400	0.33 acres	EMV Auction 1 \$2,700.00	MINBID Auction 2 \$4,905.84
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LEGAL: W 39 FT OF LOT 6, BLOCK 8, ORIGINAL TOWNSITE

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Tract 7	City of Twin Valley	32-8681000	0.33 acres	EMV Auction 1 \$12,600.00	MINBID Auction 2 \$6,490.82
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LEGAL: W 55 FT OF THE FOLLOWING: BEG. AT A POINT 1 RD E OF SW COR OF SE1/4NW1/4 SEC 27, E 15 RDS N 16 RDS W 15 RDS & S 16 RDS TO BEG. UNPLATTED PROPERTY

400 Main Ave E

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NORMAN COUNTY MAKES NO REPRESENTATIONS, WARRANTIES, OR GUARANTEES WITH RESPECT TO ACCESS TO TAX-FORFEITED LANDS SOLD. SUBJECT TO ALL EXISTING EASEMENTS OF RECORD AND RIGHTS-OF-WAY.



Terms & Conditions

CONTRACT

An award of sale is a contract between the winning bidder and Norman County, upon the terms and conditions set forth herein. Norman County may pursue all legal remedies allowed by law against any bidder who fails to make payment for a winning bid.

GUARANTEE WAIVER

ALL LAND SALES ARE SOLD AS IS, WITHOUT WARRANTIES, GUARANTEES (EXPRESS OR IMPLIED), OR REPRESENTATION OF ANY KIND. NORMAN COUNTY MAKES NO REPRESENTATIONS, WARRANTIES, OR GUARANTEES WITH RESPECT TO ACCESS TO STATE TAX FORFEITED LANDS SOLD. HOWEVER, ALL LAND SALES ARE STILL SUBJECT TO ANY/ALL EXISTING EASEMENT(S) OF RECORD AND RIGHT(S)-OF-WAY.

Norman County makes no warranty, guarantee or representation of any kind, expressed or implied, as to the condition, usability, value, merchantability, authenticity, or fitness for any purpose of the property offered for sale. Buyer is not entitled to any payment for loss of profit or any other money damages, including but not limited to special, direct, indirect, or consequential damages.

Buyer agrees to fully cooperate in adjusting for clerical or scrivener's errors on any documentation that is part of this transaction, including, but not limited to, errors related to the amount of the purchase price.

To the fullest extent permitted by law, Bidder shall indemnify and hold Norman County harmless from and against any claims, damages, losses and expenses, demand or cause of action arising/alleged to have arisen out of the sale or failure to sell any property including claims of personal or bodily injury, death, or contract damages.

NO DESCRIPTION WARRANTY

Norman County is not responsible for any omissions or errors in description of items being offered for sale. It shall be the bidder's responsibility to inspect and satisfy him or herself as to the details and conditions of the item offered before entering a bid. The Agency does not attest to the authenticity of any item.

DISCLAIMERS

WITHDRAWAL

The right to withdraw or add any parcels to this list is hereby reserved by the Norman County Auditor-Treasurer and all sales are final, no refunds or exchanges are permitted.

BIDDING

All listed properties will be sold to the highest bidder at auction in two online auction periods, properties will first be offered at an Estimated Market Value (EMV) Auction and if not sold, then offered at a Minimum Bid Auction. Bidding will begin at and must be sold at no lower than the property value specified with the property number on the list for each auction. If a property is not sold during the EMV Auction period, it will then be offered at the Minimum Bid Auction.

Norman County reserves the right to reject any or all bids and to reject any bidder who has defaulted on a land sale contract or is a prohibited buyer or bidder as defined on a land sale contract or is a prohibited buyer or bidder as defined below. Norman County may pursue all legal remedies allowed by law against any bidder who fails to make payment for a winning bid.



Terms & Conditions

PROHIBITED BUYERS OR BIDDERS

Pursuant to Minnesota Statutes § 282.016, the following persons or entities shall not be allowed to register or participate in the auction, either personally, or as an agent or attorney for a prohibited person or entity: 1) district court administrators, county auditors, treasurer, assessors, attorney or supervisors of assessments, land commissioners or assistant land commissioners for tax-forfeited lands, or any deputies or employees of any of the above individuals, 2) a person or entity that owns another property within Norman County for which there are delinquent taxes owing, 3) a person or entity that has held a rental license in Norman County and the license has been revoked within five years of the date of the auction, or 4) a person or entity that has been a vendee of a contract for purchase of a property offered for sale under Chapter 282, which contract has been canceled within 5 years of the date of the auction. A person prohibited from purchasing property must not directly, or indirectly, have another person purchase a property on behalf of the prohibited buyer for the prohibited buyer's benefit or gain. If a person or entity pre-registers for the auction, the county will perform a search upon receipt of the registration forms to determine if the applicant is a prohibited buyer or bidder. If found to be a prohibited bidder or buyer, notification and explanation will be sent prior to the day of the auction. Those who are prohibited will not be permitted to register or bid on properties at auction. For a person or entity that registers on the day of the auction, the county will perform a search to determine if the applicant is a prohibited buyer or bidder. In the event that it is found the applicant is prohibited, they will not be allowed to register or bid on properties at auction. In the event a winning bid has been awarded to a prohibited bidder or buyer, the person or entity will forfeit their earnest money, and the sale will be nullified as invalid. The property may be re-bid or re-offered at a future auction, at the sole discretion of Norman County.

TITLE

Neither Norman County nor the State of Minnesota warrants the condition of title. Buyer will receive documentation regarding purchase at the time of sale and/or the Commissioner of Revenue will issue a deed from the State of Minnesota after full payment is made. Tax forfeiture will create a break in the chain of title. SELLER CONVEYS TAX TITLE, and the services of an attorney may be necessary to make the title marketable.

PERIODIC ADJUSTED PRICES

Norman County may reoffer individual unsold properties at periodically adjusted prices, based on market conditions, to the general public on an over-the-counter listing until the properties are sold or withdrawn. Adjoining owners will not be re-notified when such price adjustments occur. It is the sole responsibility of any prospective buyer to monitor any potential price adjustments.

ZONING

Properties sold by the Norman County are subject to local zoning ordinances. Please contact your local zoning administrator to obtain copies of these ordinances. No structure or part thereof shall be erected, constructed, moved or structurally altered, and no land shall change in use until the local zoning authority has approved and issued a permit, if applicable. Norman County makes no warranty that the properties are "buildable". It is the sole responsibility of prospective buyers to be fully informed prior to purchasing, and the county encourages prospective buyers to contact the local land use and zoning authorities where the properties are located for information about building codes, zoning laws, or other information that affect the properties. All properties are sold "as is".

SUBJECT TO

All sales are subject to existing liens, leases, easements, deed restrictions, dedications, and rights-of-way.

ASSESSMENTS

Properties offered for sale may be subject to unpaid assessments. Before purchasing, prospective buyers should consult with City, Township or Norman County in respect to any certified, pending or future assessments that may exist. Any municipality or other public authority is authorized to make a reassessment or a new assessment to a property in an amount equal to the remaining unpaid original assessment at the time of forfeiture (Minnesota Statutes § 429.071, Subd. 4 and 435.23).



Terms & Conditions

RESTRICTIVE COVENANTS

Some non-platted properties listed for sale may contain non-forested marginal land or wetlands as defined in Minnesota Statutes. The deed for these properties will contain a restrictive covenant, which will prohibit enrollment of the property in a state funded program providing compensation for conservation of marginal land or wetlands. Notice of the existence of non-forested marginal land or wetlands will be available to prospective bidders upon request.

WETLANDS AND FLOODPLAINS

Norman County has not performed any wetland delineation on properties offered for sale, unless otherwise noted. No refunds will be made due to presence of wetlands, floodplains, or any other environmental condition that may be present. It is the buyer's sole responsibility to research, inspect, and review a property prior to purchasing.

TESTING

Buyers are able to obtain authorization from Norman County to perform soil testing, at their own expense, before purchasing a property. The sale will not be rescinded if soil problems of any type are discovered after the sale.

LEAD

Some properties may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. If you are interested in purchasing a single-family dwelling built prior to 1978, you have the right to conduct a risk assessment or inspection for lead-based paint hazards, at your expense, at least ten (10) days before the auction close date. Contact the Norman County Auditor-Treasurer's Office at (218) 784-5471 to arrange to see the property for such an inspection or assessment.

RADON WARNING STATEMENT

The Minnesota Department of Health strongly recommends that ALL home buyers have an indoor radon test performed prior to purchase or taking occupancy, and recommends having the radon levels mitigated if elevated concentrations are found. Every buyer of an interest in residential real property is notified that the property may present exposure to dangerous levels of indoor radon gas that may place the occupants at risk of developing radon-induced lung cancer. Radon, a Class A human carcinogen, is the leading cause of lung cancer in nonsmokers and the second leading cause overall. The seller of any interest in residential real property is required to provide the buyer with any information on radon test results of the dwelling. Norman County has not performed nor is aware of any radon testing on parcels offered for sale, unless otherwise noted. The county will provide a copy of the Minnesota Department of Health's Radon in Real Estate Transactions publication to any purchaser of residential tax-forfeited property.

HAZARDOUS MATERIALS INDEMNIFICATION

The buyer shall indemnify Norman County and/or the State of Minnesota for environmental contamination arising or resulting from the buyer's use and occupancy of the purchased property.

HISTORY

Norman County makes no representations regarding the history or condition of the properties offered for sale. It is the buyer's sole responsibility to research the history and condition of any property that the buyer wishes to purchase.

MORTGAGES AND OTHER LIENS

It is advised that all buyers consult a real estate attorney prior to purchasing tax-forfeited properties with unsatisfied mortgages and/or other liens held against them.

LEGAL COUNSEL

In order to protect your legal interests, we recommend that you consult with a real estate attorney regarding installment contracts, title issues, boundary issues, assessments, mortgages, and other legal matters.

MINERAL RIGHTS

All minerals and mineral rights are retained by the State of Minnesota when a tax-forfeited property is conveyed.



Terms & Conditions

NOTICE OF AWARD

Successful bidders will receive an email from Public Surplus after the auction closes. DO NOT pay the amount generated by Public Surplus as it may not include the required fees. Norman County will provide the correct amount due when we calculate your figures.

BUYER PREMIUM

A Buyer Premium of 5% will be added to the final sale price with a \$1 minimum charge per auction to collect payment. The premium will be visible during the bidding process and will be included in the payment required.

PAYMENT REQUIREMENTS

Payment must be made by Cash, Cashier's Check, Certified Check or Money Order made payable to the Norman County Auditor-Treasurer.

Previous Default: Payment must be made by certified funds if purchaser has ever made payment that has been returned non-sufficient funds (NSF).

AMOUNT DUE UPON SALE

Winning Bidders will be emailed a Tax-Forfeit Property Worksheet & Deed Information Form upon the close of the auction. This form must be completed and returned to the Norman County Auditor-Treasurer within ten (10) days from close of auction. This form will also note additional fees due and will have the total amount due for the property.

ADDITIONAL FEES MAY INCLUDE

STATE ASSURANCE FEE

3% of total sale price. This percentage is state mandated and goes into the State's General Fund to cover losses in the event that the state has to defend its right to forfeit land.

ASSESSMENTS

Check with the city/town clerk for any additional assessments of which the County Department conducting the auction is not aware. If listed on sale listing as certified, assessments must be paid in full at the time of sale.

RECORDING FEE

\$46.00 or as set by the County Recorder. If there is a well on the property, it is an additional \$42.50 for well disclosure.

STATE DEED FEE

\$25.00

STATE DEED TAX

0.0033 times the purchase price or \$1.65 minimum, whichever is greater.

NON-SUFFICIENT FUNDS CHECK CHARGE

A \$30.00 service charge will be imposed on any dishonored or non-sufficient funds (NSF) check.

CONFLICT OF INTEREST

Norman County officials/employees are prohibited from using privileged government data obtained through their position to further their own private interests.

ELIGIBLE REPURCHASERS

No one who could have repurchased a parcel of tax-forfeited land may purchase that same parcel of property at a private or public sale for less than the sum of all taxes, special assessments, penalties, interest and costs due at the time of forfeiture plus any special assessments for improvements certified as of the date of sale.

Minnesota Statutes § 282.241, 282.012, 282.251, 282.01 and 282.005.



Terms & Conditions

OBLIGATION OF BIDDER

At the time of auction's closing, each bidder will be presumed to have inspected the site and to have read and to be thoroughly familiar with any and all plans, documents (including any addenda), and documents attached to the auction listing.

The failure or omission of any bidder to inspect the site or examine any form, instrument or document shall in no way relieve any bidder from any obligation in respect to their bid.

Your bid is the same as a contract - Please only bid on land you are serious about buying. Bogus Bidders will be blocked. A winning bid constitutes a legally binding contract.

REAL ESTATE TAXES

Forfeited property that is repurchased, or sold at a public or private sale, on or before December 31 of an assessment year shall be placed on the assessment rolls for that year's assessment, pursuant to Minnesota Statute § 272.02, Subd. 38(c). If a purchase is made before December 31, taxes will be payable for the following year.

PROPERTY BOUNDARIES

Property boundaries shown on any web or paper maps provided by the county are for reference only and are subject to change. Prospective buyers should consult licensed surveyors to determine legal boundaries. Norman County is not responsible for locating or determining property lines or boundaries.

DEFAULT

Default shall include (1) failure to observe these terms and conditions; or (2) failure to make good and timely payment; default may result in termination of the bid contract and suspension from participation in all future sales until the default has been cured.

If the Buyer fails in the performance of their obligations, Norman County may exercise such rights and pursue such remedies as are provided by law.

ACCEPTANCE OF TERMS AND CONDITIONS

By submitting a bid, the bidder agrees that the bidder has read, fully understood, and accepted these Terms and Conditions of online sales, and agrees to pay for, if the bid is accepted, by the dates and times specified. Norman County does not discriminate on the basis of race, color, national origin, sex, religion, age or disability in employment and the provision of services. Prospective bidders who require special accommodations to participate in this sale should inform the Norman County Auditor-Treasurer's Office as soon as possible and more than three (3) working days before the sale. Questions regarding the sale should be directed to the Norman County Auditor-Treasurer's Office at 218-784-5471.