

Tax-sale deeds, and when we can insure them

Bottom line: a **treasurer's deed** — the deed the county issues after unpaid property taxes go to sale — makes you the owner on paper, but it is not the same as an **insurable title**. Our rule: **nine years** of undisputed ownership, or a **quiet title** order plus its six-month appeal period. Until then, plan to hold, not resell.



WHY UNDERWRITERS WAIT

The old owner's rights outlast the deed

Anyone with a claim can sue to recover the property for **five years** after the deed is delivered. An owner who was a minor or legally incapacitated when it issued can **redeem** — buy it back — for **nine years** after recording. A policy insures against exactly these claims, so the **underwriter** (the insurer behind the policy) waits for the clock to run.

The faster path: a quiet title action

A **quiet title action** is a lawsuit asking the district court to confirm you own the property and cut off everyone else's claims. The decree isn't the finish line: a **six-month appeal period** follows it, and underwriters wait for that to close. You hire the attorney; we review the decree. Budget months plus six, and legal fees.

WHAT WE LOOK AT BEFORE A POLICY ISSUES

YOUR SITUATION

WHAT TO EXPECT FROM US

Quiet title decree is final

Usually insurable six months after the decree. We confirm who was named, how they were served, and that no appeal was filed.

Deed over nine years old, undisputed possession

Often insurable without a lawsuit, subject to underwriter approval. At five to nine years, we check for owners under disability.

Problem with the sale itself

Wrong parcel, bad notice, no authority to sell. **Time doesn't fix this** — it needs a fix on record or a court, however old the deed.

BEFORE YOU BID

- **Not every lien dies at the tax sale.** Easements, federal liens, and special assessments can survive. We'll tell you which.
- **The law changed July 1, 2024.** Deeds now issue through a public auction, and the old owner may be owed the surplus. The date matters.

- **Check the legal description.** Parcel, certificate, and deed must match. Mineral and partial interests get the same scrutiny as any file.
- **Plan the resale around the clock.** At auction the clock starts at zero: nine years, or a quiet title suit plus six months, before the next buyer gets a policy.

Bidding on a tax-sale property? Send us the parcel number before auction day — we'll pull the record, tell you what survived, and lay out the path to an insurable title.

*Subject to the underwriter's approval on the specific file. Educational only — not legal or tax advice. Whether a treasurer's deed can be insured depends on the property, the deed, and the underwriter's review of that file (C.R.S. §§ 39-12-101, 39-12-104; HB24-1056). Coverage, exclusions, and premiums follow the policy issued and Colorado's filed rates, and vary by transaction. Policies underwritten through First American and Westcor (WLTIC). As of October 2026.