

UPSET TAX SALE
ONLINE AUCTION - HOSTED BY BID4ASSETS

**The Upset Tax Sale is scheduled for October 23, 2026, opening at 10:00 a.m.
and closing at 3:30 p.m. (this is a continuance from the September 18, 2026 sale)**

CONDITIONS OF SALE

1. The following conditions shall govern the sale of properties by the Cumberland County Tax Claim Bureau for delinquent taxes as scheduled for **October 23, 2026**. All properties are sold under and by virtue of the Act of 1947, P.L. 1368, as amended, and known as the "Real Estate Tax Sale Law". All titles transferred by the Tax Claim Bureau are under and subject to the said Act.

REGISTRATION WITH BID4ASSETS WILL BEGIN SEPTEMBER 25, 2026, AND MUST BE COMPLETED BY OCTOBER 13, 2026. NO EXCEPTIONS WILL BE PERMITTED. EACH STEP OF THE REGISTRATION PROCESS MUST BE COMPLETED BY DEADLINE.

2. **FIRST TIME BIDDERS & CURRENT ACCOUNT HOLDERS** MUST register online with Bid4Assets by **Tuesday, October 13, 2026**, at www.bid4assets.com/registration/signup/step1 or by dialing Customer Service at 1-877-427-7387 for non-online proxy bidding. You can also reach Customer Service at www.bid4assets.com/help/support/contactus. **CURRENT ACCOUNT HOLDERS**, please visit www.bid4assets.com/cumberlandpa and complete the Deposit and PreVest information by clicking on the Deposit Instructions.
 - a. A non-refundable \$35.00 registration fee will apply.
 - b. A deposit of \$500 will be required to participate in bidding.
 - c. When completing the registration process, you will be required to review and complete the deposit instructions, along with the PreVest information. The funds do not have to be cleared with Bid4Assets, but the data in these steps must be provided to continue with the registration process.
 - i. This deposit must be received by Bid4Assets no later than **Friday, October 16, 2026**.
 - ii. If you've chosen to fund your deposit by physical check, those funds must reach and clear Bid4Assets by Monday, October 19, 2026. No exceptions.
 - d. If you do not purchase a property, your deposit will be refunded to you directly by Bid4Assets. Please see their website for additional information. Any overpayment will be refunded to you by the Tax Claim Bureau; certain costs may apply.
 - i. **Please Note:** Refunds are processed after the sale has settled, which can be up to 30 days. For more specifics, see www.Bid4Assets.com.
 - e. Both first time bidders and current account holders will be required to fill out and sign a bidder affidavit at time of registration certifying the bidder does not have delinquent property taxes, outstanding utility bills or landlord violations. Along with the affidavit, bidder must also provide a copy of Identification and letter of proxy to bid if bidding for an entity on the entity's letterhead.
 - f. If you were an approved bidder for the September 18, 2026, Upset Sale, you do not need to register again for the October 23, 2026 Continued Upset Sale.
3. Please be advised that the tax sale and all related documentation will be available in English only.
4. You **MUST** be at least 18 years old to participate in this tax sale and not a Cumberland County Tax Administration employee or their agent.
5. You **MAY NOT** be delinquent in paying real estate taxes to this or any Tax Claim Bureau in Pennsylvania, or any other taxing district across the state. Bidders will be vetted by the Tax Claim Bureau.
6. You **MAY NOT** have any municipal utility bills that are more than one year outstanding. Bidders will be vetted by the Tax Claim Bureau.
7. If you are the highest bidder, you will be responsible for paying the winning bid amount and any associated fees/costs, to Bid4Assets no later than **Monday, October 26, 2026**, at the time set by Bid4Assets.
8. The initial bid must equal the fixed bid price. In the event of a bid higher than the bid price, the initial excess bid will be made in increments of at least \$100.

9. All **Upset Sale** properties listed may include other outstanding liens, mortgages and encumbrances that will not be divested by the Upset Sale and therefore will be the responsibility of the Purchaser. Purchasers are advised that once a deed is issued by the Cumberland County Tax Claim Bureau, the Cumberland County Tax Claim Bureau has no further responsibility for the quality of title. Please consult with an attorney about steps to be taken by you to ensure good title. Please be advised that a Judicial Sale may be contested if the title search failed to identify a lien holder.
10. In addition to the bid price, the purchaser must pay a recording fee of \$105.75 and the transfer tax (as calculated by the Realty Transfer Tax statute). Purchasers of mobile homes must pay a recording fee of \$17.00 and no transfer tax. As the winning bidder, you will also be responsible for a five percent (5%) "Buyer's Premium" charged by Bid4Assets. These items will be computed after the property has been struck down and the successful bidder will receive an email notification of the total amount due with settlement instructions.
 - a. Payment in full must be made by the winning bidder to Bid4Assets, as per guidelines set forth on their website and in only the manners which they permit.
 - b. The settlement, according to the instructions set forth in the notification, must be made no later than close of business on Tuesday, October 26, 2026.
 - i. Failure to settle in time will result in your bid being rejected, your \$500 deposit forfeited, and loss of eligibility for any future sales with the Cumberland County Tax Claim Bureau.
11. Payment of taxes causing the sale, prior to the time the property is struck down on October 23, 2026, will take precedence over Tax Claim Bureau Sale, thus voiding the sale. Payment for the delinquent taxes, cost and interest must be paid in the form of cash, money order, certified check or cashier's check payable to the Cumberland County Tax Claim Bureau. The sale of the property may, at the OPTION OF THE BUREAU, be stayed if the owner thereof or any lien creditor of the owner, on or before the time of sale, enter into a written agreement with the Bureau to pay taxes, interest and costs in installments in the manner provided by Section 603 of Said Act. Again, this provision is only available at the OPTION OF THE BUREAU. The CUMBERLAND COUNTY TAX CLAIM BUREAU OPTS AND ADVISES that all 2024 and/or prior taxes that are causing Upset Sale be paid in full before property is struck down at tax sale on October 23, 2026. The deadline to pay taxes by electronic payment is October 19, 2026, 4:30 p.m.
12. The Tax Claim Bureau will issue a Deed or Bill of Sale to the purchaser. The Deed or Bill of Sale will not contain any warranty, either general or special. Approximately four (4) months from the date of sale is required before the Deed or Bill of Sale will be delivered to the purchaser. Lengthier processing times may apply if any legal action is taken to challenge the validity of the sale. A Bill of Sale for a mobile or manufactured home does not replace a PA title. Purchasers of mobile or manufactured homes are responsible for obtaining title from the PA Department of Motor Vehicles.
13. The Tax Claim Bureau acting as an agent of each taxing municipality on which taxes are unpaid is selling the taxable interest of the owner. It has attempted to comply with all statutory rules regarding notice and retains records of such notices in its office for public inspection but makes no guaranties or warranties whatsoever.
14. The Real Estate Tax Law provides that: "There shall be no redemption of any property after the actual sale thereof, and the sale, when confirmed shall be deemed to pass a good and valid title to the purchaser, subject to the lien of every recorded obligation, claim, lien, estate, mortgage or ground separately taxed or preserved by statute with which said property may have or shall become charged or for which it may become liable.. (501(c) & 609 of Real Estate Tax Sale Law). All sales shall be made under these conditions and will be final. No adjustments will be made after the property is struck down. If any problem of possession of the premises arises after purchase, it shall be the responsibility of the purchaser to resolve the same. The sale does not mean to convey personal property which may be on the premises.
15. It is strongly urged that the prospective purchasers have examination made of the title to the property. Every reasonable effort has been made to keep the proceedings free from error; however, in every case, the property is offered for sale by the Tax Claim Bureau "As Is" without any guarantee or warranty whatsoever, either as to existence, correctness of ownership, size, boundaries, location, structures or lack of structures upon the land, liens, condemnation orders, title, or any matter or thing whatsoever, including but not limited to environmental conditions such as possible wetlands, storm water drainage matters, underground storage tanks or hazardous or toxic waste or materials in, on, or under the property.
16. No property scheduled for sale will be sold unless the bid equals or exceeds the initial bid price as announced. In the event of a dispute between bidders or failure of the successful bidder to pay the purchase price, the property will be offered to the next highest bidder interested in the property. If no such bidder exists, the property will be put up for sale at the next available sale of the same type.

17. In the event a property needs to be re-bid after it has already been struck down at this same Upset Sale, the original bidder is responsible for any difference if the latter bid is of a lesser amount than the original.
18. The Tax Claim Bureau reserves the right to pursue legal remedies against a successful bidder who fails to pay the purchase price. Failure to pay for a winning bid will prohibit your participation in any future sales with the Cumberland County Tax Claim Bureau.
19. We will not process any assignments of ownership. Deeds and Bills of Sale will be prepared in the name(s) you provide at the time of your registration with Bid4Assets.
 - a. Please make sure you register as you want the deed/bill of sale prepared. If you wish to change the way the document reads AFTER you receive it from the Tax Claim Bureau, you will have to follow the necessary steps with the appropriate authority to do so - Recorder of Deeds or Pennsylvania Department of Motor Vehicle office.
20. In the event a sale is set aside after the fact, by Court decision, as the winning bidder, you will be refunded by the Tax Claim Bureau for the winning bid amount, the transfer tax, and the recording fee.
 - a. The Tax Claim Bureau will request a refund on your behalf of the "Buyer's Premium", from Bid4Assets.
 - b. Payments will be sent by physical check to the address you provided at the time of registration.
 - c. You will not be refunded any registration fees or transaction fees that may have been paid as a result of participating in the sale or interest on your bid.
21. If the sale is set aside after the fact but before deed is recorded due to a written agreement between the buyer and owner, you will be refunded by the Tax Claim Bureau for the winning bid amount, less real estate taxes, municipal claims and 5% sale commission.
 - a. The Tax Claim Bureau will request a refund on your behalf of the "Buyer's Premium", from Bid4Assets.
 - b. Payments will be sent by physical check to the address you provided at the time of registration.
 - c. You will not be refunded any registration fees or transaction fees that may have been paid as a result of participating in the sale or interest on your bid.
22. Upon proper request, your personal information (name, address, phone number, and email address) may be provided to the public and by registering for the tax sale, you agree for said information to be released.
23. Failure to comply with these conditions will result in the purchaser being prohibited from participating in any future tax sales and forfeiture of the \$500 deposit.

ALL PROPERTIES SOLD AT THIS CUMBERLAND COUNTY TAX CLAIM BUREAU UPSET & JUDICIAL SALES ARE UNDER THE RULE OF CAVEAT EMPTOR, OR LET THE BUYER BEWARE, AND ALL PURCHASERS ARE ACCORDINGLY SO NOTIFIED.

CUMBERLAND COUNTY TAX CLAIM BUREAU
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