

UPSET TAX SALE
ONLINE AUCTION - HOSTED BY BID4ASSETS
FOR THE CUMBERLAND COUNTY TAX CLAIM BUREAU
Bidding Open from September 15, 2023 at 10am – September 18, 2023 at 10am

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 **September 15, 2023**, and to such date to which the sale may be adjourned from day to day. 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 **BOTH** BID4ASSETS AND THE CUMBERLAND COUNTY TAX CLAIM BUREAU MUST BE COMPLETED BY SEPTEMBER 5, 2023. **NO EXCEPTIONS WILL BE PERMITTED. EACH STEP OF THE REGISTRATION PROCESS MUST BE COMPLETED BY DEADLINE.**
2. You MUST register first online with Bid4Assets by **Tuesday, September 5, 2023**, at www.bid4assets.com/registration/signup/step1Our or by dialing Customer Service at (301)-650-9193 for non-online proxy bidding. You can also reach Customer Service at <https://www.bid4assets.com/help/support/contactus> .
 - a. A nonrefundable \$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 **Tuesday, September 5, 2023**.
 - ii. If you’ve chosen to fund your deposit by physical check, those funds must reach and clear Bid4Assets by Tuesday, September 5, 2023. 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.
 - 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.
3. You MUST also register a Bidder Affidavit with the Cumberland County Tax Claim Bureau, no later than **Tuesday September 5, 2023**.
 - a. Bidder Affidavits are available in the tax claim office and online at www.cumberlandcountypa.gov/3282 and at www.bid4assets.com/cumberlandpa.
 - b. Along with Bidder Affidavit, the bidder must submit a copy of identification.
 - c. If registering as a business, bidder must also submit, proof of corporation and letter of proxy to bid on behalf of the corporation on its letterhead.
 - d. Forms must be brought in or mailed to Cumberland County Tax Claim Bureau, Historic Courthouse, One Courthouse Square, Room 104, Carlisle, PA 17013.
 - e. **Forms must reach the Bureau office before 4:30 on Tuesday, September 5, 2023.**
 - f. **Your Affidavit will be denied if you have not completed registration with Bid4Assets first.**
 - g. **There will be no exceptions to this policy.**
4. Please be advised that the tax sale and all related documentation will be available in English only.
5. 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.
6. 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.
7. You MAY NOT have any municipal utility bills that are more than one year outstanding.

8. If you are the highest bidder, you will be responsible to pay for the winning bid amount and any associated fees/costs, to Bid4Assets no later than **Tuesday, September 19, 2023**.
9. 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.
10. All 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 assure good title.
11. In addition to the bid price, the purchaser must pay a recording fee of \$99.75 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 their guidelines set forth on their website and in only the manners of which they permit.
 - b. Settlement, per the instructions set for in the notification, must be made **no later than close of business on Tuesday, September 19, 2023**.
 - 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.
12. Payment of taxes causing the sale, prior to the time the property is struck down 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 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 date 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 2021 and/or prior taxes be paid in full before property is struck down at tax sale on September 15, 2023.
13. 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, neither general nor 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 to obtain title from the PA Department of Motor Vehicles.
14. 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.
15. 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 purport to convey personal property which may be on the premises.
16. 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.

17. 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 by 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.
18. 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.
19. The Tax Claim Bureau reserves the right to pursue its 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.
20. 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 the Cumberland County Tax Claim Bureau.
 - 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.
21. In the event a sale is set aside after the fact, for whatever reason, 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. The Tax Claim Bureau will request a refund on your behalf of the "Buyer's Premium", from Bid4Assets. Payments will be sent by physical check to the address you provided at the time of registration.
 - a. You will not be refunded for any registration fees or transaction fees that may have been paid as a result of participating in the sale.
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 SALE ARE UNDER THE RULE OF CAVEAT EMPTOR, OR LET THE BUYER BEWARE, AND ALL PURCHASERS ARE ACCORDINGLY HEREBY SO NOTIFIED.

CUMBERLAND COUNTY TAX CLAIM BUREAU
HISTORICAL COURTHOUSE
ONE COURTHOUSE SQUARE, ROOM 104
CARLISLE, PA 17013
717.240.6367
MELISSA F. MIXELL, DIRECTOR
KEITH O BRENNEMAN, SOLICITOR