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www.cambriacountypa.gov/tax-claim/

Tax Claim Bureau

CAMBRIA COUNTY'S PRIVATE TAX SALE PROCEDURES

All properties not sold at Upset Sale are listed in a packet located in the Tax Claim Bureau. The list is available for sale for \$5.00 each and is also available on the Tax Claim Bureau website. Prospective purchasers may submit a bid offer (minimum bid is currently \$200.00) on any property listed. The sale is called "Private," but is open to the public and the bid offer received will be the starting bid price on the day of the sale. The properties being exposed to sale are advertised in the Cambria County Legal Journal and the Tribune Democrat 45 days prior to the sale, as well as posted on our website.

The Tax Claim Bureau currently averages 2 to 3 Private Sales per year. Once a sale date is determined, we will set a deadline for initial bids several months in advance. Once that deadline has passed, we will advertise the property and notify the bidders of the exact date and time of the sale as well as the related sale costs. The sale is auction-style and the property is awarded to the highest bidder.

All prospective purchasers must submit, in person, a fully completed Bidder Application and notarized Bidder Affidavit, with a \$20.00 fee (payable in cash or by certified funds – no checks). The Affidavit states that the bidder does not have delinquent real estate taxes in the Commonwealth of Pennsylvania; does not have delinquent municipal bills in the Commonwealth of Pennsylvania; is not related to the owner/does not have an interest in the property; has not had a landlord license revoked; and does not have uncorrected housing code violations. The forms can be found on our website or picked up in the office. A Bidder Registration period will be scheduled by the Tax Claim Bureau prior to each sale.

In order to place a property into the next Private Tax Sale, prospective purchasers must complete the bidder registration and submit a \$200.00 bid deposit. The \$200.00 will be deducted from the purchase price on the day of sale if you are the successful bidder. If someone outbids you, your \$200.00 deposit will be refunded to you. If you bid on a property and change your mind prior to the sale, you are not bound to purchase the property, however, your bid deposit will be retained to cover the expenses incurred in preparing the property for sale.

Owners, municipalities, and school districts are notified 45 days prior to the sale. **ANYONE INTERESTED IN DISAPPROVING OR STOPPING THE SALE MUST PETITION THE COURT OF COMMON PLEAS PRIOR TO THE SALE DATE.**

BUYER BEWARE SALE: This sale DOES NOT divest any liens, mortgages, or judgments entered against the property. Prospective bidders should have a title examination made prior to placing the bid, including municipal liens (water, sewer, garbage, codes) and sewer compliance requirements. All delinquent taxes (recorded in the Tax Claim records), over and above the purchase price, will be exonerated.

Additionally, the Tax Claim Bureau DOES NOT complete a physical search/inspection of the properties. This is the responsibility of the potential buyer. Properties are sold "as is" and "whereas" without any warranty to the physical or structural condition of the properties or any habitability requirements.

On the day of the sale, the purchaser is responsible for paying the complete purchase price and related costs which include realty transfer costs, recording fee, acknowledgment fee, deed preparation fee, advertising fee and demolition fund fee, by check money order, or certified funds. The Tax Claim Bureau will record the deed transferring the property to the purchaser approximately one month after the sale and the purchaser will be notified when the deed is ready to be picked up.

Please visit our website at www.cambriacountypa.gov/tax-claim/

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CAMBRIA COUNTY JUDICIAL SALE PROCEDURES

All properties not sold at Upset Sale are listed in a book located in Tax Claim Bureau. The list is available for sale at \$5.00 each and is also available on the Cambria County Tax Claim Bureau website. These properties are eligible for Judicial Sale. Currently, Tax Claim is offering properties for Judicial Sale upon request. At Judicial Sale, properties are sold, freed and cleared of their respective taxes and recorded municipal claims, liens mortgages and judgments.

WHEN: Once a year. The starting price on each property is the costs that the Tax Claim Bureau has incurred in preparing the property file for sale, plus the following: realty transfer costs, recording fee, acknowledgment fee and demolition fund fee. The sale is auction-style and awarded to the highest bidder. All delinquent taxes (recorded in the Tax Claim files), over and above the purchase price, will be exonerated.

NOTICE OF SALE: The Tax Claim Bureau does a title search on each property and files a court petition which identifies all liens. All owners, municipalities, school districts, and lien holders are notified by Sheriff Service of the said sale which will divest their claim against the property. A court hearing is set for any objections and to set a sale date. At least 30 days prior to sale, the properties are advertised in the Tribune Democrat and Cambria County Legal Journal. To remove a property from the sale, the owner or lien creditor must pay the claim in full prior to the hearing.

TERMS: All prospective purchasers must submit, in person, a fully completed Bidder Application and notarized Bidder Affidavit, with a \$20.00 fee (payable in cash or by certified funds -no checks). The Affidavit states that the bidder does not have delinquent real estate taxes in the Commonwealth of Pennsylvania; does not have delinquent municipal bills in the Commonwealth of Pennsylvania; is not related to the owner/does not have an interest in the property; has not had a landlord license revoked; and does not have uncorrected housing code violations. The forms can be found on our website or picked up in the office. A Bidder Registration period will be scheduled by the Tax Claim Bureau prior to each sale.

On the day of the sale, the purchaser is responsible for paying entire winning bid amount, which includes the above-referenced costs, by check, money order, or certified funds. The Tax Claim Bureau will record the deed, transferring the property to the purchaser approximately 20 days after the sale. The purchaser will be notified by mail when the deed is ready to be picked up.

BUYERS BEWARE: A title search was done on each property. The liens that are removed by this sale are listed in their respective petition filed in the Prothonotary's Office. Any lien that was missed, unreported or recorded **AFTER** the abstractor's search date, is **NOT** removed by this sale.