

Project	UPDATE: Help Center – FAQs (only updated information)
Website	https://www.auction.com/lp/learn-more/frequently-asked-questions/
Jira	https://auction.atlassian.net/browse/TP-176

AUCTION.COM ACCOUNT BASICS

Why do I need an account?

Your Free Auction.com account is required in order to use our various Online and Remote Bidding features. In addition, your Free Auction.com account gives you access to tailored resources, important Due Diligence Resources, Alerts, Saves Searches and more.

How do I create an account?

- Click the Sign-Up button on the upper right corner of the Auction.com Homepage.
- Enter your information on the Sign-Up form.
- When entering a County, City, or Zip Code, please choose a selection that appears in the drop-down box. When selected, your area of interest will appear in a grey box.
- Please read the Terms of Use and Privacy Statements, then click on the blue Sign-Up button.

Why should I create an account?

- Creating an account on our website is essential for buyers for numerous reasons:
 - An account facilitates a tailored buying experience, allowing us to recommend properties that match your interests and preferences.
 - By logging in, you can access your purchase history, save items to your Saved Assets Dashboard, and receive updates on new arrivals and exclusive offers.
 - An account enhances security, ensuring that your payment information and personal details are protected.
 - With an account, you can also track your Winning Bids and view their status in real-time, giving you peace of mind from the moment you Win to the moment you Close.
 - An account grants you access to our customer support team, who can assist you with any questions or issues you may encounter.
 - An account unlocks your ability to utilize Auction.com's [Remote Bid](#) platform, allowing you to participate in select live foreclosure auctions from the convenience of our exclusive app.

Can I set up a joint account?

No. For security purposes, all bidders must have their own Auction.com account.

What if I forgot my password?

- Click the Log in Button at the top right corner of the navigation bar on the Homepage.
- Click on the Forgot Password link just below the box to enter your password.
- Enter your e-mail address in the Forgot Password box and click Submit.
- Follow the instructions sent to your e-mail.

Can I cancel or deactivate my Auction.com account?

Commented [KC1]: Can we add a question under the REO section

Question:
What happens if I cancel or do not perform on an REO Bank Owned property?

Answer: If you made a bid deposit on that particular property your deposit would be retained as liquidated damages. If a deposit was not required for the property, then your account would be suspended/restricted from bidding on REO properties. If your account does become suspended an email would be sent to advise on the steps to have the suspension lifted.

Commented [AM2]: @Richard Tyler this is ready for your review before we send to legal and marketing for final Cc: @Kelley Burns

Commented [RT3R2]: @Aaron Moody @Kelley Burns I finished reviewing, what's here appears to be accurate, I entered my various notes and changes throughout and check open tasks to make sure all appears to be addressed.

Commented [AM4]: @Adrian Espinoza @Daniel Willisie @Kelley Burns re-worked FAQs that will make it to the pdp at some point soon. What's the best way to feed Maya this info?

Commented [CY5]: Want to make clear that the registration is for online auctions - they are not required to create an account for the live foreclosure sales.

Commented [CG6R5]: Adjusted the copy, please take a look.

Commented [CY7R5]: Looks good @Caitlin Gormsen

Commented [JD8]: I'm assuming someone tested these directions.

Commented [AM9]: Link to Remote Bid landing page

Commented [EZ10]: Accounts can also be deleted via the app in settings. Click on the three lines that say MORE and you will see the Delete Account tab

- Auction.com does not have a subscription service and is a free platform to use.
- If you would like to deactivate your Free Auction.com account, you can do so in the following ways:
 - Accounts can be deleted via the Auction.com app. Simply:
 - Locate “Settings”
 - Click on the three lines that say MORE
 - Proceed to the Delete Account tab
 - You may also deactivate your account by:
 - Completing a OneTrust Privacy Request that is accessible via our [Privacy Policy Page](#) or by clicking [HERE](#)
 - Call our Buyer Experience Team at 800-763-6107.

Do you have an app?

Yes. You can find our free Auction.com App on the Google Play Store and the Apple App Store. Links are available below.

Why isn't my app working?

Many app issues result from being out of date. Please check your app store to see if an update is available. If no update is available, you may want to consider uninstalling the Auction.com App and reinstalling a fresh copy. This resolves most issues.

Commented [SK11]: Why isn't my app working?*

Commented [KM12]: consider logging in and out the app to refresh or uninstalling and reinstalling the Auction.com app.

REGISTRATION LIMITS

How can I get approval to bid on more properties?

If you haven't closed on an online, non-foreclosure property, Auction.com limits the number of active registrations to help ensure a successful bidding and closing experience. You can register for up to **3 auctions at a time**.

To unlock an additional auction registration, you can create a **Purchase Profile**. A Purchase Profile helps streamline the first step of the closing and purchase process once you've won a property—and completing it will allow you to register for **one more auction beyond the initial limit**.

What is a purchase profile and why is it important?

A **Purchase Profile** is an online form that you, the buyer, complete **before winning a property** on Auction.com. It includes key details such as how you intend to use the property (e.g., investment, primary residence) and other required information to facilitate your purchase.

Once submitted, your Purchase Profile is used to automatically populate the **Contract Information Form** after you win an **REO Bank Owned or Private Seller property**, or to complete your **Certificate of Sale** for a foreclosure purchase via **Remote Bid**.

How Purchase Profiles Help Auction.com Buyers:

Efficiency & Speed

By entering your vesting and mailing information in advance, you can complete your purchase faster—without having to fill out the same details each time you buy. This lets you quickly move on to your next opportunity.

Commented [BE13]: Streamlined Bidding Process - states they have to create their Purchase Profiles in the app, they have access to do this in the dashboard as well. "buyers must complete a Purchase Profile within their account."

Commented [BE14]: Streamlined Bidding Process - states they have to create their Purchase Profiles in the app, they have access to do this in the dashboard as well. "buyers must complete a Purchase Profile within their account."

Multiple Profiles for Flexibility

If you're a proxy buyer or investor purchasing multiple properties, you can create and save **multiple Purchase Profiles** with different vesting details. This makes it easy to reuse information across future purchases, saving time and reducing manual entry.

Accuracy & Convenience

The information in your Purchase Profile is used to generate your contract (for REO Bank Owned properties) or Certificate of Sale (for foreclosure properties). Providing accurate, complete details helps prevent delays or issues in the contract process.

Streamlined Remote Bidding

If you're bidding remotely on a foreclosure property, you'll need to complete a **Foreclosure Purchase Profile** in the Auction.com app or through the Buyer Dashboard before bidding. This profile includes how you want the deed to be titled, which will appear on your Certificate of Sale if you win.

BUYING AN REO BANK OWNED OR PRIVATE SELLER PROPERTY ONLINE

How do I participate in an REO Banked Owned or Private Seller online auction?

To participate in an REO Banked Owned or Private Seller auction, you will need to sign in or create your free Auction.com account. Once signed in, you can search for Banked Owned or Private Seller properties by clicking on the Buy button on the navigation bar in the upper right corner and selecting Bank Owned or Private Seller.

When you find an REO banked Owned or Smart Sale property and have completed your due diligence, you can click on Register for Auction on the property's information page and follow the on-screen instructions.

For additional information, please review our [Winning Bidder Resource Center](#) or check out our [REO 101 Webinar](#)

How do I register for an REO Banked Owned or Private Seller online auction?

To register for an online auction:

- Log into your Auction.com Account with your e-mail address and password.
- Locate your property of interest either by searching for it, or if saved, go to your [Buyer Dashboard](#).
- Click on either the Register button from your Saved Assets Dashboard or click on the Register for Auction button located on the Property Information Page.
- Please note, if this is your first time registering for an REO banked Owned or Private Seller online auction, you will be prompted to verify/confirm your Identity, as well as confirm your phone number and e-mail address if these steps have not already been completed.
- Please ensure that your registration information is correct and click Continue.
- Read and review the Due Diligence and Participation Terms, clicking the check boxes indicating that you have read and understand each.
- If the property requires a Bidder's Deposit, you will be prompted to pay it at this time if you do not already have a deposit on file with the Auction.com Wallet.
- Click Accept and Register.
- A confirmation e-mail will be sent to you upon completion of your registration.

What happens if I cancel or do not perform on a REO Banked Owned or Private Seller property?

- If you placed a bid deposit on that particular property your deposit will be retained as liquidated damages.

Commented [KJ15]: Agree with Ericka - we no longer have short sale properties, might want to be more open now that there are SmartSale assets as well.

Commented [EZ16]: I don't believe we auction Short Sale properties anymore, this verbiage may cause confusion

Commented [AM17R16]: [@Diane Nesheiwat](#) / [@Caitlin Gormsen](#) replace references to "Short Sale" with "Smart Sale", right? Thoughts?

Commented [CG18]: LINK TO:
<https://www.auction.com/lp/winning-bidder-resource-center/>

Commented [DB19]: Some sellers may require a bid deposit of \$1000 for first time bidders.

Commented [EZ20]: Buyer Dashboard

- Your account will be suspended or restricted from bidding on REO Banked Owned properties.
- You will lose the ability to bid on the property that you are cancelling or not performing on in the future
- If your account is at risk of suspension, you will receive an email with details about the next steps and what actions you can take to potentially avoid or resolve the suspension.

Commented [GP21]: we can/should suspend even if a deposit was not required

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Why can't I have more than one account associated with my phone number?

Auction.com allows only one account per bidder, and to ensure the integrity and security of our auctions a phone number can only be associated with one Auction.com account. If your phone number is not going to be associated with a given purchase, you can update this information using a Purchase Profile for any given purchase, as well as add multiple points of contact.

Auction.com, like many other platforms, typically restricts the association of a single phone number to one account for several reasons:

- Security and Fraud Prevention: Limiting one phone number to one account helps prevent fraudulent activities. It ensures that each account is uniquely identifiable and reduces the risk of multiple accounts being created by the same individual for malicious purposes.
- Account Recovery: Phone numbers are often used for account recovery processes. If multiple accounts were associated with the same phone number, it could complicate the recovery process and potentially lead to unauthorized access.
- User Experience: Ensuring that each phone number is linked to a single account simplifies the user experience. It avoids confusion and ensures that users receive notifications and communications related to the correct account.

Commented [KJ22]: I am not sure this is very clear, we only allow one phone number but you can update date it in your purchase profile?

Why do you need to verify my phone number?

We require that your phone number be verified to protect the integrity of our auctions and help ensure reliable communication between you, the responsible bidder, and us.

- Security and Integrity: Verifying phone numbers helps ensure the integrity of the auctions. It confirms that each account is associated with a unique and valid phone number, which helps prevent fraudulent activities and ensures that only legitimate bidders participate in the auction.
- Communication: A verified phone number allows Auction.com to communicate important updates and notifications to bidders. This includes alerts about auction status, bid confirmations, and other critical information related to the auction process.
- Account Verification: Phone number verification is part of the identity verification process. It helps authenticate the identity of the user, ensuring that the person creating the account is who they claim to be.
- Customer Support: Having a verified phone number on file allows Auction.com to provide better customer support. If there are any issues or questions regarding a bid or auction, customer support can quickly reach out to the user via their verified phone number.

Commented [KJ23]: Add in some information about security. This is to protect them, maybe some language about standing securing to protect them.

Will you use my phone number for other purposes?

No. Auction.com takes matters of privacy seriously and will only use your phone number for communication regarding properties you are bidding on or are under contract with. View our [Privacy Policy](#) for more information.

Field Code Changed

How do I conduct due diligence on an REO Banked Owned or Private Seller property?

Commented [KJ24]: Remove short sale and be more general on REO as we now has SmartSale

Due diligence research is an important part of the pre-auction process and can include a variety of steps. We encourage that you use local and public sources to get any information you can on the property and surrounding neighborhood. This can include Public Records regarding Taxes, Title, and Liens; Code Violations; Obtaining a Title Report; researching renovation and repair costs for most common items; and more. Please go to our [Winning Bidder Resource Center](#) as well as review the [REO 101](#) Webinar for more information.

Commented [KJ25]: Add why this is important, what happens if they do not. As we know doing all this can cost the buyer time and money so most will not do much of this until they win and know they have won at what \$. This can cause delays and so if they end up not moving forward what is the consequences to them.

Commented [CG26]: LINK TO:
<https://www.auction.com/lp/winning-bidder-resource-center/>

Why is performing due diligence important when purchasing a property?

- Understanding Property Condition: Due diligence allows buyers to validate a property's condition and title status. This includes researching the property's title report and possible liens, which helps ensure there are no hidden encumbrances or legal issues that could affect ownership.
- Informed Decision-Making: By conducting thorough research, buyers can make informed decisions about their bids. This includes understanding the local market value, property condition, and any potential risks associated with the property.
- Avoiding Legal and Financial Mistakes: Due diligence helps buyers avoid legal and financial pitfalls. For example, properties sold at auction are typically sold "as-is," meaning the buyer is responsible for any issues with the property. Thorough research can help identify potential problems before bidding. In some cases, interior access may not be available prior to the auction and bidders should account for the risk of unknown issues while bidding.
- Confidence in Bidding: Completing due diligence gives buyers the confidence to participate in auctions. Knowing that they have thoroughly researched the property and understand the terms and conditions of the sale allows them to bid with greater assurance.

What does it mean when the property is listed as a cash only purchase?

"Cash Only" for foreclosure properties means that the full payment must be made in cash at the time of sale or shortly after, as detailed in the Notice of Sale. Usually, a Cashier's Check is required at the auction as a deposit or full payment. If only a deposit is required, the remaining funds must be accessible within the specified timeframe. Refer to the [Due Diligence section on the property page for specific funding requirements](#).

Commented [GP27]: Section 4 of what?

Commented [DN28R27]: @Gregory Phillips referring to PDP section, reworked copy

"Cash Only" for an REO Banked Owned property refers to non-contingent cash available in accounts like Savings, Checking, 401(k), IRA, or lines of credit such as HELOC. These funds cannot require property inspection or appraisal. Conventional mortgages like FHA or 30 Year Fixed are not considered Cash Only.

Information is available on the individual property details page regarding acceptable financing types, due diligence, and other helpful information.

What is the Reserve Price?

All REO Banked Owned property sales are subject to Seller's Reserve and Confirmation. The reserve price is generally regarded as the lowest bid the seller is willing to accept as a winning bid and is not typically disclosed. When bidding, notification will be given once the seller's reserve has been met. All bidders are encouraged to bid up to their highest and best offer.

Commented [KJ29]: Do we really use the "term" reserve with the buyers?

What happens if the Reserve is not met?

Commented [KJ30]: Same as above do we use the term reserve?

Typically, when the reserve is not met, the property will not be sold and will be automatically placed into a new auction event the following week. The seller does have the right to sell a property below the established reserve. Should this occur, the property will be considered Sold Subject To.

Why don't you disclose the reserve amount?

- **Seller's Discretion:** The reserve price—the minimum the seller is willing to accept—is often kept confidential at the seller's request. This gives the seller greater control over the auction process and the opportunity to secure a higher final bid.
- **Auction Strategy:** Keeping the reserve price undisclosed encourages a more competitive bidding environment. Bidders are motivated to place higher bids to meet or exceed the unknown reserve, which can help maximize the final sale price.
- **Seller Flexibility:** Not disclosing the reserve also allows the seller to remain flexible. Depending on bidding activity, the seller may choose to adjust their expectations or accept a lower offer than originally planned.

Why are the bid increments so large?

Bid Increments are set to keep the auction moving efficiently toward the seller's reserve price. As the auction gets closer to finalizing, the bidding increments may decrease to give more flexibility to the bidder.

How does counterbidding work?

Counter Bidding is a common practice used by all major auction houses. Auction.com will counter bid on behalf of the seller to move bidding activity closer to the Reserve Price, or minimum price that a seller will accept. Auction.com will not place a bid that meets or exceeds the Seller's Reserve Price.

- **What is the First Look Program?**
- **Exclusive Access:** The First Look Program offers an exclusive 30-day period during which owner-occupants, government entities, and non-profits engaged in community stabilization can purchase properties without competition from investors.
- **Eligibility:**
 - Owner-Occupants: Individuals who intend to occupy the property as their primary residence. They must sign an affidavit agreeing to live in the property for at least one year after purchase.
 - Government Entities: Must provide a letter on government letterhead certifying their status as a municipality.
 - Non-Profits: Must provide entity documents certifying their status as a qualifying non-profit.
- **Program Benefits:**
 - Early Listing Access: Provides priority access to help strengthen neighborhoods and decrease neighborhood blight.
 - Fewer Auction Participants: Limits bidder registration to allow better opportunities for those working to benefit communities.
- **Implementation:** The program is part of Auction.com's efforts to support community improvement by making more single-family homes available to owner-occupants and other select groups.

What happens next if I win the auction?

Commented [BR31]: Not sure if we could expand on this, or add the question, Why is the reserve amount not revealed prior to auction?

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Commented [KJ32]: Again reference to the term reserve? Need to expand as I know I get questions from buyer on this. What flexibility does it give the buyer?

Commented [SK33]: We might change the verbiage to say "as an auction winds down the bid increments *may* decrease" This wording has caused some confusion for some of my callers

Commented [SK34]: Please also indicate that HUD Certification is a requirement for non-profits. It is written as optional on the First Look landing page and it is a requirement

Commented [KB35]: First Look new directive this week 4.29 does all the language still count for remaining clients still participating?

Commented [AM36]: Legal/compliance review....need to confirm if these buyer types are accurate once HUD sunsets their first look program

Commented [KJ37R36]: @Aaron Moody so, we will need to keep this even after the HUD FL program has ended. Fannie, Freddie and Shellpoint have a FL program that is separate from HUD as well as the CA First look.

Commented [DN38R36]: @Kris Johnson @Aaron Moody do we still need to recesses first look copy

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Once you are declared the Winning Bidder at the end of the auction, you will receive a Winning Bidder e-mail. This e-mail will contain important instructions related to your next steps in the purchase process. Please review our [Winning Bidder Help Center](#) to learn more.

Commented [CY39]: Add link?

Commented [CG40R39]: Linked to the Winning Bidder Resource Center

What is a Purchase Profile?

A **Purchase Profile** is an online form that you, the buyer, complete **before winning a property** on Auction.com. It includes key details such as how you intend to use the property (e.g., investment, primary residence) and other required information to facilitate your purchase.

Once submitted, your Purchase Profile is used to automatically populate the **Contract Information Form** after you win an **online property**, or to complete your **Certificate of Sale** for a foreclosure purchase via **Remote Bid**.

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By entering your vesting and mailing information in advance, you can complete your purchase faster—without having to fill out the same details each time you buy. This lets you quickly move on to your next opportunity.

Multiple Profiles for Flexibility

If you're a proxy buyer or investor purchasing multiple properties, you can create and save **multiple Purchase Profiles** with different vesting details. This makes it easy to reuse information across future purchases, saving time and reducing manual entry.

Accuracy & Convenience

The information in your Purchase Profile is used to generate your contract (for REO Bank Owned properties) or Certificate of Sale (for foreclosure properties). Providing accurate, complete details helps prevent delays or issues in the contract process.

Streamlined Remote Bidding

If you're bidding remotely on a foreclosure property, you'll need to complete a **Foreclosure Purchase Profile** in the Auction.com app or through the Buyer Dashboard before bidding. This profile includes how you want the deed to be titled, which will appear on your Certificate of Sale if you win.

Commented [BE41]: Streamlined Bidding Process - states they have to create their Purchase Profiles in the app, they have access to do this in the dashboard as well. "buyers must complete a Purchase Profile within their account."

Why does the bid increment change?

As the auction gets closer to the [reserve](#), bidding increments will decrease to give more flexibility to the bidder. As the bid increments decrease, it is a good indicator that the seller's reserve is close to being met.

Commented [KJ42]: Reference to Reserve again

Commented [DB43]: May also be a good indicator that we are reaching the sellers reserve

How does Proxy Bidding work?

Proxy Bidding allows you to tell Auction.com what your highest and best offer is for the property before the auction starts. Once the auction starts, Auction.com will place bids on your behalf starting at the opening bid. Once you have been outbid, Auction.com will place a new bid for you, following the bid increment, until either you are the highest bidder, or your maximum has been reached or exceeded.

Please Note:

- A Proxy Bid is only placed for you if you are outbid, and the next bid available does not exceed the maximum you have set as your Proxy.
- A Proxy Bid will not bid up to the Reserve Price on its own. It only bids when you have been outbid.
- If your Proxy Bid amount has been reached, you can manually bid more than your previously established Proxy; however, this will be treated as a live bid and will not follow bidding increments.

Commented [SK44]: The font color for this disclaimer on the current LP is not accessibility friendly

Do Sellers accept bids below Reserve?

Yes, the Seller has the right to accept a bid below reserve at their discretion. Because of this, you are encouraged to always bid up to your highest and best bid, and all bids should be treated as a potential winning bid.

Commented [KJ45]: Reference to reserve again

Is the Opening Bid also the Reserve?

The Opening Bid is a starting point for the auction. It is possible for the Opening Bid to also meet the Seller's Reserve Price. The Property Page will tell you when the Seller's Reserve has been met, so we encourage that you continue to bid until either your highest and best offer has been placed, or the reserve has been reached or exceeded.

Commented [KJ46]: Reference to reserve again

Why would the auction end time be extended?

Bids placed within the last 2 minutes of the auction will result in the Auction Clock being extended. This is to allow bidders who were outbid a chance to place additional bids, giving everyone a fair opportunity to place their best and highest bid.

Commented [BR47]: commonly asked question.. Will sellers negotiate or take offers outside of auction?

All offers must be submitted to the seller via a bid at auction. Auction.com does our best to work with sellers to help them to accept all realistic bids. We negotiate with the seller on the bidder's behalf.

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Why was the auction extended for 24 hours?

The auction may be extended for up to **24 hours as part of Auction.com's "Extend the Bid" program**. This extension happens during a Foreclosure auction. If a property doesn't sell to an investor during the Foreclosure auction, it may be selected to stay open for an extended time — giving you more time to place a bid. When this happens, you gain two key advantages:

1. You know the property is cleared and available for sale.
2. You see the amount needed to place a competitive, potentially winning bid.

This additional time allows you to act confidently and competitively, knowing the property's status and the bidding threshold.

Learn more about the "Extend the Bid" program by visiting our [Extend the Bid Resource Center](#).

[Can I use financing to buy this property?]

In most cases, no. Most properties on Auction.com are sold **as-is** and do **not offer interior access**, making it difficult to meet the requirements for traditional financing. For this reason, many properties are listed as **Cash Only**.

However, if the property is listed as an **REO Bank Owned or Private Seller** property, the seller **may accept non-contingent financing**. This can include:

- A **non-contingent hard money loan**
- A **cash line of credit**
- A **home equity line of credit (HELOC)** secured by another property you own

Please note: **All funding sources are subject to seller approval and acceptance**. The seller will not accept financing that requires an appraisal or inspection of the property being sold.

Looking for properties eligible for financing?

Go to the search page, find the "Condition" filter, and select "**Eligible for Financing**."

You can also use this direct link to search: [Eligible for Financing Properties](#)

https://www.auction.com/residential/active_lt/auction_date_order,resi_sort_v2_st/y_fa/y_global/y_nbs

Commented [SK48]: If we do keep a section about this, we could add a note on how to filter for financeable properties

Can I purchase a property with multiple separate entities?

Yes, you can. However, the Contract Information Form and Purchase Profile currently support only a single purchasing entity. That entity may be owned by up to three separate entities.

If you need a purchase to be vested to more than one separate entity, our Buyer Experience Team will be able to assist in the completion of your Contract Information Form.

BUYING A FORECLOSURE

How do I participate in a Foreclosure auction?

The first step will be to find a Foreclosure property on the Auction.com website. Once there, you can click on the Buy button on the navigation bar in the upper right corner of your screen and select Foreclosure. This will show you all Foreclosure auction listings in your immediate area. You can change your search area by typing in a County, City, or Zip Code in the search box located on the upper left of the navigation bar.

Once you have found a property of interest, you will:

- Conduct your Due Diligence Research.
- Decide if you will participate live and in person, or via Remote Bid™ (Select States and Counties) - Please see Below on Remote Bid Processes.

- Review the Property Information Page for payment requirements. This can be found in the Due Diligence Section, Part 4 - Prepare for Auction.
- When you arrive at the auction event, you will need your valid photo ID, the Auction.com App with your Bidder Profile and QR code completed (for Auction.com events only), and your Cashier's Checks satisfying local deposit requirements.
- Please Note - You can attend a live auction without the intent to bid to learn more about the process.

What if I can't attend the foreclosure auction in person? Can I bid remotely?

Yes—you may be able to bid remotely through our **Remote Bid** service, which allows you to participate in a live Foreclosure auction without being physically present at the sale location. To use Remote Bid, you must first qualify.

To learn more about how Remote Bid works and the steps to qualify, visit our [Remote Bid Resource Center](#). When you're ready to start the qualification process, simply click **"Qualify for Remote Bid"** within the Resource Center or find it in the settings menu of the Auction.com app. **Qualification is simple and includes the following steps:**

- Complete your Bidder Profile and generate your QR Code in the Auction.com app.
- Create a **Foreclosure Purchase Profile** in the Auction.com app or on the website. (Please note: this is different from the REO Bank Owned Purchase Profile.)
- Complete the Remote Bid Agreement form via DocuSign.

Once you have qualified for Remote Bid, you will receive instructions on how to fund your Remote Bid Account. Please review our [Remote Bid Resource Center](#), and schedule a meeting with a Remote Bid Specialist with additional questions.

Commented [BR49]: Can we please add something about marketing/ advertised auctions? Suggestions on finding out more info?

Do I need to pay for the property in full at the auction?

Most Foreclosure sales require full payment at the time of the sale, although these requirements can vary depending on the state, county, and sometimes even the property. Each Property Details Page will give you payment requirement details (when available) in the Due Diligence Section, Part 4, Prepare for Auction. You can also find this information on the Published Notice of Sale in the county newspaper.

Commented [KM50]: Should we add What is the Reserve Price? (FCL Definition) Similar to REO above?

Are these properties free of liens?

With Foreclosure sales, you will be receiving a Trustee's Deed, Sheriff Sale Deed, or equivalent. They do not have an expressed or implied warranty on the title. Local state law dictates what kind of liens and liabilities, if any, are carried over to the new owner during a Foreclosure. You are encouraged to conduct your Due Diligence on the deed and title and consult local professionals to determine if there are any liens or liabilities that you will be responsible for.

Why was this property sale postponed or canceled?

A Foreclosure sale can be postponed or canceled for any number of reasons. To keep up to date on property information, we encourage you to save the property as a favorite to receive e-mail notifications and to more easily find its live, real-time status in the Auction.com app.

Some reasons for a property being Postponed or Canceled can include:

- The Homeowner and Lender have agreed to a postponement, usually to accommodate a Loan Modification or other similar process.
- Bankruptcy Filing: When a homeowner files for bankruptcy, this often places a hold on the property while the legal bankruptcy proceedings are taking place. Once the Bankruptcy has reached a certain point, the Foreclosure will either cancel or resume.
- The Homeowner may have sold the home to settle the Foreclosure. Please note we ask that you do not contact the Homeowner, as trespassing is considered a criminal offense. Should the Homeowner attempt to sell the home, it will likely be listed with a local Real Estate Agent.

Can I find out if a sale is postponed or canceled before I attend the auction?

[Yes]. In the Auction.com App, we have [Foreclosure] [Interact.]. This feature monitors property status live in real time. When you have properties saved as favorites in the app, you will, in most cases, receive notifications via push and/or e-mail as to any changes to the property status. We encourage you to check the status of the property in Foreclosure Interact before leaving for the auction event. Please note that if Auction.com is not conducting the auction, we advise that you check with the sheriff's office, county court, or the foreclosure attorney firm website for additional information.

Is there a calendar showing the dates and times of upcoming live auctions?

Yes, an Event Calendar is available. To access it, click the Buy button in the Navigation Bar on the right and select Event Calendar. You can filter by state, date, and other criteria to view upcoming inventory listings. Additionally, you can review past events to check if various properties were sold, canceled, or postponed.

Does Auction.com have the functionality to download an asset list from the website?

You can download an inventory list via the Auction Event Calendar. Please note this list will not contain winning bid amounts but will have the most up to date property status as of the time the document was generated.

How can I find out what the property sold for?

If you save a property, you will receive an email status update. If the sale price is available, it will be included in the email. Additionally Winning Bids can be found in the Buyer Dashboard under Saved Assets, or in the Bid History for Remote Bid on the Auction.com app.

Auction.com is not conducting this foreclosure auction. Where do I go to find out more information on this auction?

Please note, if the auction is not being conducted by Auction.com, we may not be provided with the most up-to-date information. Please refer to the county or trustee.

USING A REAL ESTATE AGENT WITH AUCTION.COM

Can I use a Real Estate Agent and how does it work?

Yes, you can use a Real Estate Agent on any REO Bank Owned or Private Seller property; however, please note that a Broker's Commission is not always offered. We recommend reviewing the Property Details Page for Broker Co-Op information regarding any available Real Estate Agent commission. Additionally, some sellers may not permit an agent to be added to the transaction if a commission is not offered.

Please be aware that when registering an account on Auction.com, there is currently no "agent" account designation; accounts are registered as individual buyers.

If you are declared the Winning Bidder, your Real Estate Agent can be added to the purchase process (if permitted by the seller). To add your agent, you will need to provide the following:

Commented [SK51]: Please note, if the auction is not being conducted by Auction.com, we may not be provided with the most up-to-date information. Please refer to the county or trustee

Commented [JD52]: Should this have a trademark?

Commented [CG53R52]: No, this is not trademarked

Commented [SK54]: Is FCL Interact a thing still? I have never heard of it

Commented [AM55R54]: @Daniel Willsie we are still using fcl interact, yes?

Commented [DW56R54]: @Aaron Moody yes this is the primary way our remote bidders are bidding and the attendants at the auction are getting updated.

Commented [EZ57]: I've gotten the following question "Does your website show past auctions and what a property sold for?"

Commented [SK58R57]: Also "where can I get a list of all your auctions"

Commented [AM59R57]: @David Hotchkiss do we have this on the roadmap?

Commented [DH60R57]: @Aaron Moody if you save a property you get an email for what the property sold for. In terms of a list I do not believe this is on the roadmap, 99% sure

Commented [DH61R57]: caveat is you must be opted into marketing to get it of course

Commented [RT62]: This is incorrect. Inventory listings can be downloaded in an excel format via the event calendar.

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- Agent's Name
- Agent's Phone
- Agent's Email
- Agent's Brokerage Address
- Agent's License Number

You can collect and save your agent's information in advance by completing a Purchase Profile.

How much commission is offered on your properties?

Commissions vary among REO Bank Owned, Private Seller, and Smart Sale properties. Please review the Broker Co-Op section of any given property page to see details on the commission when available. By law, commissions are not allowed on Foreclosure sales.

As a buyer's agent, what are some of the benefits of working with Auction.com on REO Bank Owned properties?

Auction.com offers Broker's Co-op commissions on select properties, giving you the opportunity to earn a commission for representing and assisting buyers through a successful closing. Many of these properties are exclusive to our platform, providing valuable opportunities to help your clients access inventory they may not find elsewhere. [View all properties offering Broker's Co-op commissions here.](#)

<https://www.auction.com/residential/active-It/auction-date-order,resi-sort-v2-st/y-bc/y-global/y-nbs>

Commented [KM63]: Maybe add/ direct to Residential Agent Center to search for Co-op Properties
<https://www.auction.com/lp/residential-agents/>

Commented [AM64]: Remove?

Commented [DN65R64]: @Aaron Moody going to keep and link to SRP to see all co op properties. good?

Commented [AM66R64]: @Diane Nesheiwat good

WINNING THE AUCTION

What happens when I win an online auction?

When you are the winning bidder, you will receive an e-mail with important post auction instructions. You will be required to:

- Complete your Contract Information Form within 3 hours of winning the auction. While you can pre-fill much of the required information in advance by creating a Purchase Profile, you will still need to log in and complete the form by clicking through and confirming your details to ensure the Purchase and Sale Agreement (PSA) can be sent. Please note: Additional seller-required questions (such as those required by Freddie Mac or Fannie Mae) may not be included in the Purchase Profile and must also be answered before the PSA can be issued.
- Review and sign your Purchase and Sale Agreement within 1 business day of receipt.
- Provide Proof of Funds within 1 business day of receiving your Purchase and Sale Agreement.
- Provide Receipt for your Earnest Money Deposit within 1 business day of receiving your Purchase and Sale Agreement, unless otherwise noted.

Please Note: Details on these processes can be reviewed at our [REO WINNING BIDDER RESOURCE CENTER](#)

The Seller must approve the bid before the sale process is finalized. You will be expected to complete all contracting obligations prior to Seller's approval.

Once you have completed all contracting obligations, and the seller has approved/accepted the contract, the Buyer Executed Contract will be sent to the seller for review and signature. Once the seller has signed, the contract will be fully

Commented [KR67]: @Kelley Burns Should we add a section here for SmartSale? LA drives the contract, PSA not automated etc?

executed and the closing process will begin. You will receive a copy of the fully executed contract, which may be provided via DocuSign, email, or accessible in your Auction.com dashboard.

Please note that you may receive additional instructions from either Auction.com or the Seller's Closing Company regarding the transaction, depending on the specific nature of your transaction. Once you are under contract, the Closing Company handling the transaction will become your primary point of contact, as they will be managing the closing process and guiding you through the necessary steps to complete your purchase.

Commented [KJ68]: WE can add that they will get a copy of the fully executed contract but can be from DocuSign, emailed or on their dashboard.

Commented [KJ69]: Would like to expand that once under contract that the Closing Company handling the transaction will be your primary point of contact as they will be handling the closing,

What happens if I win a live Foreclosure auction?

The Foreclosure process is generally state specific, but in general, the following processes will occur:

- In many states, payment for the property is due in full at the auction event. The most accepted form of payment is a Cashier's Check. Please refer to the Due Diligence Section, Part 4; Prepare for Auction for any property specific payment details.
- Once your deposit or full payment is completed, generally, a Certificate of Sale is issued to the Winning Bidder. Please reference your state's government websites concerning Foreclosures for specific details regarding this process.
- Once the full payment is completed, a deed will be processed. This can take an average of 4 to 6 weeks depending on the state and county. Please check state requirements to confirm if you or the attorney firm is responsible for recording the deed. As the buyer, you will want to ensure that the deed is recorded.
- Access to the property is not permitted until the deed has been recorded. Please do not attempt access, even if the property has been abandoned/vacated, until you have been given authority to access the property. You may want to consult a local real estate attorney for guidance.

Can I purchase a property as a separate entity?

Yes, you can purchase the property and have the deed vested into an entity, such as a Limited Liability Company, Trust, etc. We recommend speaking with a local attorney or checking with the Foreclosure Attorney Firm for any information regarding specific documentation (if any) that is required.

Will I get a deed after I purchase a property at a live auction?

After the auction has completed and you have submitted your Deposit or Payment, you typically will receive a Certificate of Sale, and the deed is most commonly processed and provided to you within 4 to 6 weeks. Please check your local state processes to determine if you or the Attorney Firm will record the deed. You are responsible for ensuring that the deed has been recorded.

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Where can I find the most up-to-date information on foreclosure sales in Alabama?**Error!**

Bookmark not defined.2

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Louisiana	585
Maine	605
Maryland	635
Massachusetts	665
Michigan	685
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Commented [AM1]: @Charlotte Young can you give this a once over? The plan is to load this content to the chatbot so she starts to learn state based information for fcls.

Thanks

Cc: @Kelley Burns , @Daniel Willsie , @Adrian Espinoza

Commented [CY2R1]: Can we go through each of these for consistency? We should strive for as much uniformity as we can.

Commented [CY3R1]: We should also consider removing the question "Can I bid online" in states where there is no online bidding and instead add in "Can I place a Remote Bid?" because online bidding and remote bidding are two completely different concepts and I do not want to confuse anyone.

Nebraska	905
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Alabama

[Where can I find the most up-to-date information on foreclosure sales in Alabama?](#)

Please visit the applicable County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly to obtain information regarding foreclosure sales. For sales conducted by Auction.com, you can visit our [Auction Calendar](#) and access the information posted on the Property detail pages for further details.

Legal notices are published in different local area newspapers that participate. You may also visit the website [AlabamaLegals.com](#).

Be sure to verify all information relating to the foreclosure sales with the appropriate Trustee or Foreclosure Sale Agent. The following Foreclosure Sale FAQs were not developed in coordination with the any Trustee or Foreclosure Sale Agent. These FAQs are being provided for educational or informational purposes only; they are not intended to be a substitute for professional advice, whether legal, real estate or otherwise. The information provided is subject to change. Please ensure to utilize the county specific links and contact information for the most current, up-to-date details regarding foreclosure sales. It is recommended that prospective bidders seek professional advice and carefully review the foreclosure notice, the Trustee or Foreclosure Sale Agent's Terms of Sale and contact the Trustee or Foreclosure Sale Agent to fully understand the foreclosure process and foreclosure sales.

What is the foreclosure sale process in Alabama?

A foreclosure sale is conducted via a public sale that is open to all bidders. The Property is either sold to a third-party bidder at the event or reverts back to the beneficiary (Mortgagee, Bank or Lender) as a Real Estate Owned (REO) Foreclosure. Please contact the appropriate Foreclosure Sale Agent to request a copy of the bidding rules and review the sale process in detail.

When and where do foreclosure sales occur?

The time and place of foreclosure sales may be County specific or vary depending on the Foreclosure Sale Agent. Please refer to the foreclosure notice or contact the Foreclosure Sale Agent directly for specific information. For sales conducted by Auction.com, please visit our [Auction Calendar](#).

Can I bid online?

In this state, you can bid on select foreclosures in eligible counties right on the Auction.com app.

Visit our [Remote Bid Page](#) for more details.

What do I need to bring to the foreclosure sale?

Typically funds are required to be paid in the form of cash, ~~bank money order~~ or certified check at the time of sale. Personal checks, company checks, letters of credit, ~~bank money orders~~, or charge cards ~~may are~~ not be accepted. Please refer to the foreclosure notice or contact the Foreclosure Sale Agent directly for specific information. For sales conducted by Auction.com, please visit the property detail page for more information.

Commented [JP4]: Bank money orders are not accepted in AL

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What happens if a Property is cancelled or postponed?

The sale of a Property may be cancelled or postponed for many reasons prior to the start of bidding at the sale. There is no guarantee that a particular Property will actually be brought to sale. Please refer to any foreclosure notices or contact the Foreclosure Sale Agent directly for specific information. For sales conducted by Auction.com, please visit the property detail page for more information.

Is a buyer's premium added to the winning bid amount at a foreclosure sale?

No, a buyer's premium does not apply for these specific sale events.

Will the Property be free and clear of all liens?

Typically no. Many Properties will be sold "as is, where is," with all faults and limitations. All prospective bidders are encouraged to conduct their own due diligence and investigate all matters relating to the Properties that they are interested in purchasing. It is recommended that you seek independent advice to perform your due diligence and to fully understand the foreclosure process and foreclosure sales in general prior to the sale. Doing your homework pays off! Some properties may have information provided by Auction.com on the Property detail pages. It is your responsibility to do a title search and seek any needed advice from counsel prior to the sale. Please refer to the foreclosure notice or contact the Foreclosure Sale Agent directly for specific information.

Can I inspect the Property?

No, as these Properties can be occupied, prospective bidders may not trespass on the Property, disturb the occupants or contact the borrowers to obtain information about the Property. However, detailed Property information for some properties may be available for informational purposes only on the Property detail page at www.auction.com.

Will I receive a deed of sale?

Under most circumstances, the winning bidder will receive a deed sometime after the sale is complete – Typically 3-4 weeks. Please refer to the foreclosure notice or contact the Foreclosure Sale Agent directly for specific information.

Does Alabama have a foreclosure redemption period?

Yes, after a foreclosure sale there may be a redemption period that varies based on certain factors such as the type of foreclosure, the type of property and status of the property. Important: The borrower may redeem the premises during the redemption period. You may not be able to evict or collect rents during the redemption period. Please consult your real estate counsel or the Foreclosure Sale Agent for specific details regarding Alabama redemption period.

Alaska

Where can I find the most up-to-date information on foreclosure sales in Alaska?

Please refer to the applicable foreclosure notices or contact the County or Foreclosure Sale Agent directly to obtain information regarding foreclosure sales. Foreclosure notices are typically advertised in a newspaper of general circulation published within the county wherein the property is located.

Helpful Links:

Legal notices are published in different local area newspapers that participate. You may also visit the website

;

Be sure to verify all information relating to the foreclosure sales with the appropriate County or Foreclosure Sale Agent. The following Foreclosure Sale FAQs were not developed in coordination with the County or Foreclosure Sale Agent. These FAQs are being provided for educational or informational purposes only; they are not intended to be a substitute for professional advice, whether legal, real estate or otherwise. The information provided is subject to change. It is recommended that prospective bidders seek professional advice and carefully review the County or Foreclosure Sale Agent's Terms of Sale and contact the County or Foreclosure Sale Agent to fully understand the foreclosure process and foreclosure sales.

[To find foreclosure listings in Alaska, check public records at the local county clerk's office, online property databases, or contact a real estate agent. You can also visit the Trustee](#)

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[Services of Alaska website for a list of active foreclosures.](#) ~~For tax-foreclosed properties, the Municipality of Anchorage and the Alaska Housing Finance Corporation have foreclosure listings.~~

What is the foreclosure sale process in Alaska?

A foreclosure sale is conducted via a public sale that is open to all bidders. The Property is either sold to a third-party bidder at the event or reverts back to the beneficiary (Mortgagee, Bank or Lender) as a Real Estate Owned (REO) Foreclosure. Please contact the appropriate County or Foreclosure Sale Agent to request a copy of the bidding rules and review the sale process in detail.

When and where do foreclosure sales occur?

The time and place of foreclosure sales are [county specific to the Judicial District.](#) ~~There are 4 Judicial Districts in Alaska.~~ Please reference the foreclosure notice or contact the County or Foreclosure Sale Agent directly for specific information.

Can I bid online?

Online bidding is not available for a foreclosure sale in Alaska.

What do I need to bring to the foreclosure sale?

Typically counties require funds to be paid in the form of cash, [bank money order](#) or certified check at the time of sale. Personal checks, company checks, letters of credit, or charge cards may not be accepted. Be sure to reference the foreclosure notice or contact the County or Foreclosure Sale Agent directly for specific information.

What happens if a Property is cancelled or postponed?

The sale of a Property may be cancelled or postponed for many reasons prior to the start of bidding at the sale. There is no guarantee that a particular Property will actually be brought to sale. Please reference any foreclosure notices or contact the County or Foreclosure Sale Agent directly for specific information.

Is an Auction.com buyer's premium added to the winning bid amount at a foreclosure sale?

No, an Auction.com buyer's premium does not apply for these specific sale events.

Will the Property be free and clear of all liens?

Commented [CD5]: Trustee Services of Alaska does not have all of the foreclosure sales. There are other trustees who operate there like Aldridge Pite. TSAK.gov has some good resources available though including the statutes of foreclosure law for the state.

Commented [CY6]: Let's avoid tax foreclosure advice.

Commented [CD7]: Alaska has boroughs instead of counties, and they consolidate the foreclosure sales of those boroughs into 4 Judicial Districts due to the remote nature Alaska.

Commented [CY8R7]: Less is more

Typically no. Many Properties will be sold “as is, where is,” with all faults and limitations. All prospective bidders are encouraged to conduct their own due diligence and investigate all matters relating to the Properties that they are interested in purchasing. It is recommended that you seek independent advice to perform your due diligence and to fully understand the foreclosure process and foreclosure sales in general prior to the sale. Doing your homework pays off! Some properties may have information provided by Auction.com on the Property detail pages. It is your responsibility to do a title search and seek any needed advice from counsel prior to the sale. Please refer to the foreclosure notice or contact the County or Foreclosure Sale Agent directly for specific information.

Can I inspect the Property?

No, as these Properties can be occupied, prospective bidders may not trespass on the Property, disturb the occupants or contact the borrowers to obtain information about the Property. However, detailed Property information for some properties may be available for informational purposes only on the Property detail page at WWW.auction.com.

Commented [CY9]: fix formatting

Will I receive a deed of sale?

Under most circumstances, the winning bidder will receive a deed sometime after the sale is complete. Please refer to the foreclosure notice or contact the County or Foreclosure Sale Agent directly for specific information.

Does Alaska have a foreclosure redemption period?

Typically no. A redemption period may be imposed which could vary based on certain factors. During a redemption period the borrower may be able to redeem the premises. Please consult your real estate counsel or the County or Foreclosure Sale Agent for specific details regarding any possible redemption period that could be imposed in Alaska.

Arizona

Where can I find the most up-to-date information on foreclosure sales in Arizona?

Please visit the applicable website or contact the County or 3rd Party Foreclosure Sale Agent directly to obtain information regarding foreclosure sales. For sales conducted by

Auction.com, you can visit our [Auction Calendar](#) and access information online on the Property detail pages for further details.

Helpful Links:

- [Apache](#)
- Cochise
- Coconino
- Gila
- [Graham](#)
- [Greenlee](#)
- [La Paz](#)
- Maricopa
- Mohave
- Navajo
- Pima
- Pinal
- Santa cruz
- Yavapai
- [YumaYuma](#)

Be sure to verify all information relating to the foreclosure sales with the appropriate County or Foreclosure Sale Agent. The following Foreclosure Sale FAQs were not developed in coordination with the County or Foreclosure Sale Agent. These FAQs are being provided for educational or informational purposes only; they are not intended to be a substitute for professional advice, whether legal, real estate or otherwise. The information provided is subject to change. Please ensure to utilize the county specific links and contact information provided for the most current, up-to-date details regarding foreclosure sales. It is recommended that prospective bidders seek professional advice and carefully review the County or Foreclosure Sale Agent's Terms of Sale and contact the County or Foreclosure Sale Agent to fully understand the foreclosure process and foreclosure sales.

[What is the foreclosure sale process in Arizona?](#)

A foreclosure sale is conducted via a public sale that is open to all bidders. The Property is either sold to a third-party bidder at the event or reverts back to the beneficiary (Mortgagee, Bank or Lender) as a Real Estate Owned (REO) Foreclosure. Please contact the appropriate County or Foreclosure Sale Agent to request a copy of the bidding rules and review the sale process in detail.

When and where do foreclosure sales occur?

The time and place of foreclosure sales are county specific. Please visit the appropriate County or 3rd Party Foreclosure Sale Agent website or contact the County or 3rd Party Foreclosure Sale Agent directly for specific information. For sales conducted by Auction.com, please visit our [Auction Sales Calendar](#).

Can I bid online?

In this state, you can bid on select foreclosures in eligible counties right on the Auction.com app.

Visit our [Remote Bid Page](#) for more details.

Can I bid online?

~~In this state, you can bid on select foreclosures in eligible counties right on the Auction.com app.~~

Visit our [Remote Bid Page](#) for more details.

What do I need to bring to the foreclosure sale?

Typically counties require funds to be paid in the form of cash, ~~bank money order~~ or cashier's check at the time of sale. ~~Personal checks, company checks, letters of credit, or charge cards may not be accepted.~~ Be sure to visit the appropriate County or 3rd Party Foreclosure Sale Agent website or contact the County or 3rd Party Foreclosure Sale Agent directly for specific information. For sales conducted by Auction.com, please visit the property detail page for more information.

What happens if a Property is cancelled or postponed?

The sale of a ~~Property~~property may be cancelled or postponed for many reasons prior to the start of bidding at the sale. There is no guarantee that a particular Property will actually be brought to sale. Please visit the appropriate County or 3rd Party Foreclosure Sale Agent website or contact the County or 3rd Party Foreclosure Sale Agent directly for specific information. For sales conducted by Auction.com, please visit the property detail page for more information.

Is a buyer's premium added to the winning bid amount at a foreclosure sale?

Commented [CY10]: Should we delete in ever state? or make clear that remote bidding is NOT an online sale.

Commented [MH11]: Treasury does not prefer us to accept money orders.

Commented [MH12]: Shouldn't this state "will not be accepted"

No, a buyer's premium does not apply for these specific sale events.

Will the Property be free and clear of all liens?

TypicallyTypically, no. Properties will be sold "as is, where is," with all faults and limitations. All prospective bidders are encouraged to conduct their own due diligence and investigate all matters relating to the Properties that they are interested in purchasing. It is recommended that you seek independent advice to perform your due diligence and to fully understand the foreclosure process and foreclosure sales in general prior to the sale. Doing your homework pays off! Some properties may have information provided by Auction.com on the Property detail pages. It is your responsibility to do a title search and seek any needed advice from counsel prior to the sale. Please visit the appropriate County or 3rd Party Foreclosure Sale Agent website or contact the County or 3rd Party Foreclosure Sale Agent directly for specific Property and title information.

Can I inspect the Property?

No, as these Properties can be occupied, prospective bidders may not trespass on the Property, disturb the occupants or contact the borrowers to obtain information about the Property. However, detailed Property information for some properties may be available for informational purposes only on the Property detail page at www.auction.com.

Does Arizona have a foreclosure redemption period?

TypicallyTypically, no. A redemption period may be imposed which could vary based on certain factors. During a redemption period the borrower may be able to redeem the premises. Please consult your real estate counsel or the County or 3rd Party Foreclosure Sale Agent for specific details regarding any possible redemption period that could be imposed in Arizona.

Arkansas

Where can I find the most up-to-date information on foreclosure sales in Arkansas?

Please visit the applicable County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly to obtain information regarding foreclosure sales. For

sales conducted by Auction.com, you can visit our [Auction Calendar](#) and access the information posted on the Property detail pages for further details.

Helpful Information:

Legal notices are published in different local area newspapers that participate. You may also visit the website [PublicLegalAds.com](#).

Be sure to verify all information relating to the foreclosure sales with the appropriate Foreclosure Sale Agent. The following Foreclosure Sale FAQs were not developed in coordination with the any Foreclosure Sale Agent. These FAQs are being provided for educational or informational purposes only; they are not intended to be a substitute for professional advice, whether legal, real estate or otherwise. The information provided is subject to change. Please ensure to utilize the county specific links and contact information provided for the most current, up-to-date details regarding foreclosure sales. It is recommended that prospective bidders seek professional advice and carefully review the foreclosure notice, the Foreclosure Sale Agent's Terms of Sale and contact the Foreclosure Sale Agent to fully understand the foreclosure process and foreclosure sales.

[What is the foreclosure sale process in Arkansas?](#)

A foreclosure sale is conducted via a public sale that is open to all bidders. The Property is either sold to a third-party bidder at the event or reverts back to the beneficiary (Mortgagee, Bank or Lender) as a Real Estate Owned (REO) Foreclosure. Please contact the appropriate Foreclosure Sale Agent to request a copy of the bidding rules and review the sale process in detail.

[When and where do foreclosure sales occur?](#)

The time and place of foreclosure sales may be County specific or vary depending on the Foreclosure Sale Agent. Please refer to the foreclosure notice or contact the Foreclosure Sale Agent directly for specific information. For sales conducted by Auction.com, please visit our [Auction Sales Calendar](#).

[Can I bid online?](#)

In this state, you can bid on select foreclosures in eligible **counties** right on the Auction.com app.
Visit our [Remote Bid Page](#) for more details.

[What do I need to bring to the foreclosure sale?](#)

Typically funds are required to be paid in the form of cash, ~~bank money order~~ or **certified** check at the time of sale. Personal checks, company checks, letters of credit, or charge

Commented [AP13]: On eligible assets

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Commented [AP14]: Money orders are not supposed to be accepted per Trustee Banking

Change sentence order: Typically funds are required to be paid in cashiers check and cash.

Some firms allow wire in 24 hours

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cards may not be accepted. Please refer to the foreclosure notice or contact the Foreclosure Sale Agent directly for specific information. For sales conducted by Auction.com, please visit the property detail page for more information. **Beginning 12/3/2018, you must bring cashier's checks payable to Auction.com sufficient to pay your winning bid(s) in full at the auction.**

What happens if a Property is cancelled or postponed?

The sale of a Property may be cancelled or postponed for many reasons prior to the start of bidding at the sale. There is no guarantee that a particular Property will actually be brought to sale. Please refer to any foreclosure notices or contact the Foreclosure Sale Agent directly for specific information. For sales conducted by Auction.com, please visit the property detail page for more information.

Is a buyer's premium added to the winning bid amount at a foreclosure sale?

No, a buyer's premium does not apply for these specific sale events.

Will the Property be free and clear of all liens?

Typically no. Many Properties will be sold "as is, where is," with all faults and limitations. All prospective bidders are encouraged to conduct their own due diligence and investigate all matters relating to the Properties that they are interested in purchasing. It is recommended that you seek independent advice to perform your due diligence and to fully understand the foreclosure process and foreclosure sales in general prior to the sale. Doing your homework pays off! Some properties may have information provided by Auction.com on the Property detail pages. It is your responsibility to do a title search and seek any needed advice from counsel prior to the sale. Please refer to the foreclosure notice or contact the Foreclosure Sale Agent directly for specific information.

Can I inspect the Property?

No, as these Properties can be occupied, prospective bidders may not trespass on the Property, disturb the occupants or contact the borrowers to obtain information about the Property. However, detailed Property information for some properties may be available for informational purposes only on the Property detail page at www.auction.com.

Will I receive a deed of sale?

Under most circumstances, the winning bidder will receive a deed sometime after the sale is complete. Please refer to the foreclosure notice or contact the Foreclosure Sale Agent directly for specific information.

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Commented [AP15]: Cashiers checks in person or company name are accepted, some firms accept wire too

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Does Arkansas have a foreclosure redemption period?

~~Yes, after a foreclosure sale there may be a redemption period that varies based on certain factors such as the type of foreclosure, the type of property and status of the property. Important: The borrower may redeem the premises during the redemption period. You may not be able to evict or collect rents during the redemption period. Please consult your real estate counsel or the Foreclosure Sale Agent for specific details regarding Arkansas redemption period.~~

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Commented [AP16]: There is no redemption period in AR for non judicial sales

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California

Where can I find the most up-to-date information on foreclosure sales in California?

Please visit the applicable County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly to obtain information regarding foreclosure sales. For sales conducted by Auction.com, you can visit our [Auction Calendar](#) and access the information posted on the Property detail pages for further details.

Be sure to verify all information relating to the foreclosure sales with the appropriate County or Foreclosure Sale Agent. The following Foreclosure Sale FAQs were not developed in coordination with the County or Foreclosure Sale Agent. These FAQs are being provided for educational or informational purposes only; they are not intended to be a substitute for professional advice, whether legal, real estate or otherwise. The information provided is subject to change. It is recommended that prospective bidders seek professional advice and carefully review the County or Foreclosure Sale Agent's Terms of Sale and contact the County or Foreclosure Sale Agent to fully understand the foreclosure process and foreclosure sales.

What is the foreclosure sale process in California?

A foreclosure sale is conducted via a public sale that is open to all bidders. The Property is either sold to a third-party bidder at the event or reverts back to the beneficiary (Mortgagee, Bank or Lender) as a Real Estate Owned (REO) Foreclosure. Please contact the appropriate County or Foreclosure Sale Agent to request a copy of the bidding rules and review the sale process in detail.

When and where do foreclosure sales occur?

The time and place of foreclosure sales are county specific. Please visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent

directly for specific information. For sales conducted by Auction.com, please visit our [Auction Sales Calendar](#).

Can I bid online?

In this state, you can bid on select foreclosures in eligible counties right on the Auction.com app.

Visit our [Remote Bid Page](#) for more details.

What do I need to bring to the foreclosure sale?

Typically counties require funds to be paid in the form of cash, bank money order or cashier's check at the time of sale. Personal checks, company checks, letters of credit, or charge cards may not be accepted. Be sure to visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific information. For sales conducted by Auction.com, please visit the property detail page for more information.

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What happens if a Property is cancelled or postponed?

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Is a buyer's premium added to the winning bid amount at a foreclosure sale?

No, a buyer's premium does not apply for these specific sale events.

Will the Property be free and clear of all liens?

Typically no. Properties will be sold "as is, where is," with all faults and limitations. All prospective bidders are encouraged to conduct their own due diligence and investigate all matters relating to the Properties that they are interested in purchasing. It is recommended that you seek independent advice to perform your due diligence and to fully understand the foreclosure process and foreclosure sales in general prior to the sale. Doing your homework pays off! Some properties may have information provided by Auction.com on the Property detail pages. It is your responsibility to do a title search and seek any needed advice from counsel prior to the sale. Please visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific Property and title information.

Can I inspect the Property?

No, as these Properties can be occupied, prospective bidders may not trespass on the Property, disturb the occupants or contact the borrowers to obtain information about the Property. However, detailed Property information for some properties may be available for informational purposes only on the Property detail page at www.auction.com

Does California have a foreclosure redemption period?

Typically no. A redemption period may be imposed which could vary based on certain factors. During a redemption period the borrower may be able to redeem the premises. Please consult your real estate counsel or the County or Foreclosure Sale Agent for specific details regarding any possible redemption period that could be imposed in California.

Why does this post-sale process exist?

This process is required by a new California law effective January 1, 2021.

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How will my Owner-Occupant status be verified?

To qualify as a prospective Owner-Occupant, the winning bidder at the foreclosure sale will need to sign an affidavit certifying that they intend to take residence in the property within 60 days of the sale and will occupy the property for at least a year.

If I am a prospective Owner-Occupant, how long do I have to wait to complete my purchase?

All you need to do is provide required funds and sign an affidavit certifying that you intend to take residence in the property within 60 days of the sale and will occupy the property for at least a year. Then purchase will be final.

If I am not a prospective Owner-Occupant, how long do I have to wait to complete my purchase?

There will be a 15-day period for Eligible Bidders or Eligible Tenants to submit an intent to bid. If a bid comes through, you will have to wait 45 days from the date of sale for them to finalize the sale.

If the Eligible Bidder or Eligible Tenant provides their funds within 45 days after the sale, the sale will be final and the property will be sold to the Eligible Bidder or Eligible Tenant. In this event, your funds will be returned to you.", "If the Post-Sale Bidder is not able to finalize the sale for any reason within 45 days after the sale, your purchase will be finalized.

Colorado

[Where can I find the most up-to-date information on foreclosure sales in Colorado?](#)

Please refer to the applicable foreclosure notices or contact the County or Public Trustee directly to obtain information regarding foreclosure sales. Foreclosure notices are typically advertised in a newspaper of general circulation published within the county wherein the property is located.

You may find the following links helpful:

Adams	Custer	Huerfano
Alamosa	Delta	Jackson
Arapahoe	Denver	Jefferson
Archuleta	Dolores	Kiowa
Baca	Douglas	Kit Carson
Bent	Eagle	La Plata
Boulder	El Paso	Lake
Broomfield	Elbert	Larimer
Chaffee	Fremont	Las Animas
Cheyenne	Garfield	Lincoln
Clear Creek	Gilpin	Logan
Conejos	Grand	Mesa
Costilla	Gunnison	
Crowley	Hinsdale	

Be sure to verify all information relating to the foreclosure sales with the appropriate County or Public Trustee. The following Foreclosure Sale FAQs were not developed in coordination with the County or Foreclosure Sale Agent. These FAQs are being provided for educational or informational purposes only; they are not intended to be a substitute for professional advice, whether legal, real estate or otherwise. The information provided is subject to change. Please ensure to refer to the foreclosure notice, any County or Foreclosure Sale Representative websites or contact the County or Public Trustee for the most current, up-to-date details regarding foreclosure sales. It is recommended that prospective bidders seek professional advice and carefully review the County or Public Trustee's Terms of Sale and contact the County or Public Trustee to fully understand the foreclosure process and foreclosure sales.

[What is the foreclosure sale process in Colorado?](#)

A foreclosure sale is conducted via a public sale that is open to all bidders. The Property is either sold to a third-party bidder at the event or reverts back to the beneficiary (Mortgagee, Bank or Lender) as a Real Estate Owned (REO) Foreclosure. Please contact the appropriate County or Public Trustee to request a copy of the bidding rules and review the sale process in detail.

When and where do foreclosure sales occur?

The time and place of foreclosure sales are county specific. Please reference the foreclosure notice or contact the County or Public Trustee directly for specific information.

Can I bid online?

Currently online bidding is only available for foreclosure sales in Denver County. All other Colorado counties conduct live auctions. For more details on the online auction process in Denver County, |

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. What do I need to bring to the foreclosure sale?

Typically counties require funds to be paid in the form of cash, bank money order or certified check at the time of sale. Personal checks, company checks, letters of credit, or charge cards may not be accepted. Be sure to reference the foreclosure notice or contact the County or Public Trustee directly for specific information.

What happens if a Property is cancelled or postponed?

The sale of a ~~Property~~property may be cancelled or postponed for many reasons prior to the start of bidding at the sale. There is no guarantee that a particular Property will actually be brought to sale. Please reference any foreclosure notices or contact the County or Public Trustee directly for specific information.

Is an Auction.com buyer's premium added to the winning bid amount at a foreclosure sale?

No, an Auction.com buyer's premium does not apply for these specific sale events.

Will the Property be free and clear of all liens?

Typically no. Many Properties will be sold "as is, where is," with all faults and limitations. All prospective bidders are encouraged to conduct their own due diligence and investigate all matters relating to the Properties that they are interested in purchasing. It is recommended that you seek independent advice to perform your due diligence and to fully understand the foreclosure process and foreclosure sales in general prior to the sale. Doing your homework pays off! Some properties may have information provided by Auction.com on the Property detail pages. It is your responsibility to do a title search and seek any needed advice from counsel prior to the sale. Please refer to the foreclosure notice or contact the County or Public Trustee directly for specific information.

Can I inspect the Property?

No, as these Properties can be occupied, prospective bidders may not trespass on the Property, disturb the occupants or contact the borrowers to obtain information about the Property. However, detailed Property information for some properties may be available for informational purposes only on the Property detail page at www.auction.com.

Will I receive a deed of sale?

Under most circumstances, the winning bidder will receive a deed sometime after the sale is complete. Please refer to the foreclosure notice or contact the County or Public Trustee directly for specific information.

Does Colorado have a foreclosure redemption period?

Typically Yes. A redemption period may be imposed which could vary based on certain factors. During a redemption period the borrower or junior lien holder may be able to redeem the premises. Please consult your real estate counsel, the County or Public Trustee for specific details regarding any possible redemption period that could be imposed in Colorado.

Connecticut

Where can I find the most up-to-date information on foreclosure sales in Connecticut?

Please visit the applicable website or contact the County or Foreclosure Sale Agent directly to obtain information regarding foreclosure sales.

Helpful Link:

- [Connecticut Foreclosure Sales All Counties](#)

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What is the foreclosure sale process in Connecticut?

A foreclosure sale is conducted via a public sale that is open to all bidders. The Property is either sold to a third-party bidder at the event or reverts back to the beneficiary (Mortgagee, Bank or Lender) as a Real Estate Owned (REO) Foreclosure. Please contact the appropriate County or Foreclosure Sale Agent to request a copy of the bidding rules and review the sale process in detail.

What is the foreclosure sale process in Connecticut?

A foreclosure sale is conducted via a public sale that is open to all bidders. The Property is either sold to a third-party bidder at the event or reverts back to the beneficiary (Mortgagee, Bank or Lender) as a Real Estate Owned (REO) Foreclosure. Please contact the appropriate County or Foreclosure Sale Agent to request a copy of the bidding rules and review the sale process in detail.

Can I bid online?

Online bidding is not available for a foreclosure sale in Connecticut.

What do I need to bring to the foreclosure sale?

Typically counties require funds to be paid in the form of cash, bank money order or certified check at the time of sale. Personal checks, company checks, letters of credit, or charge cards may not be accepted. Be sure to visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific information.

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Is a buyer's premium added to the winning bid amount at a foreclosure sale?

No, a buyer's premium does not apply for these specific sale events.

Will the Property be free and clear of all liens?

Typically no. Many Properties will be sold "as is, where is," with all faults and limitations. All prospective bidders are encouraged to conduct their own due diligence and investigate all matters relating to the Properties that they are interested in purchasing. It is recommended that you seek independent advice to perform your due diligence and to fully understand the

foreclosure process and foreclosure sales in general prior to the sale. Doing your homework pays off! Some properties may have information provided by Auction.com on the Property detail pages. It is your responsibility to do a title search and seek any needed advice from counsel prior to the sale. Please visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific Property and title information.

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Will I receive a deed of sale?

Under most circumstances, the winning bidder will receive a deed sometime after the sale is complete. Please visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific deed information.

Does Connecticut have a foreclosure redemption period?

Typically no. A redemption period may be imposed which could vary based on certain factors. During a redemption period the borrower may be able to redeem the premises. Please consult your real estate counsel or the County or Foreclosure Sale Agent for specific details regarding any possible redemption period that could be imposed in Connecticut.

Delaware

No updates needed for DE

Where can I find the most up-to-date information on foreclosure sales in Delaware?

Please visit the applicable website or contact the County or Foreclosure Sale Agent directly to obtain information regarding foreclosure sales.

You may find the following links helpful:

- [Kent](#)

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- [New Castle](#)
- [Sussex](#)

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What is the foreclosure sale process in Delaware?

A foreclosure sale is conducted via a public sale that is open to all bidders. The Property is either sold to a third-party bidder at the event or reverts back to the beneficiary (Mortgagee, Bank or Lender) as a Real Estate Owned (REO) Foreclosure. Please contact the appropriate County or Foreclosure Sale Agent to request a copy of the bidding rules and review the sale process in detail.

When and where do foreclosure sales occur?

The time and place of foreclosure sales are county specific. Please visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific information.

Can I bid online?

Online bidding is not available for a foreclosure sale in Delaware.

What do I need to bring to the foreclosure sale?

Typically counties require funds to be paid in the form of cash, bank money order or certified check at the time of sale. Personal checks, company checks, letters of credit, or charge cards may not be accepted. Be sure to visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific information.

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Is a buyer's premium added to the winning bid amount at a foreclosure sale?

No, a buyer's premium does not apply for these specific sale events.

Will the Property be free and clear of all liens?

Typically no. Many Properties will be sold "as is, where is," with all faults and limitations. All prospective bidders are encouraged to conduct their own due diligence and investigate all matters relating to the Properties that they are interested in purchasing. It is recommended that you seek independent advice to perform your due diligence and to fully understand the foreclosure process and foreclosure sales in general prior to the sale. Doing your homework pays off! Some properties may have information provided by Auction.com on the Property detail pages. It is your responsibility to do a title search and seek any needed advice from counsel prior to the sale. Please visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific Property and title information.

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Will I receive a deed of sale?

Under most circumstances, the winning bidder will receive a deed sometime after the sale is complete. Please visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific deed information.

Does Delaware have a foreclosure redemption period?

Typically no. A redemption period may be imposed which could vary based on certain factors. During a redemption period the borrower may be able to redeem the premises. Please consult your real estate counsel or the County or Foreclosure Sale Agent for specific details regarding any possible redemption period that could be imposed in Delaware.

Florida

Where is the best place for me to research properties?

Start on Auction.com, where you'll find about 1,100 Florida foreclosures at any given time. Our property pages usually have photos, title information, property reports and financial data to assist you. Once you find a property that you like, click on the link to the county clerk's website for auction details.

How will I know if the property I'm interested in buying will be sold online or at an in-person auction?

You'll know because properties that are sold online have a button on the property page that says, "Bid at County Site." If you don't see that button, then the property will be sold at an in-person auction, which you will need to attend in person. Please check the county website for the date, time and location of the auction.

Where can I find the opening bid and estimated debt?

Both amounts, when available, will be listed on the property page across from the photos and address. You may want to click on the link that says, "What are these terms?" for a definition of "opening bid" and "estimated debt."

What is a credit bid or plaintiff max bid?

The credit bid, also called the plaintiff max bid, is usually the minimum amount that a lender will accept for a property at a foreclosure auction. Lenders set this amount because it's the amount of debt that a borrower owes on a property.

On Florida county websites, this amount is called the plaintiff max bid because the lender is the plaintiff, or party who initiates the lawsuit against the borrower to get reimbursed for its losses. On Auction.com, the amount is referred to as the credit bid.

How can buyers use the credit bid or plaintiff max bid to their advantage?

Buyers can use the credit bid or plaintiff max bid to more easily decide which properties to bid on ahead of time. They can develop a strategy in which they only bid on properties with an amount that meets their criteria. Conversely, they can avoid unnecessary trips to the courthouse or auction venue and save time and money.

It's important to note that having the credit bid revealed on numerous properties ahead of time is practically unheard of. This is an opportunity that buyers should jump on while it's available.

Where can I find the credit bid or plaintiff max bid?

On Auction.com, if available, the credit bid is located in the bid box in the upper right hand corner of the property details page. On a Florida website, the plaintiff max bid can be found in the property card where you place your bid.

Where can I bid in person?

In-person auctions are held in the counties listed below.

- [Baker County](#)
- [Bradford County](#)
- [Calhoun County](#)
- [Collier County](#)
- [Columbia County](#)
- [DeSoto County](#)
- [Dixie County](#)
- [Franklin County](#)
- [Gadsden County](#)
- [Gilchrist County](#)
- [Glades County](#)
- [Gulf County](#)
- [Hamilton County](#)
- [Hardee County](#)
- [Hendry County](#)
- [Hernando County](#)
- [Highlands County](#)
- [Jackson County](#)
- [Jefferson County](#)
- [Lafayette County](#)
- [Lake County](#)

Commented [DH21]: The following in person counties are missing - Brevard, Holmes, Osceola, Taylor, Union

Commented [DH22]: The following counties are online and should be removed as in person - Calhoun, Gilchrist, Gulf, Jackson, Okeechobee, Seminole and Washington

- [Levy County](#)
- [Liberty County](#)
- [Madison County](#)
- [Monroe County](#)
- [Okeechobee County](#)
- [Seminole County](#)
- [Sumter County](#)
- [Suwannee County](#)
- [Wakulla County](#)
- [Washington County](#)

[What happens if I win the auction?](#)

The next step is to pay the remainder of the bid. Most counties require payment within 24 hours. Check the county website for details on when and how to pay for the property. After you pay, you'll usually receive a Certificate of Sale. If there are no encumbrances on the title, the county should issue a Certificate of Title. Please check with the county for details.

[What happens if I don't make the final payment or decide not to buy the property?](#)

If you don't pay the balance of your final bid within the time allotted, you're likely to lose your deposit and the sale will be nullified. You may also incur other fees and charges. This can cost you thousands of dollars. Be sure you want to buy the property before you start bidding on it.

[Does the foreclosure sale eliminate liens against the property?](#)

No. You're responsible for any encumbrance on the property, such as unpaid taxes, HOA fees or second mortgages. It's recommended that you purchase title insurance as part of your due diligence so you can see if there are any liens against the property before you bid on it. You also may want to consult a real estate attorney.

Georgia

[Where can I find the most up-to-date information on foreclosure sales in Georgia?](#)

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Commented [DH23]: Next step would be for the winning bidder to pay a deposit of 5% of their bid and then pay the balance within 24 hours, varies by county

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What is the foreclosure sale process in Georgia?

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When and where do foreclosure sales occur?

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Commented [DH24]: Right of redemption typically applies to tax sales in Georgia

Can I bid online?

In this state, you can bid on select foreclosures in eligible counties right on the Auction.com app. Visit our [Remote Bid Page](#) for more details.

What do I need to bring to the foreclosure sale?

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Will the Property be free and clear of all liens?

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Does Georgia have a foreclosure redemption period?

Typically no. A redemption period may be imposed which could vary based on certain factors. During a redemption period the borrower may be able to redeem the premises. Please consult your real estate counsel or the County or Foreclosure Sale Agent for specific details regarding any possible redemption period that could be imposed in Georgia.

Hawaii

Where can I find the most up-to-date information on foreclosure sales in Hawaii?

Please visit the applicable website or contact the County or Foreclosure Sale Agent directly to obtain information regarding foreclosure sales.

You may find the following links helpful:

- [Hawaii](#)
- [Kalawao](#)
- [Kauai](#)
- [Maui](#)

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What is the foreclosure sale process in Hawaii?

A foreclosure sale is conducted via a public sale that is open to all bidders. The Property is either sold to a third-party bidder at the event or reverts back to the beneficiary (Mortgagee, Bank or Lender) as a Real Estate Owned (REO) Foreclosure. Please contact the appropriate County or Foreclosure Sale Agent to request a copy of the bidding rules and review the sale process in detail.

When and where do foreclosure sales occur?

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Can I bid online?

Online bidding is not available for a foreclosure sale in Hawaii.

What do I need to bring to the foreclosure sale?

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Will I receive a deed of sale?

Under most circumstances, the winning bidder will receive a deed sometime after the sale is complete. Please visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific deed information.

Does Hawaii have a foreclosure redemption period?

Typically no. A redemption period may be imposed which could vary based on certain factors. During a redemption period the borrower may be able to redeem the premises. Please consult your real estate counsel or the County or Foreclosure Sale Agent for specific details regarding any possible redemption period that could be imposed in Hawaii.

Idaho

Where can I find the most up-to-date information on foreclosure sales in Idaho?

Please visit the applicable website or contact the County or 3rd Party Foreclosure Sale Agent directly to obtain information regarding foreclosure sales. For sales conducted by Auction.com, you can visit our [Auction Calendar](#) and access information online on the Property detail pages for further details.

Helpful County Links:

- [Ada](#)
- [Adams](#)
- [Bannock](#)
- [Bear Lake](#)
- [Benewah](#)
- [Bingham](#)
- [Blaine](#)
- [Boise](#)
- [Bonner](#)
- [Bonneville](#)
- [Boundary](#)
- [Butte](#)
- [Camas](#)
- [Canyon](#)

- [Caribou](#)
- [Cassia](#)
- [Clark](#)
- [Clearwater](#)
- [Custer](#)
- [Elmore](#)
- [Franklin](#)
- [Fremont](#)
- [Gem](#)
- [Gooding](#)
- [Idaho](#)
- [Jefferson](#)
- [Jerome](#)
- [Kootenai](#)
- [Latah](#)
- [Lemhi](#)
- [Lewis](#)
- [Lincoln](#)
- [Madison](#)
- [Minidoka](#)
- [Nez Perce](#)
- [Oneida](#)
- [Owyhee](#)
- [Payette](#)
- [Power](#)
- [Shoshone](#)

- [Teton](#)
- [Twin Falls](#)
- [Valley](#)
- [Washington](#)

Be sure to verify all information relating to the foreclosure sales with the appropriate County or 3rd Party Foreclosure Sale Agent. The following Foreclosure Sale FAQs were not developed in coordination with the County or 3rd Foreclosure Sale Agent. These FAQs are being provided for educational or informational purposes only; they are not intended to be a substitute for professional advice, whether legal, real estate or otherwise. The information provided is subject to change. It is recommended that prospective bidders seek professional advice and carefully review the County or 3rd Party Foreclosure Sale Agent's Terms of Sale and contact the County or 3rd Foreclosure Sale Agent to fully understand the foreclosure process and foreclosure sales.

What is the foreclosure sale process in Idaho?

A foreclosure sale is conducted via a public sale that is open to all bidders. The Property is either sold to a third-party bidder at the event or reverts back to the beneficiary (Mortgagee, Bank or Lender) as a Real Estate Owned (REO) Foreclosure. Please contact the appropriate County or Foreclosure Sale Agent to request a copy of the bidding rules and review the sale process in detail.

When and where do foreclosure sales occur?

The time and place of foreclosure sales are county specific. Please visit the appropriate County or 3rd Party Foreclosure Sale Agent website or contact the County or 3rd Party Foreclosure Sale Agent directly for specific information. For sales conducted by Auction.com, please visit our [Auction Sales Calendar](#).

Can I bid online?

In this state, you can bid on select foreclosures in eligible counties right on the Auction.com app.

Visit our [Remote Bid Page](#) for more details.

What do I need to bring to the foreclosure sale?

Typically counties require funds to be paid in full in the form of cash, ~~bank money order~~ or cashier's check at the time of sale. Personal checks, company checks, letters of credit, or charge cards ~~may are not be~~ accepted. Be sure to visit the appropriate County or 3rd Party

Foreclosure Sale Agent website or contact the County or 3rd Party Foreclosure Sale Agent directly for specific information. For sales conducted by Auction.com, please visit the property detail page for more information.

What happens if a Property is cancelled or postponed?

The sale of a Property may be cancelled or postponed for many reasons prior to the start of bidding at the sale. There is no guarantee that a particular Property will actually be brought to sale. Please visit the appropriate County or 3rd Party Foreclosure Sale Agent website or contact the County or 3rd Party Foreclosure Sale Agent directly for specific information. For sales conducted by Auction.com, please visit the property detail page for more information.

Is a buyer's premium added to the winning bid amount at a foreclosure sale?

No, a buyer's premium does not apply for these specific sale events.

Will the Property be free and clear of all liens?

Typically no. Properties will be sold "as is, where is," with all faults and limitations. All prospective bidders are encouraged to conduct their own due diligence and investigate all matters relating to the Properties that they are interested in purchasing. It is recommended that you seek independent advice to perform your due diligence and to fully understand the foreclosure process and foreclosure sales in general prior to the sale. Doing your homework pays off! Some properties may have information provided by Auction.com on the Property detail pages. It is your responsibility to do a title search and seek any needed advice from counsel prior to the sale. Please visit the appropriate County or 3rd Party Foreclosure Sale Agent website or contact the County or 3rd Party Foreclosure Sale Agent directly for specific Property and title information.

Can I inspect the Property?

No, as these Properties can be occupied, prospective bidders may not trespass on the Property, disturb the occupants or contact the borrowers to obtain information about the Property. However, detailed Property information for some properties may be available for informational purposes only on the Property detail page at www.auction.com.

Does Idaho have a foreclosure redemption period?

Typically no. A redemption period may be imposed which could vary based on certain factors. During a redemption period the borrower may be able to redeem the premises. Trustee sales in Idaho are not subject to a redemption period with the exception of the IRS, which may have a right of redemption. Please consult your real estate counsel or the

County or 3rd Party Foreclosure Sale Agent for specific details regarding any possible redemption period that could be imposed in Idaho.

Illinois- ALL IL FAQs have been revised

Where can I find the most up-to-date information on foreclosure sales in Illinois?

Please refer to the applicable foreclosure notices or contact the County or Private Selling Officer directly to obtain information regarding foreclosure sales.

Helpful Hints:

Legal notices are published in different local area newspapers that participate:

- PNI Public Notice Illinois website:

Be sure to verify all information relating to the foreclosure sales with the appropriate County or Private Selling Officer. The following Foreclosure Sale FAQs were not developed in coordination with the any County or Private Selling Officer. These FAQs are being provided for educational or informational purposes only; they are not intended to be a substitute for professional advice, whether legal, real estate or otherwise. The information provided is subject to change. Please ensure to consult the foreclosure notice, any Trustee specific links or contact the County or Private Selling Officer for the most current, up-to-date details regarding foreclosure sales. It is recommended that prospective bidders seek professional advice and carefully review the foreclosure notice, the County or Private Selling Officer Terms of Sale and contact the County or Private Selling Officer to fully understand the foreclosure process and foreclosure sales.

What is the difference between foreclosure online sales and an in person live sale?

In Illinois, foreclosure sales can take place either live in person or online. There is no difference in the types of properties offered at these auctions. All are at the same stage in the foreclosure process. In both sales, the property is either sold to a third-party bidder or reverts to the Plaintiff (Bank or Lender).

For the most accurate and up-to-date details, refer to the Foreclosure Sale Notice, or visit our website at www.Auction.com Or call our office directly at 872-321-1274

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What is the foreclosure sale process in Illinois?

In Illinois, foreclosure is a judicial process, meaning it goes through the court system. After a borrower defaults and the lender files a lawsuit, the court may issue a Judgment of Foreclosure and Sale. A 90-day redemption period follows, during which the borrower can pay off the debt to stop the foreclosure. If the debt remains unpaid, a foreclosure sale is scheduled.

The sale must be publicly advertised and is conducted live in person or online either by the county sheriff or a Private Selling Officer (PSO). At the auction, the property is won by the highest bidder. The purchaser may also be responsible for any additional liens attached to the property. Please see information on how to conduct due diligence [here](#). (insert Link to due diligence on website) Once the sale occurs, it must be confirmed by the court, after which a foreclosure deed is created.

If no bids exceed the opening bid, the property reverts to the plaintiff (typically the bank or lender).

A foreclosure sale is conducted via a public sale that is open to all bidders. The Property is either sold to a third-party bidder at the event or reverts back to the beneficiary (Mortgagee, Bank or Lender) as a Real Estate Owned (REO) Foreclosure. Please contact the appropriate County or Private Selling Officer to request a copy of the bidding rules and review the sale process in detail.

When and where do foreclosure sales occur?

The time and location of foreclosure sales can vary by county and depend on who is conducting the sale.

For sales conducted by Auction.com (a PSO), please note that some auctions may be held online or in person. Click on the link for the most up to date sale calendar (insert link to auction calendar on website)

For the most accurate and up-to-date details, refer to the Foreclosure Sale Notice, or visit our website at www.Auction.com Or call our office directly at 872-321-1274

You can also find property-specific information by visiting the foreclosure Illinois property detail page [here](#): [Insert Link to Illinois property search on website]

The time and place of foreclosure sales may vary depending on the County or Private Selling Officer. Please refer to the foreclosure notice or contact the County or Private Selling Officer directly for specific information. For sales conducted by Auction.com, please visit the property detail page for more information.

Can I bid online?

Online bidding is not available for a foreclosure sale in Illinois.

What do I need to bring to an ~~Live in-~~ person foreclosure sale?

To register to bid at an ~~live in-~~ person auction, you must meet the following three requirements with auction.com:

1. Valid U.S. Government-Issued ID
2. Cashier's Check or Certified Check for 20% of your highest intended bid, made out to Auction.com, LLC
3. An active Auction.com account registered in your name

Please note: No other forms of payment will be accepted. This includes, but is not limited to, cash, money orders, lines of credit, or any payment method other than those listed above.

What do I need to bring to the foreclosure sale?

Typically funds are required to be paid in the form of cash, bank money order or certified check at the time of sale. Personal checks, company checks, letters of credit, or charge cards may not be accepted. Please refer to the foreclosure notice or contact the County or Private Selling Officer directly for specific information. For sales conducted by Auction.com, please visit the property detail page for more information.

What happens if a Property is cancelled or postponed?

The sale of a property may be postponed or canceled for various reasons prior to the start of bidding. There is no guarantee that a specific property will be brought to sale.

For the most accurate and up-to-date information, please refer to the foreclosure notice or visit our website at www.Auction.com Or call our office directly at 872-321-1274

The sale of a Property may be cancelled or postponed for many reasons prior to the start of bidding at the sale. There is no guarantee that a particular Property will actually be brought to sale. Please refer to any foreclosure notices or contact the County or Private Selling Officer directly for specific information. All cancelled or postponed properties will be announced on the day of the auction and any postponed properties will be indicated on www.auction.com.

For sales conducted by Auction.com, please visit the property detail page for more information.

Is a buyer's premium added to the winning bid amount at a foreclosure sale?

No, a buyer's premium does not apply for these specific sale events.

Will the Property be free and clear of all liens?

Typically, no. Many Properties will be sold "as is, where is," with all faults and limitations. All prospective bidders are encouraged to conduct their own due diligence and investigate all matters relating to the Properties that they are interested in purchasing. It is recommended that you seek independent advice to perform your due diligence and to fully understand the foreclosure process and foreclosure sales in general prior to the sale. Doing your homework pays off! Some properties may have information provided by Auction.com on the Property detail pages. It is your responsibility to do a title search and seek any needed advice from counsel prior to the sale.

Typically no. Many Properties will be sold "as is, where is," with all faults and limitations. All prospective bidders are encouraged to conduct their own due diligence and investigate all matters relating to the Properties that they are interested in purchasing. It is recommended that you seek independent advice to perform your due diligence and to fully understand the foreclosure process and foreclosure sales in general prior to the sale. Doing your homework pays off! Some properties may have information provided by Auction.com on the Property detail pages. It is your responsibility to do a title search and seek any needed advice from counsel prior to the sale. Please refer to the foreclosure notice or contact the County or Private Selling Officer directly for specific information.

Can I inspect the Property?

No, as these Properties can be occupied, prospective bidders may not trespass on the Property, disturb the occupants or contact the borrowers to obtain information about the Property. However, detailed Property information for some properties may be available for informational purposes only on the Property detail page at www.auction.com.

What happens after I win?

Live-in-person auction: Bidder must provide a Cashier's Check or Certified Check for 20% of your highest intended bid, made out to Auction.com, LLC. The remaining amount must be received in 24 hours from sales time.

Online Auction: After the closing of sale, a representative from Auction.com will contact you to finalize all paperwork and provide instructions for transferring funds, which must be received within 24 hours of the sale.

Will I receive a deed of sale?

Yes, in Illinois, The deed will be prepared and mailed within 10 days of receiving the court's order approving the sale. Based on the judge's docket and the county, the court order approving sale typically takes 30 to 90 days from the sale date.

Under most circumstances, the winning bidder will receive a deed sometime after the sale is complete. Please refer to the foreclosure notice or contact the County or Private Selling Officer directly for specific information.

Does Illinois have a foreclosure redemption period?

Yes, in Illinois, a borrower may redeem the property during the statutory redemption period, which typically ends before the foreclosure sale. Please consult your real estate counsel or licensed professional for specific guidance.

Yes, after a foreclosure sale there may be a redemption period that varies based on certain factors such as the type of foreclosure, the type of property and status of the property. Important: The borrower may redeem the premises during the redemption period. You may not be able to evict or collect rents during the redemption period. Please consult your real estate counsel or the County or Private Selling Officer for specific details regarding Illinois redemption period. Notice or contact the County or Private Selling Officer directly for specific information.

Indiana

Where can I find the most up-to-date information on foreclosure sales in Indiana?

Please refer to the applicable foreclosure notices or contact the Sheriff or Foreclosure Sale Agent directly to obtain information regarding foreclosure sales. Foreclosure notices are typically advertised in a newspaper of general circulation published within the county wherein the property is located.

You may find the following links helpful:

- [Allen](#)
- [Clark](#)
- [Delaware](#)
- [Elkhart](#)

- [Hamilton](#)
- [Hancock](#)
- [Howard](#)
- [Johnson](#)
- [Lake](#)
- [Madison](#)
- [Marion](#)
- [Morgan](#)
- [Porter](#)
- [Porter](#)
- [Tippecanoe](#)
- [Vanderburgh](#)
- [Bartholomew](#)
- [Benton](#)
- [Blackford](#)
- [Boone](#)
- [Brown](#)
- [Carroll](#)
- [Cass](#)
- [Clark](#)
- [Clay](#)
- [Clinton](#)
- [Crawford](#)
- [Daviess](#)
- [Dearborn](#)
- [Decatur](#)

- [DeKalb](#)
- [Dubois](#)
- [Fayette](#)
- [Floyd](#)
- [Fountain](#)
- [Franklin](#)
- [Fulton](#)
- [Gibson](#)
- [Grant](#)
- [Greene](#)
- [Harrison](#)
- [Hendricks](#)
- [Henry](#)
- [Huntington](#)
- [Jackson](#)
- [Jasper](#)
- [Jay](#)
- [Jefferson](#)
- [Jennings](#)
- [Knox](#)
- [Kosciusko](#)
- [LaGrange](#)
- [LaPorte](#)
- [Lawrence](#)
- [Marshall](#)
- [Martin](#)

- [Miami](#)
- [Monroe](#)
- [Montgomery](#)
- [Newton](#)
- [Noble](#)
- [Ohio](#)
- [Orange](#)
- [Owen](#)
- [Parke](#)
- [Perry](#)
- [Pike](#)
- [Posey](#)
- [Pulaski](#)
- [Putnam](#)
- [Randolph](#)
- [Ripley](#)
- [Rush](#)
- [Scott](#)
- [Shelby](#)
- [Spencer](#)
- [Starke](#)
- [Steuben](#)
- [Sullivan](#)
- [Switzerland](#)
- [Tipton](#)
- [Union](#)

- [Vermillion](#)
- [Vigo](#)
- [Wabash](#)
- [Warren](#)
- [Warrick](#)
- [Washington](#)
- [Wayne](#)
- [Wells](#)
- [White](#)
- [Whitley](#)

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What is the foreclosure sale process in Indiana?

A foreclosure sale is conducted via a public sale that is open to all bidders. The Property is either sold to a third-party bidder at the event or reverts back to the beneficiary (Mortgagee, Bank or Lender) as a Real Estate Owned (REO) Foreclosure. Please contact the appropriate Sheriff or Foreclosure Sale Agent to request a copy of the bidding rules and review the sale process in detail.

When and where do foreclosure sales occur?

The time and place of foreclosure sales are specific to the Sheriff's Office. Please reference the foreclosure notice or contact the Sheriff or Foreclosure Sale Agent directly for specific information.

Can I bid online?

Yes, online bidding is available in select counties. Please reference the foreclosure notice or contact the sheriff or foreclosure sales agent directly for specific information. Online bidding is not available for a foreclosure sale in Indiana.

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Commented [CC25]: This is incorrect. Yes, online bidding is available in select counties. Please reference the foreclosure notice or contact the sheriff or foreclosure sales agent directly for specific information.

What do I need to bring to the foreclosure sale?

Typically counties require funds to be paid in the form of cash, bank money order or certified check at the time of sale. Personal checks, company checks, letters of credit, or charge cards may not be accepted. Be sure to reference the foreclosure notice or contact the Sheriff or Foreclosure Sale Agent directly for specific information.

What happens if a Property is cancelled or postponed?

The sale of a Property may be cancelled or postponed for many reasons prior to the start of bidding at the sale. There is no guarantee that a particular Property will actually be brought to sale. Please reference any foreclosure notices or contact the Sheriff or Foreclosure Sale Agent directly for specific information.

Is an Auction.com buyer's premium added to the winning bid amount at a foreclosure sale?

No, an Auction.com buyer's premium does not apply for these specific sale events.

Will the Property be free and clear of all liens?

Typically no. Many Properties will be sold "as is, where is," with all faults and limitations. All prospective bidders are encouraged to conduct their own due diligence and investigate all matters relating to the Properties that they are interested in purchasing. It is recommended that you seek independent advice to perform your due diligence and to fully understand the foreclosure process and foreclosure sales in general prior to the sale. Doing your homework pays off! Some properties may have information provided by Auction.com on the Property detail pages. It is your responsibility to do a title search and seek any needed advice from counsel prior to the sale. Please refer to the foreclosure notice or contact the Sheriff or Foreclosure Sale Agent directly for specific information.

Can I inspect the Property?

No, as these Properties can be occupied, prospective bidders may not trespass on the Property, disturb the occupants or contact the borrowers to obtain information about the Property. However, detailed Property information for some properties may be available for informational purposes only on the Property detail page at www.auction.com.

Will I receive a deed of sale?

Under most circumstances, the winning bidder will receive a deed sometime after the sale is complete. Please refer to the foreclosure notice or contact the Sheriff or Foreclosure Sale Agent directly for specific information.

Does Indiana have a foreclosure redemption period?

Typically No. A redemption period may be imposed which could vary based on certain factors. During a redemption period the borrower may be able to redeem the premises. Please consult your real estate counsel or the Sheriff or Foreclosure Sale Agent for specific details regarding any possible redemption period that could be imposed in Indiana.

Iowa

Where can I find the most up-to-date information on foreclosure sales in Iowa?

Please visit the applicable website or contact the County or Foreclosure Sale Agent directly to obtain information regarding foreclosure sales.

You may find the following links helpful:

- [Adair](#)
- [Adams](#)
- [Allamakee](#)
- [Appanoose](#)
- [Audubon](#)
- [Benton](#)
- [Black Hawk](#)
- [Boone](#)
- [Bremer](#)
- [Buchanan](#)
- [Buena Vista](#)
- [Butler](#)

- [Calhoun](#)
- [Carroll](#)
- [Cass](#)
- [Cedar](#)
- [Cerro Gordo](#)
- [Cherokee](#)
- [Chickasaw](#)
- [Clarke](#)
- [Clay](#)
- [Clayton](#)
- [Clinton](#)
- [Crawford](#)
- [Dallas](#)
- [Davis](#)
- [Decatur](#)
- [Delaware](#)
- [Des Moines](#)
- [Dickinson](#)
- [Dubuque](#)
- [Emmet](#)
- [Fayette](#)
- [Floyd](#)
- [Franklin](#)
- [Fremont](#)
- [Greene](#)
- [Grundy](#)

- [Guthrie](#)
- [Hamilton](#)
- [Hancock](#)
- [Hardin](#)
- [Harrison](#)
- [Henry](#)
- [Howard](#)
- [Humboldt](#)
- [Ida](#)
- [Iowa](#)
- [Jackson](#)
- [Jasper](#)
- [Jefferson](#)
- [Johnson](#)
- [Jones](#)
- [Keokuk](#)
- Kossuth
- Lee
- Linn
- Louisa
- Lucas
- Lyon
- Madison
- Mahaska
- Marion
- Marshall

- Mills
- Mitchell
- Monona
- Monroe
- Montgomery
- Muscatine
- O'Brien
- Osceola
- Page
- Palo Alto
- Plymouth
- Pocahontas
- Polk
- Pottawattamie
- Poweshiek
- Poweshiek
- Ringgold
- Sac
- Scott
- Shelby
- Sioux
- Story
- Tama
- Taylor
- Union
- Van Buren

- Wapello
- Warren
- Washington
- Wayne
- Webster
- Winnebago
- Winneshiek
- Woodbury
- Worth
- Wright

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[What is the foreclosure sale process in Iowa?](#)

A foreclosure sale is conducted via a public sale that is open to all bidders. The Property is either sold to a third-party bidder at the event or reverts back to the beneficiary (Mortgagee, Bank or Lender) as a Real Estate Owned (REO) Foreclosure. Please contact the appropriate County or Foreclosure Sale Agent to request a copy of the bidding rules and review the sale process in detail.

[When and where do foreclosure sales occur?](#)

The time and place of foreclosure sales are county specific. Please visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific information.

[Can I bid online?](#)

Online bidding is not available for a foreclosure sale in Iowa.

What do I need to bring to the foreclosure sale?

Typically counties require funds to be paid in the form of cash, bank money order or certified check at the time of sale. Personal checks, company checks, letters of credit, or charge cards may not be accepted. Be sure to visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific information.

Commented [NA26]: No money orders accepted

What happens if a Property is cancelled or postponed?

The sale of a Property may be cancelled or postponed for many reasons prior to the start of bidding at the sale. There is no guarantee that a particular Property will actually be brought to sale. Please visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific information.

Is a buyer's premium added to the winning bid amount at a foreclosure sale?

No, a buyer's premium does not apply for these specific sale events.

Will the Property be free and clear of all liens?

Typically no. Many Properties will be sold "as is, where is," with all faults and limitations. All prospective bidders are encouraged to conduct their own due diligence and investigate all matters relating to the Properties that they are interested in purchasing. It is recommended that you seek independent advice to perform your due diligence and to fully understand the foreclosure process and foreclosure sales in general prior to the sale. Doing your homework pays off! Some properties may have information provided by Auction.com on the Property detail pages. It is your responsibility to do a title search and seek any needed advice from counsel prior to the sale. Please visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific Property and title information.

Can I inspect the Property?

No, as these Properties can be occupied, prospective bidders may not trespass on the Property, disturb the occupants or contact the borrowers to obtain information about the Property. However, detailed Property information for some properties may be available for informational purposes only on the Property detail page at www.auction.com

Will I receive a deed of sale?

Under most circumstances, the winning bidder will receive a deed sometime after the sale is complete. Please visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific deed information.

Does Iowa have a foreclosure redemption period?

Typically no. A redemption period may be imposed which could vary based on certain factors. During a redemption period the borrower may be able to redeem the premises. Please consult your real estate counsel or the County or Foreclosure Sale Agent for specific details regarding any possible redemption period that could be imposed in Iowa.

Kansas

Where can I find the most up-to-date information on foreclosure sales in Kansas?

Please visit the applicable website or contact the County or Foreclosure Sale Agent directly to obtain information regarding foreclosure sales.

You may find the following links helpful:

- [Allen](#)
- [Anderson](#)
- [Atchison](#)
- [Barber](#)
- [Barton](#)
- [Bourbon](#)
- [Brown](#)
- [Butler](#)
- [Chase](#)
- [Chautauqua](#)
- [Cherokee](#)
- [Cheyenne](#)
- [Clark](#)

- [Clay](#)
- [Cloud](#)
- [Coffey](#)
- [Comanche](#)
- [Cowley](#)
- [Crawford](#)
- [Decatur](#)
- [Dickinson](#)
- [Doniphan](#)
- [Douglas](#)
- [Edwards](#)
- [Elk](#)
- [Ellis](#)
- [Ellsworth](#)
- [Finney](#)
- [Ford](#)
- [Franklin](#)
- [Geary](#)
- [Gove](#)
- [Graham](#)
- [Grant](#)
- [Gray](#)
- [Greeley](#)
- [Greenwood](#)
- [Hamilton](#)
- [Harper](#)

- [Harvey](#)
- [Haskell](#)
- [Hodgeman](#)
- [Jackson](#)
- [Jefferson](#)
- [Jewell](#)
- [Johnson](#)
- [Kearny](#)
- [Kingman](#)
- [Kiowa](#)
- [Labette](#)
- [Lane](#)
- [Leavenworth](#)
- [Lincoln](#)
- [Linn](#)
- [Logan](#)
- [Lyon](#)
- [Marion](#)
- [Marshall](#)
- [McPherson](#)
- [Meade](#)
- [Miami](#)
- [Mitchell](#)
- [Montgomery](#)
- [Morris](#)
- [Morton](#)

- [Nemaha](#)
- [Neosho](#)
- [Ness](#)
- [Norton](#)
- [Osage](#)
- [Osborne](#)
- [Ottawa](#)
- [Pawnee](#)
- [Phillips](#)
- [Pottawatomie](#)
- [Pratt](#)
- [Rawlins](#)
- [Reno](#)
- [Republic](#)
- [Rice](#)
- [Riley](#)
- [Rooks](#)
- [Rush](#)
- [Russell](#)
- [Saline](#)
- [Scott](#)
- [Sedgwick](#)
- [Seward](#)
- [Shawnee](#)
- [Sheridan](#)
- [Sherman](#)

- [Smith](#)
- [Stafford](#)
- [Stanton](#)
- [Stevens](#)
- [Sumner](#)
- [Thomas](#)
- [Trego](#)
- [Wabaunsee](#)
- [Wallace](#)
- [Washington](#)
- [Wichita](#)
- [Wilson](#)
- [Woodson](#)
- [Wyandotte](#)

Be sure to verify all information relating to the foreclosure sales with the appropriate County or Foreclosure Sale Agent. The following Foreclosure Sale FAQs were not developed in coordination with the County or Foreclosure Sale Agent. These FAQs are being provided for educational or informational purposes only; they are not intended to be a substitute for professional advice, whether legal, real estate or otherwise. The information provided is subject to change. Please ensure to utilize the county specific links and contact information provided for the most current, up-to-date details regarding foreclosure sales. It is recommended that prospective bidders seek professional advice and carefully review the County or Foreclosure Sale Agent's Terms of Sale and contact the County or Foreclosure Sale Agent to fully understand the foreclosure process and foreclosure sales.

What is the foreclosure sale process in Kansas?

A foreclosure sale is conducted via a public sale that is open to all bidders. The Property is either sold to a third-party bidder at the event or reverts back to the beneficiary (Mortgagee, Bank or Lender) as a Real Estate Owned (REO) Foreclosure. Please contact the appropriate County or Foreclosure Sale Agent to request a copy of the bidding rules and review the sale process in detail.

When and where do foreclosure sales occur?

The time and place of foreclosure sales are county specific. Please visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific information.

Can I bid online?

Online bidding is not available for a foreclosure sale in Kansas.

What do I need to bring to the foreclosure sale?

Typically counties require funds to be paid in the form of cash, bank money order or certified check at the time of sale. Personal checks, company checks, letters of credit, or charge cards may not be accepted. Be sure to visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific information.

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What happens if a Property is cancelled or postponed?

The sale of a Property may be cancelled or postponed for many reasons prior to the start of bidding at the sale. There is no guarantee that a particular Property will actually be brought to sale. Please visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific information.

Is a buyer's premium added to the winning bid amount at a foreclosure sale?

No, a buyer's premium does not apply for these specific sale events.

Will the Property be free and clear of all liens?

Typically no. Many Properties will be sold "as is, where is," with all faults and limitations. All prospective bidders are encouraged to conduct their own due diligence and investigate all matters relating to the Properties that they are interested in purchasing. It is recommended that you seek independent advice to perform your due diligence and to fully understand the foreclosure process and foreclosure sales in general prior to the sale. Doing your homework pays off! Some properties may have information provided by Auction.com on the Property detail pages. It is your responsibility to do a title search and seek any needed advice from counsel prior to the sale. Please visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific Property and title information.

Can I inspect the Property?

No, as these Properties can be occupied, prospective bidders may not trespass on the Property, disturb the occupants or contact the borrowers to obtain information about the Property. However, detailed Property information for some properties may be available for informational purposes only on the Property detail page at www.auction.com

Will I receive a deed of sale?

Under most circumstances, the winning bidder will receive a deed sometime after the sale is complete. Please visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific deed information.

Does Kansas have a foreclosure redemption period?

~~Typically no.~~ A redemption period may be imposed which could vary based on certain factors. During a redemption period the borrower may be able to redeem the premises. Please consult your real estate counsel or the County or Foreclosure Sale Agent for specific details regarding any possible redemption period that could be imposed in Kansas.

Commented [AP28]: Typically yes, duration depends on how much was defaulted on

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Kentucky

Where can I find the most up-to-date information on foreclosure sales in Kentucky?

Helpful Links:

Legal notices are published in different local area newspapers that participate. You may also visit the website KentuckyPublicNotices.com.

Be sure to verify all information relating to the foreclosure sales with the appropriate County or Foreclosure Sale Agent. The following Foreclosure Sale FAQs were not developed in coordination with the County or Foreclosure Sale Agent. These FAQs are being provided for educational or informational purposes only; they are not intended to be a substitute for professional advice, whether legal, real estate or otherwise. The information provided is subject to change. Please ensure to utilize the county specific links and contact information provided for the most current, up-to-date details regarding foreclosure sales. It is recommended that prospective bidders seek professional advice and carefully review the County or Foreclosure Sale Agent's Terms of Sale and contact the County or Foreclosure Sale Agent to fully understand the foreclosure process and foreclosure sales.

What is the foreclosure sale process in Kentucky?

A foreclosure sale is conducted via a public sale that is open to all bidders. The Property is either sold to a third-party bidder at the event or reverts back to the beneficiary (Mortgagee, Bank or Lender) as a Real Estate Owned (REO) Foreclosure. Please contact the appropriate County or Foreclosure Sale Agent to request a copy of the bidding rules and review the sale process in detail.

When and where do foreclosure sales occur?

The time and place of foreclosure sales are county specific. Please visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific information.

Can I bid online?

Online bidding is not available for a foreclosure sale in Kentucky.

Commented [CC29]: In this state, you can bid on select foreclosures in eligible counties right on the Auction.com app. Visit our [Remote Bid Page](#) for more details.

What do I need to bring to the foreclosure sale?

Typically counties require funds to be paid in the form of cash, bank money order or certified check at the time of sale. Personal checks, company checks, letters of credit, or charge cards may not be accepted. Be sure to visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific information.

What happens if a Property is cancelled or postponed?

The sale of a Property may be cancelled or postponed for many reasons prior to the start of bidding at the sale. There is no guarantee that a particular Property will actually be brought to sale. Please visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific information.

Is a buyer's premium added to the winning bid amount at a foreclosure sale?

No, a buyer's premium does not apply for these specific sale events.

Will the Property be free and clear of all liens?

Typically no. Many Properties will be sold "as is, where is," with all faults and limitations. All prospective bidders are encouraged to conduct their own due diligence and investigate all matters relating to the Properties that they are interested in purchasing. It is recommended that you seek independent advice to perform your due diligence and to fully understand the foreclosure process and foreclosure sales in general prior to the sale. Doing your homework pays off! Some properties may have information provided by Auction.com on the Property detail pages. It is your responsibility to do a title search and seek any needed

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Can I inspect the Property?

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Will I receive a deed of sale?

Under most circumstances, the winning bidder will receive a deed sometime after the sale is complete. Please visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific deed information.

Does Kentucky have a foreclosure redemption period?

Typically no. A redemption period may be imposed which could vary based on certain factors. During a redemption period the borrower may be able to redeem the premises. Please consult your real estate counsel or the County or Foreclosure Sale Agent for specific details regarding any possible redemption period that could be imposed in Kentucky.

Commented [CC30]: Under KRS 426.530, the Master Commissioner is required to obtain appraisals from two qualified individuals prior to the sale of a property. If the successful bid is less than two-thirds of the appraised value, the former owner(s) have six months to redeem the property. To do so, they must pay into court the full bid amount, plus 10% annual interest and any reasonable costs incurred by the purchaser. Upon receipt of this payment and approval by the Circuit Court, the Commissioner will convey the property back to the former owner(s), their successors, or assigns.

Louisiana

Where can I find the most up-to-date information on foreclosure sales in Louisiana?

Please visit the applicable website or contact the County or Foreclosure Sale Agent directly to obtain information regarding foreclosure sales.

Helpful Information:

Legal notices are published in different local area newspapers that participate. You may also visit the website [Louisiana Public Notice Ads](#) for additional details. Be sure to verify all information relating to the foreclosure sales with the appropriate County or Foreclosure Sale Agent. The following Foreclosure Sale FAQs were not developed in coordination with the County or Foreclosure Sale Agent. These FAQs are being provided for educational or informational purposes only; they are not intended to be a substitute for professional advice, whether legal, real estate or otherwise. The information provided is subject to change. Please ensure to utilize the county specific links and contact information provided

for the most current, up-to-date details regarding foreclosure sales. It is recommended that prospective bidders seek professional advice and carefully review the County or Foreclosure Sale Agent's Terms of Sale and contact the County or Foreclosure Sale Agent to fully understand the foreclosure process and foreclosure sales.

What is the foreclosure sale process in Louisiana?

A foreclosure sale is conducted via a public sale that is open to all bidders. The Property is either sold to a third-party bidder at the event or reverts back to the beneficiary (Mortgagee, Bank or Lender) as a Real Estate Owned (REO) Foreclosure. Please contact the appropriate County or Foreclosure Sale Agent to request a copy of the bidding rules and review the sale process in detail.

When and where do foreclosure sales occur?

The time and place of foreclosure sales are county specific. Please visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific information.

Can I bid online?

Online bidding is not available for a foreclosure sale in Louisiana.

What do I need to bring to the foreclosure sale?

Typically counties require funds to be paid in the form of cash, bank money order or certified check at the time of sale. Personal checks, company checks, letters of credit, or charge cards may not be accepted. Be sure to visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific information.

What happens if a Property is cancelled or postponed?

The sale of a Property may be ~~cancelled~~ or postponed for many reasons prior to the start of bidding at the sale. There is no guarantee that a particular Property will actually be brought to sale. Please visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific information.

Is a buyer's premium added to the winning bid amount at a foreclosure sale?

No, a buyer's premium does not apply for these specific sale events.

Will the Property be free and clear of all liens?

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Typically no. Many Properties will be sold “as is, where is,” with all faults and limitations. All prospective bidders are encouraged to conduct their own due diligence and investigate all matters relating to the Properties that they are interested in purchasing. It is recommended that you seek independent advice to perform your due diligence and to fully understand the foreclosure process and foreclosure sales in general prior to the sale. Doing your homework pays off! Some properties may have information provided by Auction.com on the Property detail pages. It is your responsibility to do a title search and seek any needed advice from counsel prior to the sale. Please visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific Property and title information.

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Will I receive a deed of sale?

Under most circumstances, the winning bidder will receive a deed sometime after the sale is complete. Please visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific deed information.

Does Louisiana have a foreclosure redemption period?

Typically no. A redemption period may be imposed which could vary based on certain factors. During a redemption period the borrower may be able to redeem the premises. Please consult your real estate counsel or the County or Foreclosure Sale Agent for specific details regarding any possible redemption period that could be imposed in Louisiana.

Maine

Where can I find the most up-to-date information on foreclosure sales in Maine?

Please visit the applicable website or contact the County or Foreclosure Sale Agent directly to obtain information regarding foreclosure sales.

Helpful Information:

Legal notices are published in different local area newspapers that participate. You may also visit [Maine Public Notices](#) for additional details.

Be sure to verify all information relating to the foreclosure sales with the appropriate County or Foreclosure Sale Agent. The following Foreclosure Sale FAQs were not developed in coordination with the County or Foreclosure Sale Agent. These FAQs are being provided for educational or informational purposes only; they are not intended to be a substitute for professional advice, whether legal, real estate or otherwise. The information provided is subject to change. Please ensure to utilize the county specific links and contact information provided for the most current, up-to-date details regarding foreclosure sales. It is recommended that prospective bidders seek professional advice and carefully review the County or Foreclosure Sale Agent's Terms of Sale and contact the County or Foreclosure Sale Agent to fully understand the foreclosure process and foreclosure sales.

What is the foreclosure sale process in Maine?

A foreclosure sale is conducted via a public sale that is open to all bidders. The Property is either sold to a third-party bidder at the event or reverts back to the beneficiary (Mortgagee, Bank or Lender) as a Real Estate Owned (REO) Foreclosure. Please contact the appropriate County or Foreclosure Sale Agent to request a copy of the bidding rules and review the sale process in detail.

When and where do foreclosure sales occur?

The time and place of foreclosure sales are county specific. Please visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific information.

Can I bid online?

Online bidding is not available for a foreclosure sale in Maine.

What do I need to bring to the foreclosure sale?

Typically counties require funds to be paid in the form of cash, bank money order or certified check at the time of sale. Personal checks, company checks, letters of credit, or charge cards may not be accepted. Be sure to visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific information

What happens if a Property is cancelled or postponed?

The sale of a Property may be cancelled or postponed for many reasons prior to the start of bidding at the sale. There is no guarantee that a particular Property will actually be brought

to sale. Please visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific information.

Is a buyer's premium added to the winning bid amount at a foreclosure sale?

No, a buyer's premium does not apply for these specific sale events.

Will the Property be free and clear of all liens?

Typically no. Many Properties will be sold "as is, where is," with all faults and limitations. All prospective bidders are encouraged to conduct their own due diligence and investigate all matters relating to the Properties that they are interested in purchasing. It is recommended that you seek independent advice to perform your due diligence and to fully understand the foreclosure process and foreclosure sales in general prior to the sale. Doing your homework pays off! Some properties may have information provided by Auction.com on the Property detail pages. It is your responsibility to do a title search and seek any needed advice from counsel prior to the sale. Please visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific Property and title information.

Can I inspect the Property?

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Will I receive a deed of sale?

Under most circumstances, the winning bidder will receive a deed sometime after the sale is complete. Please visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific deed information.

Does Maine have a foreclosure redemption period?

Typically no. A redemption period may be imposed which could vary based on certain factors. During a redemption period the borrower may be able to redeem the premises. Please consult your real estate counsel or the County or Foreclosure Sale Agent for specific details regarding any possible redemption period that could be imposed in Maine.

Maryland

Where can I find the most up-to-date information on foreclosure sales in Maryland?

- No changes recommended

What is the foreclosure sale process in Maryland?

A foreclosure sale is conducted via a public sale that is open to all bidders. The Property is either sold to a third-party bidder at the event or reverts back to the beneficiary (Mortgagee, Bank or Lender) as a Real Estate Owned (REO) Foreclosure. Please contact the appropriate County or Foreclosure Sale Agent to request a copy of the bidding rules and review the sale process in detail.

- Remove County from the answer

When and where do foreclosure sales occur?

The time and place of foreclosure sales are county specific. Please reference the foreclosure notice or contact the County or Foreclosure Sale Agent directly for specific information.

- Remove County and try to add our ADC Website as a go to reference.

Suggested Verbiage follows:

- However, detailed Property information for some properties may be available for informational purposes only on the Property detail page at www.auction.com.

Can I bid online?

In this state, you can bid on select foreclosures in eligible counties right on the Auction.com app.

Visit our Remote Bid Page for more details.

- Remove "In this state, you can bid on select foreclosures in eligible counties right on the Auction.com app."
- Just leave the Remote Bid page link.

What do I need to bring to the foreclosure sale?

Typically counties require funds to be paid in the form of cash, bank money order or certified check at the time of sale. Personal checks, company checks, letters of credit, or charge cards may not be accepted. Be sure to reference the foreclosure notice or contact the County or Foreclosure Sale Agent directly for specific information.

- The counties do not have any money Funds requirements. Only the Firms. Remove counties from the answer

What happens if a Property is cancelled or postponed?

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The sale of a Property may be cancelled or postponed for many reasons prior to the start of bidding at the sale. There is no guarantee that a particular Property will actually be brought to sale. Please reference any foreclosure notices or contact the **County** or Foreclosure Sale Agent directly for specific information.

MD does not allow Postponements. Remove Postponement from the question and answer. Also remove county as a contact reference.

Is an Auction.com buyer's premium added to the winning bid amount at a foreclosure sale?

No changes recommended

Will the Property be free and clear of all liens?

- No changes recommended

Where can I find the most up-to-date information on foreclosure sales in Maryland?

Please refer to the applicable foreclosure notices or contact the County or Foreclosure Sale Agent directly to obtain information regarding foreclosure sales. Foreclosure Notices are advertised in a newspaper of general circulation published within the county wherein the property is located.

Be sure to verify all information relating to the foreclosure sales with the appropriate County or Foreclosure Sale Agent. The following Foreclosure Sale FAQs were not developed in coordination with the County or Foreclosure Sale Agent. These FAQs are being provided for educational or informational purposes only; they are not intended to be a substitute for professional advice, whether legal, real estate or otherwise. The information provided is subject to change. Please ensure to refer to the foreclosure notice, any County or Foreclosure Sale Representative websites or contact the County or Foreclosure Sale Agent for the most current, up-to-date details regarding foreclosure sales. It is recommended that prospective bidders seek professional advice and carefully review the County or Foreclosure Sale Agent's Terms of Sale and contact the County or Foreclosure Sale Agent to fully understand the foreclosure process and foreclosure sales

What is the foreclosure sale process in Maryland?

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Can I inspect the Property?

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Will I receive a deed of sale?

Under most circumstances, the winning bidder will receive a deed sometime after the sale is complete. Please visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific deed information.

Does Maryland have a foreclosure redemption period?

Typically no. A redemption period may be imposed which could vary based on certain factors. During a redemption period the borrower may be able to redeem the premises. Please consult your real estate counsel or the County or Foreclosure Sale Agent for specific details regarding any possible redemption period that could be imposed in Maryland.

Massachusetts

Where can I find the most up-to-date information on foreclosure sales in Massachusetts?

Please visit the applicable website or contact the County or Foreclosure Sale Agent directly to obtain information regarding foreclosure sales.

Helpful Information:

Legal notices are published in different local area newspapers that participate. You may also visit MyPublicNotices.com for additional details. Be sure to verify all information relating to the foreclosure sales with the appropriate County or Foreclosure Sale Agent. The following Foreclosure Sale FAQs were not developed in coordination with the County or Foreclosure Sale Agent. These FAQs are being provided for educational or informational purposes only; they are not intended to be a substitute for professional advice, whether legal, real estate or otherwise. The information provided is subject to change. Please ensure to utilize the county specific links and contact information provided for the most current, up-to-date details regarding foreclosure sales. It is recommended that prospective bidders seek professional advice and carefully review the County or Foreclosure Sale Agent's Terms of Sale and contact the County or Foreclosure Sale Agent to fully understand the foreclosure process and foreclosure sales.

What is the foreclosure sale process in Massachusetts?

A foreclosure sale is conducted via a public sale that is open to all bidders. The Property is either sold to a third-party bidder at the event or reverts back to the beneficiary (Mortgagee, Bank or Lender) as a Real Estate Owned (REO) Foreclosure. Please contact the appropriate County or Foreclosure Sale Agent to request a copy of the bidding rules and review the sale process in detail.

When and where do foreclosure sales occur?

The time and place of foreclosure sales are county specific. Please visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific information.

Can I bid online?

Online bidding is not available for a foreclosure sale in Massachusetts.

What do I need to bring to the foreclosure sale?

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Is a buyer's premium added to the winning bid amount at a foreclosure sale?

No, a buyer's premium does not apply for these specific sale events.

Will the Property be free and clear of all liens?

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Will I receive a deed of sale?

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Does Massachusetts have a foreclosure redemption period?

Typically no. A redemption period may be imposed which could vary based on certain factors. During a redemption period the borrower may be able to redeem the premises. Please consult your real estate counsel or the County or Foreclosure Sale Agent for specific details regarding any possible redemption period that could be imposed in Massachusetts.

Michigan

Where can I find the most up-to-date information on foreclosure sales in Michigan?

Please visit the applicable website or contact the County directly to obtain information regarding foreclosure sales. Please also see the attached list of contacts.

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- [Barry](#)
- [Bay](#)
- [Ionia](#)
- [Alger](#)
- [Allegan](#)
- [Alpena](#)
- [Antrim](#)
- [Arenac](#)
- [Baraga](#)
- [Benzie](#)
- [Berrien](#)
- [Branch](#)
- [Calhoun](#)
- [Cass](#)
- [Charlevoix](#)
- [Cheboygan](#)
- [Chippewa](#)
- [Clare](#)
- [Clinton](#)
- [Crawford](#)
- [Delta](#)
- [Dickinson](#)
- [Eaton](#)
- [Emmet](#)
- [Genesee](#)
- [Gladwin](#)

- [Gogebic](#)
- [Grand Traverse](#)
- [Gratiot](#)
- [Hillsdale](#)
- [Houghton](#)
- [Huron](#)
- [Ingham](#)
- [Iosco](#)
- [Iron](#)
- [Isabella](#)
- [Jackson](#)
- [Kalamazoo](#)
- [Kalkaska](#)
- [Kent](#)
- [Keweenaw](#)
- [Lake](#)
- [Lapeer](#)
- [Leelanau](#)
- [Lenawee](#)
- [Livingston](#)
- [Luce](#)
- [Mackinac](#)
- [Manistee](#)
- [Marquette](#)
- [Mason](#)
- [Mecosta](#)

- [Menominee](#)
- [Midland](#)
- [Missaukee](#)
- [Monroe](#)
- [Montcalm](#)
- [Montmorency](#)
- [Muskegon](#)
- [Newaygo](#)
- [Oakland](#)
- [Oceana](#)
- [Ogemaw](#)
- [Ontonagon](#)
- [Osceola](#)
- [Oscoda](#)
- [Otsego](#)
- [Ottawa](#)
- [Presque Isle](#)
- [Roscommon](#)
- [Saginaw](#)
- [Sanilac](#)
- [Schoolcraft](#)
- [Shiawassee](#)
- [St Joseph](#)
- [St. Clair](#)
- [Tuscola](#)
- [Van Buren](#)

- [Washtenaw](#)
- [Wayne](#)
- [Wexford](#)

What is the foreclosure sale process in Michigan?

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When and where do foreclosure sales occur?

The time and place of foreclosure sales are county specific. Please visit the appropriate county website or contact the county directly for specific information.

Can I bid online?

Online bidding is not available for a foreclosure sale in Michigan.

What do I need to bring to the foreclosure sale?

Typically counties require funds to be paid in the form of cash, bank money order or certified check at the time of sale. Personal checks, company checks, letters of credit, or charge cards may not be accepted. Be sure to visit the appropriate county website or contact the county directly for specific information.

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No, a buyer's premium does not apply for these specific sale events.

Will the Property be free and clear of all liens?

Typically no. Many Properties will be sold "as is, where is," with all faults and limitations. All prospective bidders are encouraged to conduct their own due diligence and investigate all matters relating to the Properties that they are interested in purchasing. It is recommended that you seek independent advice to perform your due diligence and to fully understand the

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foreclosure process and foreclosure sales in general prior to the sale. Doing your homework pays off! Some properties may have information provided by Auction.com on the Property detail pages. It is your responsibility to do a title search and seek any needed advice from counsel prior to the sale. Please visit the appropriate county website or contact the county directly for specific Property and title information.

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Will I receive a deed of sale?

Under most circumstances, the winning bidder will receive a mortgage deed sometime after the sale is complete. Please visit the appropriate county website or contact the county directly for specific deed information.

Does Michigan have a foreclosure redemption period?

Typically Yes. A redemption period may be imposed which could vary based on certain factors. During a redemption period the borrower may be able to redeem the premises. Please consult your real estate counsel or the County or Foreclosure Sale Agent for specific details regarding any possible redemption period that could be imposed in Michigan.

Minnesota

Where can I find the most up-to-date information on foreclosure sales in Minnesota?

Please refer to the applicable foreclosure notices or contact the County or Foreclosure Sale Agent directly to obtain information regarding foreclosure sales. Foreclosure notices are typically advertised in a newspaper of general circulation published within the county wherein the property is located.

You may find the following county links helpful:

- [Anoka](#)
- [Becker](#)
- [Beltrami](#)

- [Benton](#)
- [Big Stone](#)
- [Blue Earth](#)
- [Brown](#)
- [Carlton](#)
- [Carver](#)
- [Cass](#)
- [Chippewa](#)
- [Chisago](#)
- [Clay](#)
- [Clearwater](#)
- [Cook](#)
- [Cottonwood](#)
- [Crow Wing](#)
- [Dakota](#)
- [Dodge](#)
- [Douglas](#)
- [Faribault](#)
- [Fillmore](#)
- [Freeborn](#)
- [Goodhue](#)
- [Grant](#)
- [Hennepin](#)
- [Houston](#)
- [Hubbard](#)
- [Isanti](#)

- [Itasca](#)
- [Jackson](#)
- [Kanabec](#)
- [Kandiyohi](#)
- [Kittson](#)
- [Koochiching](#)
- [Lac qui Parle](#)
- [Lake](#)
- [Lake of the Woods](#)
- [Le Sueur](#)
- [Lincoln](#)
- [Lyon](#)
- [Mahnomen](#)
- [Marshall](#)
- [Martin](#)
- [McLeod](#)
- [Meeker](#)
- [Mille Lacs](#)
- [Morrison](#)
- [Mower](#)
- [Murray](#)
- [Nicollet](#)
- [Nobles](#)
- [Norman](#)
- [Olmsted](#)
- [Otter Tail](#)

- [Pennington](#)
- [Pine](#)
- [Pipestone](#)
- [Polk](#)
- [Pope](#)
- [Ramsey](#)
- [Red Lake](#)
- [Redwood](#)
- [Renville](#)
- [Rice](#)
- [Rock](#)
- [Roseau](#)
- [Scott](#)
- [Sherburne](#)
- [Sibley](#)
- [St. Louis](#)
- [Stearns](#)
- [Steele](#)
- [Stevens](#)
- [Swift](#)
- [Todd](#)
- [Traverse](#)
- [Wabasha](#)
- [Wadena](#)
- [Waseca](#)
- [Washington](#)

- [Watonwan](#)
- [Wilkin](#)
- [Winona](#)
- [Wright](#)
- [Yellow Medicine](#)

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What is the foreclosure sale process in Minnesota?

A foreclosure sale is conducted via a public sale that is open to all bidders. The Property is either sold to a third-party bidder at the event or reverts back to the beneficiary (Mortgagee, Bank or Lender) as a Real Estate Owned (REO) Foreclosure. Please contact the appropriate County or Foreclosure Sale Agent to request a copy of the bidding rules and review the sale process in detail.

When and where do foreclosure sales occur?

The time and place of foreclosure sales are county specific. Please reference the foreclosure notice or contact the County or Foreclosure Sale Agent directly for specific information.

Can I bid online?

Online bidding is not available for a foreclosure sale in Minnesota.

What do I need to bring to the foreclosure sale?

Typically counties require funds to be paid in the form of cash, bank money order or certified check at the time of sale. Personal checks, company checks, letters of credit, or

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charge cards may not be accepted. Be sure to reference the foreclosure notice or contact the County or Foreclosure Sale Agent directly for specific information.

What happens if a Property is cancelled or postponed?

The sale of a Property may be cancelled or postponed for many reasons prior to the start of bidding at the sale. There is no guarantee that a particular Property will actually be brought to sale. Please reference any foreclosure notices or contact the County or Foreclosure Sale Agent directly for specific information.

Is an Auction.com buyer's premium added to the winning bid amount at a foreclosure sale?

No, an Auction.com buyer's premium does not apply for these specific sale events.

Will the Property be free and clear of all liens?

Typically no. Many Properties will be sold "as is, where is," with all faults and limitations. All prospective bidders are encouraged to conduct their own due diligence and investigate all matters relating to the Properties that they are interested in purchasing. It is recommended that you seek independent advice to perform your due diligence and to fully understand the foreclosure process and foreclosure sales in general prior to the sale. Doing your homework pays off! Some properties may have information provided by Auction.com on the Property detail pages. It is your responsibility to do a title search and seek any needed advice from counsel prior to the sale. Please refer to the foreclosure notice or contact the County or Foreclosure Sale Agent directly for specific information.

Can I inspect the Property?

No, as these Properties can be occupied, prospective bidders may not trespass on the Property, disturb the occupants or contact the borrowers to obtain information about the Property. However, detailed Property information for some properties may be available for informational purposes only on the Property detail page at www.auction.com.

Will I receive a deed of sale?

Under most circumstances, the winning bidder will receive a deed sometime after the sale is complete. Please refer to the foreclosure notice or contact the County or Foreclosure Sale Agent directly for specific information.

Does Minnesota have a foreclosure redemption period?

Typically Yes. A redemption period may be imposed which could vary based on certain factors. During a redemption period the borrower may be able to redeem the premises.

Please consult your real estate counsel or the County or Foreclosure Sale Agent for specific details regarding any possible redemption period that could be imposed in Minnesota.

Mississippi

Where can I find the most up-to-date information on foreclosure sales in Mississippi?

Please visit the applicable County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly to obtain information regarding foreclosure sales. For sales conducted by Auction.com, you can visit our [Auction Calendar](#) and access the information posted on the Property detail pages for further details.

Helpful Links:

Legal notices are published in different local area newspapers that participate. You may also visit the website Publicnoticeleads.com/ms

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What is the foreclosure sale process in Mississippi?

A foreclosure sale is conducted via a public sale that is open to all bidders. The Property is either sold to a third-party bidder at the event or reverts back to the beneficiary (Mortgagee, Bank or Lender) as a Real Estate Owned (REO) Foreclosure. Please contact the appropriate Foreclosure Sale Agent to request a copy of the bidding rules and review the sale process in detail.

When and where do foreclosure sales occur?

The time and place of foreclosure sales may be County specific or vary depending on the Foreclosure Sale Agent. Please refer to the foreclosure notice or contact the Foreclosure

Sale Agent directly for specific information. For sales conducted by Auction.com, please visit our [Auction Calendar](#).

Can I bid online?

In this state, you can bid on select foreclosures in eligible counties right on the Auction.com app.

Visit our [Remote Bid Page](#) for more details.

What do I need to bring to the foreclosure sale?

Typically funds are required to be paid in the form of cash, ~~bank money order~~ or certified check at the time of sale. Personal checks, company checks, letters of credit, or charge cards may not be accepted. Please refer to the foreclosure notice or contact the Foreclosure Sale Agent directly for specific information. For sales conducted by Auction.com, please visit the property detail page for more information.

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What happens if a Property is cancelled or postponed?

The sale of a Property may be cancelled or ~~postponed~~ for many reasons prior to the start of bidding at the sale. There is no guarantee that a particular Property will actually be brought to sale. Please refer to any foreclosure notices or contact the Foreclosure Sale Agent directly for specific information. For sales conducted by Auction.com, please visit the property detail page for more information.

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Is a buyer's premium added to the winning bid amount at a foreclosure sale?

No, a buyer's premium does not apply for these specific sale events.

Will the Property be free and clear of all liens?

Typically no. Many Properties will be sold "as is, where is," with all faults and limitations. All prospective bidders are encouraged to conduct their own due diligence and investigate all matters relating to the Properties that they are interested in purchasing. It is recommended that you seek independent advice to perform your due diligence and to fully understand the foreclosure process and foreclosure sales in general prior to the sale. Doing your homework pays off! Some properties may have information provided by Auction.com on the Property detail pages. It is your responsibility to do a title search and seek any needed advice from counsel prior to the sale. Please refer to the foreclosure notice or contact the Foreclosure Sale Agent directly for specific information.

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Under most circumstances, the winning bidder will receive a deed sometime after the sale is complete. Please refer to the foreclosure notice or contact the Foreclosure Sale Agent directly for specific information.

Does Mississippi have a foreclosure redemption period?

Typically no. A redemption period may be imposed which could vary based on certain factors. During a redemption period the borrower may be able to redeem the premises. Please consult your real estate counsel or the County or Foreclosure Sale Agent for specific details regarding any possible redemption period that could be imposed in Mississippi.

Missouri

Where can I find the most up-to-date information on foreclosure sales in Missouri?

Please visit the applicable website or contact the county or 3rd Party Foreclosure Sale Agent directly to obtain information regarding foreclosure sales. For sales conducted by Auction.com, you can visit our [Auction Sales Calendar](#) and access information online on the Property detail pages.

Helpful Links:

- [Adair](#)
- [Andrew](#)
- [Atchison](#)
- [Audrain](#)
- [Barry](#)
- [Barton](#)
- [Bates](#)
- [Benton](#)

- [Bollinger](#)
- [Boone](#)
- [Buchanan](#)
- [Butler](#)
- [Caldwell](#)
- [Callaway](#)
- [Camden](#)
- [Cape Girardeau](#)
- [Carroll](#)
- [Carter](#)
- [Cass](#)
- [Cedar](#)
- [Chariton](#)
- [Christian](#)
- [Clark](#)
- [Clay](#)
- [Clinton](#)
- [Clinton](#)
- [Cooper](#)
- [Crawford](#)
- [Dade](#)
- [Dallas](#)
- [Daviess](#)
- [DeKalb](#)
- [Dent](#)
- [Douglas](#)

- [Dunklin](#)
- [Franklin](#)
- [Gasconade](#)
- [Gentry](#)
- [Greene](#)
- [Greene](#)
- [Harrison](#)
- [Henry](#)
- [Hickory](#)
- [Holt](#)
- [Howard](#)
- [Howell](#)
- [Iron](#)
- [Jackson](#)
- [Jasper](#)
- [Jefferson](#)
- [Johnson](#)
- [Knox](#)
- [Laclede](#)
- [Lafayette](#)
- [Lawrence](#)
- [Lewis](#)
- [Lincoln](#)
- [Linn](#)
- [Livingston](#)
- [McDonald](#)

- [Macon](#)
- [Madison](#)
- [Maries](#)
- [Marion](#)
- [Mercer](#)
- [Miller](#)
- [Mississippi](#)
- [Moniteau](#)
- [Monroe](#)
- [Montgomery](#)
- [Morgan](#)
- [New Madrid](#)
- [Newton](#)
- [Nodaway](#)
- [Oregon](#)
- [Osage](#)
- [Ozark](#)
- [Pemiscot](#)
- [Perry](#)
- [Pettis](#)
- [Phelps](#)
- [Pike](#)
- [Platte](#)
- [Polk](#)
- [Pulaski](#)
- [Putnam](#)

- [Ralls](#)
- [Randolph](#)
- [Ray](#)
- [Reynolds](#)
- [Ripley](#)
- [St. Charles](#)
- [St. Clair](#)
- [Ste. Genevieve](#)
- [St. Francois](#)
- [St. Louis](#)
- [St. Louis City](#)
- [Saline](#)
- [Schuyler](#)
- [Scotland](#)
- [Scott](#)
- [Shannon](#)
- [Shelby](#)
- [Stoddard](#)
- [Stone](#)
- [Sullivan](#)
- [Taney](#)
- [Texas](#)
- [Vernon](#)
- [Warren](#)
- [Washington](#)
- [Wayne](#)

- [Webster](#)
- [Worth](#)
- [Wright](#)

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What is the foreclosure sale process in Missouri?

A foreclosure sale is conducted via a public sale that is open to all bidders. The Property is either sold to a third-party bidder at the event or reverts back to the beneficiary (Mortgagee, Bank or Lender) as a Real Estate Owned (REO) Foreclosure. Please contact the appropriate County or Foreclosure Sale Agent to request a copy of the bidding rules and review the sale process in detail.

When and where do foreclosure sales occur?

The time and place of foreclosure sales are county specific. Please visit the appropriate County or 3rd Party Foreclosure Sale Agent website or contact the County or 3rd Party Foreclosure Sale Agent directly for specific information. For sales conducted by Auction.com, please visit our [Auction Sales Calendar](#).

Can I bid online?

Online bidding is not available for a foreclosure sale in Missouri.

What do I need to bring to the foreclosure sale?

Typically counties require funds to be paid in the form of cash, bank money order or cashier's check at the time of sale. Personal checks, company checks, letters of credit, or charge cards may not be accepted. Be sure to visit the appropriate County or 3rd Party Foreclosure Sale Agent website or contact the County or 3rd Party Foreclosure Sale Agent directly for specific information. For sales conducted by Auction.com, please visit the property detail page for more information.

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Visit our [Remote Bid Page](#) for more details.

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What happens if a Property is cancelled or postponed?

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Is a buyer's premium added to the winning bid amount at a foreclosure sale?

No, a buyer's premium does not apply for these specific sale events.

Will the Property be free and clear of all liens?

Typically no. Properties will be sold "as is, where is," with all faults and limitations. All prospective bidders are encouraged to conduct their own due diligence and investigate all matters relating to the Properties that they are interested in purchasing. It is recommended that you seek independent advice to perform your due diligence and to fully understand the foreclosure process and foreclosure sales in general prior to the sale. Doing your homework pays off! Some properties may have information provided by Auction.com on the Property detail pages. It is your responsibility to do a title search and seek any needed advice from counsel prior to the sale. Please visit the appropriate County or 3rd Party Foreclosure Sale Agent website or contact the County or 3rd Party Foreclosure Sale Agent directly for specific Property and title information.

Can I inspect the Property?

No, as these Properties can be occupied, prospective bidders may not trespass on the Property, disturb the occupants or contact the borrowers to obtain information about the Property. However, detailed Property information for some properties may be available for informational purposes only on the Property detail page at www.auction.com.

Does Missouri have a foreclosure redemption period?

~~Typically~~Typically, no. A redemption period may be imposed which could vary based on certain factors. During a redemption period the borrower may be able to redeem the premises. Please consult your real estate counsel or the County or 3rd Party Foreclosure Sale Agent for specific details regarding any possible redemption period that could be imposed in Missouri.

Montana

[Where can I find the most up-to-date information on foreclosure sales in Montana?](#)

Please visit the applicable County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly to obtain information regarding foreclosure sales. For sales conducted by Auction.com, you can visit our [Auction Calendar](#) and access the information posted on the Property detail pages for further details.

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[What is the foreclosure sale process in Montana?](#)

A foreclosure sale is conducted via a public sale that is open to all bidders. The Property is either sold to a third-party bidder at the event or reverts back to the beneficiary (Mortgagee, Bank or Lender) as a Real Estate Owned (REO) Foreclosure. Please contact the appropriate County or Foreclosure Sale Agent to request a copy of the bidding rules and review the sale process in detail.

[When and where do foreclosure sales occur?](#)

The time and place of foreclosure sales are county specific. Please visit the appropriate County or 3rd Party Foreclosure Sale Agent website or contact the County or 3rd Party Foreclosure Sale Agent directly for specific information. For sales conducted by Auction.com, please visit our [Auction Sales Calendar](#).

[Can I bid online?](#)

In this state, you can bid on select foreclosures in eligible counties right on the Auction.com app.

Visit our [Remote Bid Page](#) for more details.

[What do I need to bring to the foreclosure sale?](#)

Typically counties require funds to be paid in full in the form of cash, bank money order or cashier's check at the time of sale. Personal checks, company checks, letters of credit, or charge cards may are not be accepted. Be sure to visit the appropriate County or 3rd Party Foreclosure Sale Agent website or contact the County or 3rd Party Foreclosure Sale Agent directly for specific information. For sales conducted by Auction.com, please visit the property detail page for more information.

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What happens if a Property is cancelled or postponed?

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Is a buyer's premium added to the winning bid amount at a foreclosure sale?

No, a buyer's premium does not apply for these specific sale events.

Will the Property be free and clear of all liens?

Typically no. Properties will be sold "as is, where is," with all faults and limitations. All prospective bidders are encouraged to conduct their own due diligence and investigate all matters relating to the Properties that they are interested in purchasing. It is recommended that you seek independent advice to perform your due diligence and to fully understand the foreclosure process and foreclosure sales in general prior to the sale. Doing your homework pays off! Some properties may have information provided by Auction.com on the Property detail pages. It is your responsibility to do a title search and seek any needed advice from counsel prior to the sale. Please visit the appropriate County or 3rd Party Foreclosure Sale Agent website or contact the County or 3rd Party Foreclosure Sale Agent directly for specific Property and title information.

Can I inspect the Property?

No, as these Properties can be occupied, prospective bidders may not trespass on the Property, disturb the occupants or contact the borrowers to obtain information about the Property. However, detailed Property information for some properties may be available for informational purposes only on the Property detail page at www.auction.com.

Does Montana have a foreclosure redemption period?

Typically no. A redemption period may be imposed which could vary based on certain factors. During a redemption period the borrower may be able to redeem the premises. ~~Trustee sales in Montana are not subject to a redemption period with the exception of the IRS, which may have a right of redemption.~~ Please consult your real estate counsel or the County or 3rd Party Foreclosure Sale Agent for specific details regarding any possible redemption period that could be imposed in Montana.

Nebraska

Where can I find the most up-to-date information on foreclosure sales in Nebraska?

Please visit the applicable County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly to obtain information regarding foreclosure sales. For sales conducted by Auction.com, you can visit our [Auction Calendar](#) and access the information posted on the Property detail pages for further details.

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What is the foreclosure sale process in Nebraska?

A foreclosure sale is conducted via a public sale that is open to all bidders. The Property is either sold to a third-party bidder at the event or reverts back to the beneficiary (Mortgagee, Bank or Lender) as a Real Estate Owned (REO) Foreclosure. Please contact the appropriate County or Foreclosure Sale Agent to request a copy of the bidding rules and review the sale process in detail.

When and where do foreclosure sales occur?

The time and place of foreclosure sales are county specific. Please visit the appropriate County or 3rd Party Foreclosure Sale Agent website or contact the County or 3rd Party

Foreclosure Sale Agent directly for specific information. For sales conducted by Auction.com, please visit our [Auction Sales Calendar](#).

Can I bid online?

Online bidding is not available for a foreclosure sale in Nebraska.

What do I need to bring to the foreclosure sale?

Typically counties require funds to be paid in the form of cash, bank money order or cashier's check at the time of sale. Personal checks, company checks, letters of credit, or charge cards may not be accepted. Be sure to visit the appropriate County or 3rd Party Foreclosure Sale Agent website or contact the County or 3rd Party Foreclosure Sale Agent directly for specific information. For sales conducted by Auction.com, please visit the property detail page for more information.

What happens if a Property is cancelled or postponed?

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Is a buyer's premium added to the winning bid amount at a foreclosure sale?

No, a buyer's premium does not apply for these specific sale events.

Will the Property be free and clear of all liens?

Typically no. Properties will be sold "as is, where is," with all faults and limitations. All prospective bidders are encouraged to conduct their own due diligence and investigate all matters relating to the Properties that they are interested in purchasing. It is recommended that you seek independent advice to perform your due diligence and to fully understand the foreclosure process and foreclosure sales in general prior to the sale. Doing your homework pays off! Some properties may have information provided by Auction.com on the Property detail pages. It is your responsibility to do a title search and seek any needed advice from counsel prior to the sale. Please visit the appropriate County or 3rd Party Foreclosure Sale Agent website or contact the County or 3rd Party Foreclosure Sale Agent directly for specific Property and title information.

Can I inspect the Property?

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Visit our [Remote Bid Page](#) for more details.

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No, as these Properties can be occupied, prospective bidders may not trespass on the Property, disturb the occupants or contact the borrowers to obtain information about the Property. However, detailed Property information for some properties may be available for informational purposes only on the Property detail page at www.auction.com.

Will I receive a deed of sale?

Under most circumstances, the winning bidder will receive a deed sometime after the sale is complete. Please refer to the foreclosure notice or contact the Foreclosure Sale Agent directly for specific information.

Does Nebraska have a foreclosure redemption period?

Typically No. A redemption period may be imposed which could vary based on certain factors. During a redemption period the borrower may be able to redeem the premises. Please consult your real estate counsel or the County or Foreclosure Sale Agent for specific details regarding any possible redemption period that could be imposed in Nebraska.

Nevada

Where can I find the most up-to-date information on foreclosure sales in Nevada?

Please visit the applicable website or contact the County or 3rd Party Foreclosure Sale Agent directly to obtain information regarding foreclosure sales. For sales conducted by Auction.com, you can visit our [Auction Calendar](#) and access information online on the Property detail pages for further details.

You may find the following county links helpful:

- [Clark](#)
- [Washoe](#)
- [Churchill](#)
- [Douglas](#)
- [Elko](#)
- [Carson City](#)
- [Esmeralda](#)
- [Eureka](#)

- [Humboldt](#)
- [Lander](#)
- [Lincoln](#)
- [Lyon](#)
- [Mineral](#)
- [Nye](#)
- [Pershing](#)
- [Storey](#)
- [White Pine](#)

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What is the foreclosure sale process in Nevada?

A foreclosure sale is conducted via a public sale that is open to all bidders. The Property is either sold to a third-party bidder at the event or reverts back to the beneficiary (Mortgagee, Bank or Lender) as a Real Estate Owned (REO) Foreclosure. Please contact the appropriate County or Foreclosure Sale Agent to request a copy of the bidding rules and review the sale process in detail.

When and where do foreclosure sales occur?

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What happens if a Property is cancelled or postponed?

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Is an Auction.com buyer's premium added to the winning bid amount at a foreclosure sale?

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Will the Property be free and clear of all liens?

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Does Nevada have a foreclosure redemption period?

Typically no. A redemption period may be imposed which could vary based on certain factors. During a redemption period the borrower may be able to redeem the premises. Please consult your real estate counsel or the County or 3rd Party Foreclosure Sale Agent for specific details regarding any possible redemption period that could be imposed in Nevada.

New Hampshire

Where can I find the most up-to-date information on foreclosure sales in New Hampshire?

Please visit the applicable website or contact the County or Foreclosure Sale Agent directly to obtain information regarding foreclosure sales.

Helpful Information:

Legal notices are published in different local area newspapers that participate. You may also visit the website mypublicnotices.com for additional information.

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What is the foreclosure sale process in New Hampshire?

A foreclosure sale is conducted via a public sale that is open to all bidders. The Property is either sold to a third-party bidder at the event or reverts back to the beneficiary (Mortgagee, Bank or Lender) as a Real Estate Owned (REO) Foreclosure. Please contact the appropriate

County or Foreclosure Sale Agent to request a copy of the bidding rules and review the sale process in detail.

When and where do foreclosure sales occur?

The time and place of foreclosure sales are county specific. Please visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific information.

Can I bid online?

Online bidding is not available for a foreclosure sale in New Hampshire.

What do I need to bring to the foreclosure sale?

Typically counties require funds to be paid in the form of cash, bank money order or certified check at the time of sale. Personal checks, company checks, letters of credit, or charge cards may not be accepted. Be sure to visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific information.

What happens if a Property is cancelled or postponed?

The sale of a Property may be cancelled or postponed for many reasons prior to the start of bidding at the sale. There is no guarantee that a particular Property will actually be brought to sale. Please visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific information.

Is a buyer's premium added to the winning bid amount at a foreclosure sale?

No, a buyer's premium does not apply for these specific sale events.

Will the Property be free and clear of all liens?

Typically no. Many Properties will be sold "as is, where is," with all faults and limitations. All prospective bidders are encouraged to conduct their own due diligence and investigate all matters relating to the Properties that they are interested in purchasing. It is recommended that you seek independent advice to perform your due diligence and to fully understand the foreclosure process and foreclosure sales in general prior to the sale. Doing your homework pays off! Some properties may have information provided by Auction.com on the Property detail pages. It is your responsibility to do a title search and seek any needed advice from counsel prior to the sale. Please visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific Property and title information.

Can I inspect the Property?

No, as these Properties can be occupied, prospective bidders may not trespass on the Property, disturb the occupants or contact the borrowers to obtain information about the Property. However, detailed Property information for some properties may be available for informational purposes only on the Property detail page at www.auction.com.

Will I receive a deed of sale?

Under most circumstances, the winning bidder will receive a deed sometime after the sale is complete. Please visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific deed information.

Does New Hampshire have a foreclosure redemption period?

Typically no. A redemption period may be imposed which could vary based on certain factors. During a redemption period the borrower may be able to redeem the premises. Please consult your real estate counsel or the County or Foreclosure Sale Agent for specific details regarding any possible redemption period that could be imposed in New Hampshire.

New Jersey

Two Minor Changes- Emailed to Aaron and Matt.

How does the foreclosure auction work in New Jersey?

After a complaint is filed in court and public notice is given, the foreclosure sale can be scheduled, which is when Auction.com lists many properties. But the sale can be delayed or canceled if the homeowners pay off their mortgage, reach an agreement with the lender, contest the action or file bankruptcy. Auction.com can notify you if a property sale is postponed or canceled. To receive updates, just save the property and we'll send you an email alert if the property status changes. You can also download the Auction.com app and track the status of a property yourself.

If the complaint is uncontested, the property will go to auction. In New Jersey, the court appoints a county official, usually the sheriff, to conduct the auction. If the property goes to auction, a credit bid is set to pay off the mortgage and any liens and fees attached to the property. The buyer must bid equal to (or higher in select counties) than the credit bid to win. If no one bids above the credit bid, the property goes back to the lender and become a bank-owned (REO) property for sale.

Commented [CY43]: Why is NJ so different? make it conform to the format of the other states.

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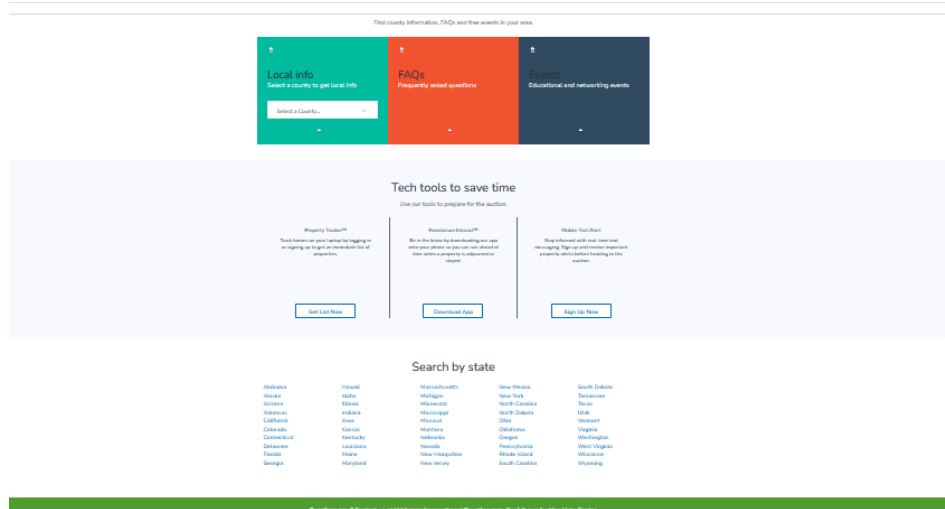
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What is a credit bid?

The credit bid is the minimum amount bidders must meet or exceed to win the property. Also known as the “Upset Bid,” lenders can bid up to that amount at a foreclosure sale. If bidding at the sale doesn’t reach the credit bid, the property is not sold and the lender takes ownership. Auction.com sometimes reveals the credit bid on the property details page, and if that’s the case, you will know the bid to beat ahead of time.

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New Mexico

Where can I find the most up-to-date information on foreclosure sales in New Mexico?

Please refer to the applicable foreclosure notices or contact the County or Foreclosure Sale Agent directly to obtain information regarding foreclosure sales. Foreclosure notices are typically advertised in a newspaper of general circulation published within the county wherein the property is located.

Helpful Links:

Legal notices are published in different local area newspapers that participate. You may also visit the website PublicNoticeAds.com

Be sure to verify all information relating to the foreclosure sales with the appropriate County or Foreclosure Sale Agent. The following Foreclosure Sale FAQs were not developed in coordination with the County or Foreclosure Sale Agent. These FAQs are being provided for educational or informational purposes only; they are not intended to be a substitute for professional advice, whether legal, real estate or otherwise. The information provided is subject to change. Please ensure to utilize the county specific links and contact information provided for the most current, up-to-date details regarding foreclosure sales. It is recommended that prospective bidders seek professional advice and carefully review the County or Foreclosure Sale Agent's Terms of Sale and contact the County or Foreclosure Sale Agent to fully understand the foreclosure process and foreclosure sales.

What is the foreclosure sale process in New Mexico?

A foreclosure sale is conducted via a public sale that is open to all bidders. The Property is either sold to a third-party bidder at the event or reverts back to the beneficiary (Mortgagee, Bank or Lender) as a Real Estate Owned (REO) Foreclosure. Please contact the appropriate County or Foreclosure Sale Agent to request a copy of the bidding rules and review the sale process in detail.

When and where do foreclosure sales occur?

The time and place of foreclosure sales are county specific. Please reference the foreclosure notice or contact the County or Foreclosure Sale Agent directly for specific information.

Can I bid online?

Online bidding is not available for a foreclosure sale in New Mexico.

What do I need to bring to the foreclosure sale?

Typically counties require funds to be paid in the form of cash, bank money order or certified check at the time of sale. Personal checks, company checks, letters of credit, or charge cards may not be accepted. Be sure to reference the foreclosure notice or contact the County or Foreclosure Sale Agent directly for specific information.

What happens if a Property is cancelled or postponed?

The sale of a Property may be cancelled or postponed for many reasons prior to the start of bidding at the sale. There is no guarantee that a particular Property will actually be brought to sale. Please reference any foreclosure notices or contact the County or Foreclosure Sale Agent directly for specific information.

Is an Auction.com buyer's premium added to the winning bid amount at a foreclosure sale?

No, an Auction.com buyer's premium does not apply for these specific sale events.

Will the Property be free and clear of all liens?

Typically no. Many Properties will be sold "as is, where is," with all faults and limitations. All prospective bidders are encouraged to conduct their own due diligence and investigate all matters relating to the Properties that they are interested in purchasing. It is recommended that you seek independent advice to perform your due diligence and to fully understand the foreclosure process and foreclosure sales in general prior to the sale. Doing your homework pays off! Some properties may have information provided by Auction.com on the Property detail pages. It is your responsibility to do a title search and seek any needed advice from counsel prior to the sale. Please refer to the foreclosure notice or contact the County or Foreclosure Sale Agent directly for specific information.

Can I inspect the Property?

No, as these Properties can be occupied, prospective bidders may not trespass on the Property, disturb the occupants or contact the borrowers to obtain information about the Property. However, detailed Property information for some properties may be available for informational purposes only on the Property detail page at www.auction.com.

Will I receive a deed of sale?

Under most circumstances, the winning bidder will receive a deed sometime after the sale is complete. Please refer to the foreclosure notice or contact the County or Foreclosure Sale Agent directly for specific information.

Does New Mexico have a foreclosure redemption period?

Typically no. A redemption period may be imposed which could vary based on certain factors. During a redemption period the borrower may be able to redeem the premises. Please consult your real estate counsel or the County or Foreclosure Sale Agent for specific details regarding any possible redemption period that could be imposed in New Mexico.

New York

Where can I find the most up-to-date information on foreclosure sales in New York?

You can find relevant information on the Property Details Page. For additional information, you can contact the County or Referee directly. Their information is provided on the Property Details Page.

These FAQs are being provided for educational or informational purposes only; they are not intended to be a substitute for professional advice, whether legal, real estate or otherwise. The information provided is subject to change. It is recommended that prospective bidders seek professional advice and carefully review the County or Referee's Terms of Sale and contact the County or Referee to fully understand the foreclosure process and foreclosure sales.

What is the foreclosure sale process in New York?

In New York, it is common for a referee to be appointed to serve as the Foreclosure Sales Agent (typically an attorney who ultimately conducts the foreclosure sale). The court will then order a Notice of Sale to be published in a newspaper and the referee to sell the property at auction. Please reference the published Notice of Sale for additional information. A foreclosure sale is conducted via a public sale that is open to all bidders. The Property is either sold to a third-party bidder at the event or to the beneficiary (Mortgagee, Bank or Lender). Please contact the appropriate County or Referee to request a copy of the bidding rules and review the sale process in detail.

When and where do foreclosure sales occur?

The time and place of foreclosure sales are county specific. Please refer to the Property Details Page where you can find that information under the second labeled event details.

Can I bid online?

No, online bidding is not available for a foreclosure sale in New York.

Commented [CY44]: We offer Remote Bidding now in some counties, all counties coming soon.

What do I need to bring to the foreclosure sale?

Typically a 10% deposit is required to be paid at the time of the sale in the form of cash or certified check. Not all forms of payments may be accepted. Usually a certified check payable to the Referee indicated on the Notice of Sale is required. Be sure to reference the appropriate publication and terms of sale for specific payment requirements. See the Property Details Page for more information.

What happens if a Property is cancelled or postponed?

The sale of a Property may be cancelled or postponed for many reasons prior to the start of bidding at the sale. There is no guarantee that a particular Property will actually be brought

to sale. Please reference any foreclosure notices or contact the County or Referee directly for specific information.

Is a buyer's premium added to the winning bid amount at a foreclosure sale?

No, a buyer's premium does not apply for these specific sale events.

Will the Property be free and clear of all liens?

Typically no. Many Properties will be sold "as is, where is," with all faults and limitations. All prospective bidders are encouraged to conduct their own due diligence and investigate all matters relating to the Properties that they are interested in purchasing. It is recommended that you seek independent advice to perform your due diligence and to fully understand the foreclosure process and foreclosure sales in general prior to the sale. Doing your homework pays off! Some properties may have information provided by Auction.com on the Property detail pages. It is your responsibility to do a title search and seek any needed advice from counsel prior to the sale. Please visit the appropriate County website or contact the County or Referee directly for specific Property and title information.

Can I inspect the Property?

No, as these Properties can be occupied, prospective bidders may not trespass on the Property, disturb the occupants or contact the borrowers to obtain information about the Property. However, detailed Property information for some properties may be available for informational purposes only on the Property detail page at www.auction.com.

Will I receive a deed of sale?

Under most circumstances, the winning bidder will receive a deed after full funds are paid after the sale is complete. Please visit the appropriate County website or contact the County or Referee directly for specific deed information. A winning bidder must schedule a closing with a referee at which time a deed will be issued once the sale is closed.

Does New York have a foreclosure redemption period?

Typically no. Please consult your real estate counsel or the County or Referee for specific details regarding any possible redemption period that could be imposed in New York.

North Carolina

Where can I find the most up-to-date information on foreclosure sales in North Carolina?

Please visit the applicable County or 3rd Party Foreclosure Sale Agent website or contact the County or 3rd Party Foreclosure Sale Agent directly to obtain information regarding foreclosure sales. For sales conducted by Auction.com, you can visit our [Auction Calendar](#) access the information posted on the Property detail pages for further details.

You may find the following links helpful:

- [Alamance](#)
- [Alexander](#)
- [Alleghany](#)
- [Anson](#)
- [Ashe](#)
- [Avery](#)
- [Beaufort](#)
- [Bertie](#)
- [Bladen](#)
- [Brunswick](#)
- [Buncombe](#)
- [Burke](#)
- [Cabarrus](#)
- [Caldwell](#)
- [Camden](#)
- [Carteret](#)
- [Caswell](#)
- [Catawba](#)
- [Chatham](#)
- [Cherokee](#)
- [Chowan](#)
- [Clay](#)

- [Cleveland](#)
- [Columbus](#)
- [Craven](#)
- [Cumberland](#)
- [Currituck](#)
- [Dare](#)
- [Davidson](#)
- [Davie](#)
- [Duplin](#)
- [Durham](#)
- [Edgecombe](#)
- [Forsyth](#)
- [Franklin](#)
- [Gaston](#)
- [Gates](#)
- [Graham](#)
- [Granville](#)
- [Greene](#)
- [Guilford](#)
- [Halifax](#)
- [Harnett](#)
- [Haywood](#)
- [Henderson](#)
- [Hertford](#)
- [Hoke](#)
- [Hyde](#)

- [Iredell](#)
- [Jackson](#)
- [Johnston](#)
- [Jones](#)
- [Lee](#)
- [Lenoir](#)
- [Lincoln](#)
- [Macon](#)
- [Madison](#)
- [Martin](#)
- [McDowell](#)
- [Mecklenburg](#)
- [Mitchell](#)
- [Montgomery](#)
- [Moore](#)
- [Nash](#)
- [New Hanover](#)
- [Northampton](#)
- [Onslow](#)
- [Orange](#)
- [Pamlico](#)
- [Pasquotank](#)
- [Pender](#)
- [Perquimans](#)
- [Person](#)
- [Pitt](#)

- [Polk](#)
- [Randolph](#)
- [Richmond](#)
- [Robeson](#)
- [Rockingham](#)
- [Rowan](#)
- [Rutherford](#)
- [Sampson](#)
- [Scotland](#)
- [Stanly](#)
- [Stokes](#)
- [Surry](#)
- [Swain](#)
- [Transylvania](#)
- [Tyrrell](#)
- [Union](#)
- [Vance](#)
- [Wake](#)
- [Warren](#)
- [Washington](#)
- [Watauga](#)
- [Wayne](#)
- [Wilkes](#)
- [Wilson](#)
- [Yadkin](#)
- [Yancey](#)

Be sure to verify all information relating to the foreclosure sales with the appropriate County or 3rd Party Foreclosure Sale Agent. The following Foreclosure Sale FAQs were not developed in coordination with the County or 3rd Party Foreclosure Sale Agent. These FAQs are being provided for educational or informational purposes only; they are not intended to be a substitute for professional advice, whether legal, real estate or otherwise. The information provided is subject to change. It is recommended that prospective bidders seek professional advice and carefully review the County or 3rd Party Foreclosure Sale Agent's Terms of Sale and contact the County or 3rd Party Foreclosure Sale Agent to fully understand the foreclosure process and foreclosure sales.

What is the foreclosure sale process in North Carolina?

A foreclosure sale is conducted via a public sale that is open to all bidders. The Property is either sold to a third-party bidder at the event or reverts back to the beneficiary (Mortgagee, Bank or Lender) as a Real Estate Owned (REO) Foreclosure. Please contact the appropriate County or 3rd Party Foreclosure Sale Agent to request a copy of the bidding rules and review the sale process in detail.

When and where do foreclosure sales occur?

The time and place of foreclosure sales are county specific. Please visit the appropriate County or 3rd Party Foreclosure Sale Agent website or contact the County or 3rd Party Foreclosure Sale Agent directly for specific information. For sales conducted by Auction.com, please visit our [Auction Calendar](#).

Can I bid online?

Online bidding is not available for a foreclosure sale in North Carolina.

Commented [TR45]: We now have Remote Bidding in North Carolina as a form of Online bidding

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What do I need to bring to the foreclosure sale?

Typically counties require funds to be paid in the form of ~~cash, bank money~~ order or cashier's check at the time of sale. Personal checks, company checks, letters of credit, or charge cards may not be accepted. Be sure to visit the appropriate County or 3rd Party Foreclosure Sale Agent website or contact the County or 3rd Party Foreclosure Sale Agent directly for specific information. For sales conducted by Auction.com, please visit the property detail page for more information.

Commented [TR46]: Some firms will not accept cash and money orders. Only certified funds

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What happens if a Property is cancelled or postponed?

The sale of a Property may be cancelled or postponed for many reasons prior to the start of bidding at the sale. There is no guarantee that a particular Property will actually be brought to sale. Please visit the appropriate County or 3rd Party Foreclosure Sale Agent website or

contact the County or 3rd Party Foreclosure Sale Agent directly for specific information. For sales conducted by Auction.com, please visit the property detail page for more information.

Is a buyer's premium added to the winning bid amount at a foreclosure sale?

No, a buyer's premium does not apply for these specific sale events.

Will the Property be free and clear of all liens?

Typically no. Properties will be sold "as is, where is," with all faults and limitations. All prospective bidders are encouraged to conduct their own due diligence and investigate all matters relating to the Properties that they are interested in purchasing. It is recommended that you seek independent advice to perform your due diligence and to fully understand the foreclosure process and foreclosure sales in general prior to the sale. Doing your homework pays off! Some properties may have information provided by Auction.com on the Property detail pages. It is your responsibility to do a title search and seek any needed advice from counsel prior to the sale. Please visit the appropriate County or 3rd Party Foreclosure Sale Agent website or contact the County or 3rd Party Foreclosure Sale Agent directly for specific Property and title information.

Can I inspect the Property?

No, as these Properties can be occupied, prospective bidders may not trespass on the Property, disturb the occupants or contact the borrowers to obtain information about the Property. However, detailed Property information for some properties may be available for informational purposes only on the Property detail page at www.auction.com.

Does North Carolina have a foreclosure redemption period?

Typically no. A redemption period may be imposed which could vary based on certain factors. During a redemption period the borrower may be able to redeem the premises. Please consult your real estate counsel or the County or 3rd Party Foreclosure Sale Agent for specific details regarding any possible redemption period that could be imposed in North Carolina.

What is an upset bid?

An upset bid is a bid that is placed with the county clerk within 10 days after the end of the live auction. Upset bids must be at least 5% or \$750 higher than the previous bid, whichever is greater. Should the 10th day must fall on a day of business for the courthouse. If the courthouse is closed due to the weekend, a holiday or weather conditions, the bid period will be extended to the next day of business.

Commented [TR47]: NC has the "10 Day Upset Bid Period" after each sale. Not certain if that is considered a "redemption period"

Commented [TR48]: Each upset bid would be 5% or \$750, WHICHEVER IS GREATER

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How does it affect my bid?

Each time a new upset bid is placed through the county clerk, it becomes the new high bid for the property and the upset bid period will be extended for an additional 10 days. This process continues until no new bids are placed and the 10 days runs out.

North Dakota

Where can I find the most up-to-date information on foreclosure sales in North Dakota?

Please refer to the applicable foreclosure notices or contact the County [Sheriff Department](#) or Foreclosure Sale Agent directly to obtain information regarding foreclosure sales. Foreclosure notices are typically advertised in a newspaper of general circulation published within the county wherein the property is located.

Helpful Information:

Legal notices are published in different local area newspapers that participate. You may also visit the website NDPublicNotices.com

Be sure to verify all information relating to the foreclosure sales with the appropriate County [Sheriff Department](#) or Foreclosure Sale Agent. The following Foreclosure Sale FAQs were not developed in coordination with the County [Sheriff Department](#) or Foreclosure Sale Agent. These FAQs are being provided for educational or informational purposes only; they are not intended to be a substitute for professional advice, whether legal, real estate or otherwise. The information provided is subject to change. Please ensure to utilize the county specific links and contact information provided for the most current, up-to-date details regarding foreclosure sales. It is recommended that prospective bidders seek professional advice and carefully review the County [Sheriff Department](#) or Foreclosure Sale Agent's Terms of Sale and contact the County [Sheriff Department](#) or Foreclosure Sale Agent to fully understand the foreclosure process and foreclosure sales.

What is the foreclosure sale process in North Dakota?

A foreclosure sale is conducted via a public sale that is open to all bidders. The Property is either sold to a third-party bidder at the event or reverts back to the beneficiary (Mortgagee, Bank or Lender) as a Real Estate Owned (REO) Foreclosure. Please contact the appropriate County [Sheriff Department](#) or Foreclosure Sale Agent to request a copy of the bidding rules and review the sale process in detail.

When and where do foreclosure sales occur?

The time and place of foreclosure sales are county specific. Please reference the foreclosure notice or contact the County [Sheriff Department](#) or Foreclosure Sale Agent directly for specific information.

Can I bid online?

Online bidding is not available for a foreclosure sale in North Dakota.

What do I need to bring to the foreclosure sale?

Typically counties require funds to be paid in the form of cash, bank money order or certified check at the time of sale. Personal checks, company checks, letters of credit, or charge cards may not be accepted. Be sure to reference the foreclosure notice or contact the County [Sheriff Department](#) or Foreclosure Sale Agent directly for specific information.

What happens if a Property is cancelled or postponed?

The sale of a Property may be cancelled or postponed for many reasons prior to the start of bidding at the sale. There is no guarantee that a particular Property will actually be brought to sale. Please reference any foreclosure notices or contact the County [Sheriff Department](#) or Foreclosure Sale Agent directly for specific information.

Is an Auction.com buyer's premium added to the winning bid amount at a foreclosure sale?

No, an Auction.com buyer's premium does not apply for these specific sale events.

Will the Property be free and clear of all liens?

Typically no. Many Properties will be sold "as is, where is," with all faults and limitations. All prospective bidders are encouraged to conduct their own due diligence and investigate all matters relating to the Properties that they are interested in purchasing. It is recommended that you seek independent advice to perform your due diligence and to fully understand the foreclosure process and foreclosure sales in general prior to the sale. Doing your homework pays off! Some properties may have information provided by Auction.com on the Property detail pages. It is your responsibility to do a title search and seek any needed advice from counsel prior to the sale. Please refer to the foreclosure notice or contact the County [Sheriff Department](#) or Foreclosure Sale Agent directly for specific information.

Can I inspect the Property?

No, as these Properties can be occupied, prospective bidders may not trespass on the Property, disturb the occupants or contact the borrowers to obtain information about the

Property. However, detailed Property information for some properties may be available for informational purposes only on the Property detail page at www.auction.com.

Will I receive a deed of sale?

Under most circumstances, the winning bidder will receive a deed sometime after the sale is complete. Please refer to the foreclosure notice or contact the County [Sheriff Department](#) or Foreclosure Sale Agent directly for specific information.

Does North Dakota have a foreclosure redemption period?

Typically ~~no~~ yes. A redemption period of 60 days may be imposed which could vary based on certain factors. During a redemption period the borrower may be able to redeem the premises. Please consult your real estate counsel or the County [Sheriff Department](#) or Foreclosure Sale Agent for specific details regarding any possible redemption period that could be imposed in North Dakota.

Ohio

Ohio is up to date.

What is the difference between a Live Foreclosure Sale, also known as the Sheriff Sale, and an Online Foreclosure Sale?

There are two types of foreclosure sales in Ohio, one that is conducted live at the courthouse by the sheriff and one that is conducted online by a court appointed Private Selling Officer (PSO). There is no difference in the properties that are in these auctions. All are at the same stage in the foreclosure process. In both sales, the property is either sold to a third-party bidder or reverts to the beneficiary (Bank or Lender) as a Real Estate Owned (REO) or Bank Owned property. Properties auctioned at both of these can be found on Auction.com. If you have more questions about the process of the PSO Online Sale, please click on the alternative tab above.

Where can I find the most up-to-date information on Live Foreclosure Sales for each Ohio county?

Please visit the applicable County website or contact the County directly to obtain information regarding Sheriff conducted live foreclosure sales

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Butler	Clark	Miami
Cuyahoga	Clinton	Monroe
Delaware	Columbiana	Morgan
Erie	Coshocton	Morrow
Fairfield	Crawford	Muskingum
Franklin	Darke	Noble
Greene	Defiance	Ottawa
Hamilton	Fayette	Paulding
Lake	Fulton	Perry
Licking	Gallia	Pickaway
Lorain	Geauga	Pike
Lucas	Guernsey	Preble
Mahoning	Hancock	Putnam
Montgomery	Hardin	Richland
Portage	Harrison	Ross
Clermont	Henry	Sandusky
Stark	Highland	Scioto
Summit	Hocking	Seneca
Trumbull	Holmes	Shelby
Warren	Huron	Tuscarawas
Adams	Jackson	Union
Allen	Jefferson	Van Wert
Ashland	Knox	Vinton
Ashtabula	Lawrence	Washington
Athens	Logan	Wayne
Auglaize	Madison	Williams
Belmont	Marion	Wood
Brown	Medina	Wyandot
Carroll	Meigs	
Champaign	Mercer	

Be sure to verify all information relating to the foreclosure sales with the appropriate County. The following Foreclosure Sale FAQs were not developed in coordination with the any County. These FAQs are being provided for educational or informational purposes only; they are not intended to be a substitute for professional advice, whether legal, real estate or otherwise. The information provided is subject to change. Please ensure to utilize the county specific links and contact information provided for the most current, up-to-date details regarding foreclosure sales. It is recommended that prospective bidders seek professional advice and carefully review the County's Terms of Sale and contact the County to fully understand the foreclosure process and foreclosure sales.

What is the foreclosure sale process in Ohio?

There are two types of foreclosures sales in Ohio, properties auctioned at both of these can be found on Auction.com. The traditional sale is conducted by the county sheriff as a live public sale open to bidders who attend in person. The modern foreclosure sale is conducted by a Private Selling Officer (PSO) online at Auction.com over a seven day period and is open to everyone who registers and participates online. In both sales, the property is either sold to a third-party bidder or reverts to the beneficiary (Bank or Lender) as a Real Estate Owned (REO) or Bank Owned property. Please contact the appropriate County Sheriff for local bidding rules at the live sales and review in detail as they may vary. Bidding terms and conditions in the PSO sales on Auction.com are posted on every property page.

When and where do foreclosure sales occur?

The time and place of live Sheriff conducted foreclosure sales are county specific and vary for each county in Ohio. Please visit the appropriate county website or contact the county directly for specific information. Private Selling Officer (PSO) sales with online bidding at Auction.com combine properties from multiple counties with bids accepted over a 7 day period ensuring all interested investors may participate in the foreclosure sale.

Can I bid online for a Live Foreclosure Sale?

For the Sheriff conducted sale, online bidding is not available and requires attendance in person with certified funds in possession. By design, Private Selling Officer (PSO) sales feature online bidding at Auction.com over a seven day bidding period.

What do I need to bring to a Live Foreclosure Sale?

At the live Sheriff conducted sale, a government issued identification and certified funds are required to participate in the sale, usually a cashier's check in the amount of \$2,000, \$5,000 or \$10,000 dependent on the appraisal amount of the property posted prior to sale. Properties with values less than \$10,000 require a \$2,000 deposit, those valued \$10,000 to \$200,000 require a \$5,000 deposit and properties valued over \$200,000 require a \$10,000 deposit at the time of sale. Personal checks, company checks, letters of credit or credit cards are typically not accepted. Visit the appropriate county website or contact the county directly for specific information. In online Private Selling Officer sales at Auction.com, a similar deposit is required via bank wire 24 hours following the end of the online auction.

What if I am the winning bidder?

At the live Sheriff conducted sale, the winning bidder must pay the required deposit following the conclusion of the auction. If the deposit is not made immediately at the time of sale, you risk ejection from the sale and potential arrest. In online foreclosure sales conducted by a Private Selling Officer (PSO) at Auction.com, your sale deposit may be wired within 24 hours to the designated title company. In both types of sales, the remaining purchase amount is due within 30 days after the court confirms the foreclosure sale.

What is a buyer's premium and is it added to the winning bid amount at a Live Foreclosure Sale?

A buyer's premium is a fee calculated as a percentage of the winning bid amount. The buyer's premium is added to the winning bid amount to establish the total purchase price required to be paid by the buyer. There is no buyer's premium at the Sheriff conducted live sale and rarely at Private Selling Officer (PSO) conducted sales on Auction.com. The buyer's premium, if any, is clearly displayed on each property page on Auction.com.

What happens if a property is cancelled or postponed?

The sale of a property may be cancelled or postponed for many reasons. There is no guarantee that a particular property will actually be brought to sale.

Will the property be free and clear of all liens?

Typically no. Many properties will be sold “as is, where is,” with all faults and limitations. All prospective bidders are encouraged to conduct their own due diligence and investigate all matters relating to the properties that they are interested in purchasing. It is recommended that you seek independent advice to perform your own due diligence and to fully understand the foreclosure process and foreclosure sales in general prior to the sale. Doing your homework pays off! Most properties have information provided by Auction.com on the property detail pages. It is your responsibility to do a title search and seek any needed advice from counsel prior to the sale.

Can I inspect the Property?

No, as these properties can be occupied, prospective bidders may not trespass on the property, disturb the occupants or contact the borrowers to obtain information about the property. However, detailed property information for most properties is available on the property detail page on Auction.com.

Will I receive a deed of sale?

Yes, the winning bidder will receive a mortgage deed from the county recorder after the sale is confirmed by the court and final payment is tendered. The timeline from recording to receipt of deed varies from county to county but is expedited when purchasing in online foreclosure sales conducted by a Private Selling Officer as a professional title company conducts the closing.

What are the details of Ohio's foreclosure redemption period?

Following the foreclosure sale, the court must confirm the sale which may take between 30 to 60 days depending on the county. The time between the sale and the confirmation is called the 'Redemption Period.' Important: While it rarely occurs, the homeowner has the right to buy back their home during the redemption period. You are not able to evict or collect rents during the redemption period. Please consult your real estate counsel or the County for specific details regarding Ohio's redemption laws.

Oklahoma

Where can I find the most up-to-date information on foreclosure sales in Oklahoma?

Please refer to the applicable foreclosure notices or contact the County or Foreclosure Sale Agent directly to obtain information regarding foreclosure sales. Foreclosure notices are typically advertised in a newspaper of general circulation published within the county wherein the property is located.

You may find the following links helpful:

- [Canadian](#)
- [Carter](#)
- [Cleveland](#)
- [Comanche](#)
- [Creek](#)
- [Grady](#)
- [Oklahoma](#)
- [Payne](#)
- [Rogers](#)
- [Tulsa](#)
- [Alfalfa](#)
- [Atoka](#)
- [Beaver](#)
- [Beckham](#)
- [Blaine](#)
- [Bryan](#)
- [Caddo](#)
- [Cherokee](#)
- [Choctaw](#)
- [Cimarron](#)

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- [Coal](#)
- [Cotton](#)
- [Craig](#)
- [Custer](#)
- [Delaware](#)
- [Dewey](#)
- [Ellis](#)
- [Garfield](#)
- [Garvin](#)
- [Grant](#)
- [Greer](#)
- [Harmon](#)
- [Harper](#)
- [Haskell](#)
- [Hughes](#)
- [Jackson](#)
- [Jefferson](#)
- [Johnston](#)
- [Kay](#)
- [Kingfisher](#)
- [Kiowa](#)
- [Latimer](#)
- [Le Flore](#)
- [Lincoln](#)
- [Logan](#)
- [Love](#)

- [Major](#)
- [Marshall](#)
- [Mayes](#)
- [McClain](#)
- [McCurtain](#)
- [McIntosh](#)
- [Murray](#)
- [Muskogee](#)
- [Noble](#)
- [Nowata](#)
- [Okfuskee](#)
- [Okmulgee](#)
- [Osage](#)
- [Ottawa](#)
- [Pawnee](#)
- [Pittsburg](#)
- [Pontotoc](#)
- [Pottawatomie](#)
- [Pushmataha](#)
- [Roger Mills](#)
- [Seminole](#)
- [Sequoyah](#)
- [Stephens](#)
- [Texas](#)
- [Tillman](#)
- [Wagoner](#)

- [Washington](#)
- [Washita](#)
- [Woods](#)
- [Woodward](#)

Be sure to verify all information relating to the foreclosure sales with the appropriate County or Foreclosure Sale Agent. The following Foreclosure Sale FAQs were not developed in coordination with the County or Foreclosure Sale Agent. These FAQs are being provided for educational or informational purposes only; they are not intended to be a substitute for professional advice, whether legal, real estate or otherwise. The information provided is subject to change. Please ensure to refer to the foreclosure notice, any County or Foreclosure Sale Representative websites or contact the County or Foreclosure Sale Agent for the most current, up-to-date details regarding foreclosure sales. It is recommended that prospective bidders seek professional advice and carefully review the County or Foreclosure Sale Agent's Terms of Sale and contact the County or Foreclosure Sale Agent to fully understand the foreclosure process and foreclosure sales.

[What is the foreclosure sale process in Oklahoma?](#)

A foreclosure sale is conducted via a public sale that is open to all bidders. The Property is either sold to a third-party bidder at the event or reverts back to the beneficiary (Mortgagee, Bank or Lender) as a Real Estate Owned (REO) Foreclosure. Please contact the appropriate County or Foreclosure Sale Agent to request a copy of the bidding rules and review the sale process in detail.

[When and where do foreclosure sales occur?](#)

The time and place of foreclosure sales are county specific. Please reference the foreclosure notice or contact the County or Foreclosure Sale Agent directly for specific information.

[Can I bid online?](#)

Online bidding is not available for a foreclosure sale in Oklahoma.

[What do I need to bring to the foreclosure sale?](#)

Typically counties require funds to be paid in the form of cash, bank money order or certified check at the time of sale. Personal checks, company checks, letters of credit, or charge cards may not be accepted. Be sure to reference the foreclosure notice or contact the County or Foreclosure Sale Agent directly for specific information.

What happens if a Property is cancelled or postponed?

The sale of a Property may be cancelled or postponed for many reasons prior to the start of bidding at the sale. There is no guarantee that a particular Property will actually be brought to sale. Please refer to any foreclosure notices or contact the Trustee or Foreclosure Sale Agent directly for specific information. All cancelled or postponed properties will be announced on the day of the auction and any postponed properties will be indicated on www.auction.com.

Commented [JS50]: OK is not a pp state, and if all files are cancelled prior to sale time, nobody shows up to announce cancellations

Is an Auction.com buyer's premium added to the winning bid amount at a foreclosure sale?

No, an Auction.com buyer's premium does not apply for these specific sale events.

Will the Property be free and clear of all liens?

Typically no. Many Properties will be sold "as is, where is," with all faults and limitations. All prospective bidders are encouraged to conduct their own due diligence and investigate all matters relating to the Properties that they are interested in purchasing. It is recommended that you seek independent advice to perform your due diligence and to fully understand the foreclosure process and foreclosure sales in general prior to the sale. Doing your homework pays off! Some properties may have information provided by Auction.com on the Property detail pages. It is your responsibility to do a title search and seek any needed advice from counsel prior to the sale. Please refer to the foreclosure notice or contact the County or Foreclosure Sale Agent directly for specific information.

Can I inspect the Property?

No, as these Properties can be occupied, prospective bidders may not trespass on the Property, disturb the occupants or contact the borrowers to obtain information about the Property. However, detailed Property information for some properties may be available for informational purposes only on the Property detail page at www.auction.com.

Will I receive a deed of sale?

Under most circumstances, the winning bidder will receive a deed sometime after the sale is complete. Please refer to the foreclosure notice or contact the County or Foreclosure Sale Agent directly for specific information.

Does Oklahoma have a foreclosure redemption period?

Typically No. A redemption period may be imposed which could vary based on certain factors. During a redemption period the borrower may be able to redeem the premises.

Please consult your real estate counsel or the County or Foreclosure Sale Agent for specific details regarding any possible redemption period that could be imposed in Oklahoma.

Oregon

[Where can I find the most up-to-date information on foreclosure sales in Oregon?](#)

Please visit the applicable County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly to obtain information regarding foreclosure sales. For sales conducted by Auction.com, you can visit our [Auction Calendar](#) and access the information posted on the Property detail pages for further details.

Be sure to verify all information relating to the foreclosure sales with the appropriate County or Foreclosure Sale Agent. The following Foreclosure Sale FAQs were not developed in coordination with the County or Foreclosure Sale Agent. These FAQs are being provided for educational or informational purposes only; they are not intended to be a substitute for professional advice, whether legal, real estate or otherwise. The information provided is subject to change. Please ensure to utilize the county specific links and contact information provided for the most current, up-to-date details regarding foreclosure sales. It is recommended that prospective bidders seek professional advice and carefully review the County or Foreclosure Sale Agent's Terms of Sale and contact the County or Foreclosure Sale Agent to fully understand the foreclosure process and foreclosure sales.

[What is the foreclosure sale process in Oregon?](#)

A foreclosure sale is conducted via a public sale that is open to all bidders. The Property is either sold to a third-party bidder at the event or reverts back to the beneficiary (Mortgagee, Bank or Lender) as a Real Estate Owned (REO) Foreclosure. Please contact the appropriate County or Foreclosure Sale Agent to request a copy of the bidding rules and review the sale process in detail.

[When and where do foreclosure sales occur?](#)

The time and place of foreclosure sales are county specific. Please visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific information. For sales conducted by Auction.com, please visit our [Auction Sales Calendar](#).

[Can I bid online?](#)

In this state, you can bid on select foreclosures in eligible counties right on the Auction.com app.

Visit our [Remote Bid Page](#) for more details.

What do I need to bring to the foreclosure sale?

Typically counties require funds to be **paid in full** in the form of cash, ~~bank money order~~ or certified check at the time of sale. Personal checks, company checks, letters of credit, or charge cards ~~may are not be~~ accepted. Be sure to visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific information. For sales conducted by Auction.com, please visit the property detail page for more information.

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What happens if a Property is cancelled or postponed?

The sale of a Property may be cancelled or postponed for many reasons prior to the start of bidding at the sale. There is no guarantee that a particular Property will actually be brought to sale. Please visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific information. For sales conducted by Auction.com, please visit the property detail page for more information.

Is a buyer's premium added to the winning bid amount at a foreclosure sale?

No, a buyer's premium does not apply for these specific sale events.

Will the Property be free and clear of all liens?

Typically no. Many Properties will be sold "as is, where is," with all faults and limitations. All prospective bidders are encouraged to conduct their own due diligence and investigate all matters relating to the Properties that they are interested in purchasing. It is recommended that you seek independent advice to perform your due diligence and to fully understand the foreclosure process and foreclosure sales in general prior to the sale. Doing your homework pays off! Some properties may have information provided by Auction.com on the Property detail pages. It is your responsibility to do a title search and seek any needed advice from counsel prior to the sale. Please visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific Property and title information.

Can I inspect the Property?

No, as these Properties can be occupied, prospective bidders may not trespass on the Property, disturb the occupants or contact the borrowers to obtain information about the

Property. However, detailed Property information for some properties may be available for informational purposes only on the Property detail page at www.auction.com.

Will I receive a deed of sale?

Under most circumstances, the winning bidder will receive a deed sometime after the sale is complete. Please visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific deed information.

Does Oregon have a foreclosure redemption period?

Yes, after a foreclosure sale there may be a redemption period in most cases. Important: The borrower may redeem the premises during the redemption period. You may not be able to evict or collect rents during the redemption period. Non-judicial foreclosure sales are not subject to redemption by the homeowner, but may be subject to redemption by the IRS. Judicial foreclosure sales may be subject to a redemption period. Please consult your real estate counsel or the County or Foreclosure Sale Agent for specific details regarding Oregon redemption period.

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Pennsylvania

PA info is good!

Where can I find the most up-to-date information on foreclosure sales in Pennsylvania?

Please refer to the section below that says “[Learn About Your County](#),” where you can get specific information about each county.

What is the foreclosure sale process in Pennsylvania?

A foreclosure sale is conducted via a public sale that is open to all bidders. The Property is either sold to a third-party bidder at the event or reverts back to the beneficiary (Mortgagee, Bank or Lender) as a Real Estate Owned (REO) Foreclosure. Please contact the appropriate County or Foreclosure Sale Agent to request a copy of the bidding rules and review the sale process in detail.

When and where do foreclosure sales occur?

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The time and place of foreclosure sales are county specific. Please visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific information.

Can I bid online?

Online bidding is not available for a foreclosure sale in Pennsylvania.

What do I need to bring to the foreclosure sale?

Typically counties require funds to be paid in the form of cash, bank money order or certified check at the time of sale. Personal checks, company checks, letters of credit, or charge cards may not be accepted. Be sure to visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific information.

What happens if a Property is cancelled or postponed?

The sale of a Property may be cancelled or postponed for many reasons prior to the start of bidding at the sale. There is no guarantee that a particular Property will actually be brought to sale. Please refer to any foreclosure notices or contact the Trustee or Foreclosure Sale Agent directly for specific information. All cancelled or postponed properties will be announced on the day of the auction and any postponed properties will be indicated on www.auction.com.

Is a buyer's premium added to the winning bid amount at a foreclosure sale?

No, a buyer's premium does not apply for these specific sale events.

Will the Property be free and clear of all liens?

Typically no. Many Properties will be sold "as is, where is," with all faults and limitations. All prospective bidders are encouraged to conduct their own due diligence and investigate all matters relating to the Properties that they are interested in purchasing. It is recommended that you seek independent advice to perform your due diligence and to fully understand the foreclosure process and foreclosure sales in general prior to the sale. Doing your homework pays off! Some properties may have information provided by Auction.com on the Property detail pages. It is your responsibility to do a title search and seek any needed advice from counsel prior to the sale. Please visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific Property and title information.

Can I inspect the Property?

No, as these Properties can be occupied, prospective bidders may not trespass on the Property, disturb the occupants or contact the borrowers to obtain information about the Property. However, detailed Property information for some properties may be available for informational purposes only on the Property detail page at www.auction.com.

Will I receive a deed of sale?

Under most circumstances, the winning bidder will receive a deed sometime after the sale is complete. Please visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific deed information.

Does Pennsylvania have a foreclosure redemption period?

Typically no. A redemption period may be imposed which could vary based on certain factors. During a redemption period the borrower may be able to redeem the premises. Please consult your real estate counsel or the County or Foreclosure Sale Agent for specific details regarding any possible redemption period that could be imposed in Pennsylvania.

Rhode Island

Where can I find the most up-to-date information on foreclosure sales in Rhode Island?

Please visit the applicable website or contact the County or Foreclosure Sale Agent directly to obtain information regarding foreclosure sales.

Helpful Information:

Legal notices are published in different local area newspapers that participate. You may also visit the ProvidenceJournal.com for additional details.

Be sure to verify all information relating to the foreclosure sales with the appropriate County or Foreclosure Sale Agent. The following Foreclosure Sale FAQs were not developed in coordination with the County or Foreclosure Sale Agent. These FAQs are being provided for educational or informational purposes only; they are not intended to be a substitute for professional advice, whether legal, real estate or otherwise. The information provided is subject to change. Please ensure to utilize the county specific links and contact information provided for the most current, up-to-date details regarding foreclosure sales. It is recommended that prospective bidders seek professional advice and carefully review the County or Foreclosure Sale Agent's Terms of Sale and contact the County or Foreclosure Sale Agent to fully understand the foreclosure process and foreclosure sales.

What is the foreclosure sale process in Rhode Island?

A foreclosure sale is conducted via a public sale that is open to all bidders. The Property is either sold to a third-party bidder at the event or reverts back to the beneficiary (Mortgagee, Bank or Lender) as a Real Estate Owned (REO) Foreclosure. Please contact the appropriate County or Foreclosure Sale Agent to request a copy of the bidding rules and review the sale process in detail.

When and where do foreclosure sales occur?

The time and place of foreclosure sales are county specific. Please visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific information.

Can I bid online?

Online bidding is not available for a foreclosure sale in Rhode Island.

What do I need to bring to the foreclosure sale?

Typically counties require funds to be paid in the form of cash, bank money order or certified check at the time of sale. Personal checks, company checks, letters of credit, or charge cards may not be accepted. Be sure to visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific information.

What happens if a Property is cancelled or postponed?

The sale of a Property may be cancelled or postponed for many reasons prior to the start of bidding at the sale. There is no guarantee that a particular Property will actually be brought to sale. Please visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific information.

Is a buyer's premium added to the winning bid amount at a foreclosure sale?

No, a buyer's premium does not apply for these specific sale events.

Will the Property be free and clear of all liens?

Typically no. Many Properties will be sold "as is, where is," with all faults and limitations. All prospective bidders are encouraged to conduct their own due diligence and investigate all matters relating to the Properties that they are interested in purchasing. It is recommended that you seek independent advice to perform your due diligence and to fully understand the foreclosure process and foreclosure sales in general prior to the sale. Doing your homework pays off! Some properties may have information provided by Auction.com on

the Property detail pages. It is your responsibility to do a title search and seek any needed advice from counsel prior to the sale. Please visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific Property and title information.

[Can I inspect the Property?](#)

No, as these Properties can be occupied, prospective bidders may not trespass on the Property, disturb the occupants or contact the borrowers to obtain information about the Property. However, detailed Property information for some properties may be available for informational purposes only on the Property detail page at www.auction.com.

[Will I receive a deed of sale?](#)

Under most circumstances, the winning bidder will receive a deed sometime after the sale is complete. Please visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific deed information.

[Does Rhode Island have a foreclosure redemption period?](#)

Typically no. A redemption period may be imposed which could vary based on certain factors. During a redemption period the borrower may be able to redeem the premises. Please consult your real estate counsel or the County or Foreclosure Sale Agent for specific details regarding any possible redemption period that could be imposed in Rhode Island.

South Carolina

[Where can I find the most up-to-date information on foreclosure sales in South Carolina?](#)

Please refer to the applicable foreclosure notices or contact the County or Foreclosure Sale Agent directly to obtain information regarding foreclosure sales. Foreclosure notices are typically advertised in a newspaper of general circulation published within the county wherein the property is located.

You may find the following links helpful:

- [Aiken](#)
- [Anderson](#)
- [Beaufort](#)

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- [Berkeley](#)
- [Charleston](#)
- [Dorchester](#)
- [Greenville](#)
- [Horry](#)
- [Lexington](#)
- [Richland](#)
- [Spartanburg](#)
- [Sumter](#)
- [York](#)
- [Abbeville](#)
- [Allendale](#)
- [Bamberg](#)
- [Barnwell](#)
- [Calhoun](#)
- [Cherokee](#)
- [Chesterfield](#)
- [Clarendon](#)
- [Colleton](#)
- [Darlington](#)
- [Dillon](#)
- [Edgefield](#)
- [Fairfield](#)
- [Georgetown](#)
- [Greenwood](#)
- [Hampton](#)

- [Jasper](#)
- [Kershaw](#)
- [Lancaster](#)
- [Laurens](#)
- [Lee](#)
- [Marion](#)
- [Marlboro](#)
- [McCormick](#)
- [Newberry](#)
- [Oconee](#)
- [Orangeburg](#)
- [Saluda](#)
- [Union](#)
- [Williamsburg](#)

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[What is the foreclosure sale process in South Carolina?](#)

A foreclosure sale is conducted via a public sale that is open to all bidders. The Property is either sold to a third-party bidder at the event or reverts back to the beneficiary (Mortgagee, Bank or Lender) as a Real Estate Owned (REO) Foreclosure. Please contact the appropriate

County or Foreclosure Sale Agent to request a copy of the bidding rules and review the sale process in detail.

When and where do foreclosure sales occur?

The time and place of foreclosure sales are county specific. Please reference the foreclosure notice or contact the County or Foreclosure Sale Agent directly for specific information.

Can I bid online?

Online bidding is not available for a foreclosure sale in South Carolina.

What do I need to bring to the foreclosure sale?

Typically counties require funds to be paid in the form of cash, bank money order or certified check at the time of sale. Personal checks, company checks, letters of credit, or charge cards may not be accepted. Be sure to reference the foreclosure notice or contact the County or Foreclosure Sale Agent directly for specific information.

What happens if a Property is cancelled or postponed?

The sale of a Property may be cancelled or postponed for many reasons prior to the start of bidding at the sale. There is no guarantee that a particular Property will actually be brought to sale. Please refer to any foreclosure notices or contact the Trustee or Foreclosure Sale Agent directly for specific information. All cancelled or postponed properties will be announced on the day of the auction and any postponed properties will be indicated on www.auction.com.

Is an Auction.com buyer's premium added to the winning bid amount at a foreclosure sale?

No, a buyer's premium does not apply for these specific sale events.

Will the Property be free and clear of all liens?

Typically no. Many Properties will be sold "as is, where is," with all faults and limitations. All prospective bidders are encouraged to conduct their own due diligence and investigate all matters relating to the Properties that they are interested in purchasing. It is recommended that you seek independent advice to perform your due diligence and to fully understand the foreclosure process and foreclosure sales in general prior to the sale. Doing your homework pays off! Some properties may have information provided by Auction.com on the Property detail pages. It is your responsibility to do a title search and seek any needed

advice from counsel prior to the sale. Please refer to the foreclosure notice or contact the County or Foreclosure Sale Agent directly for specific information.

Can I inspect the Property?

No, as these Properties can be occupied, prospective bidders may not trespass on the Property, disturb the occupants or contact the borrowers to obtain information about the Property. However, detailed Property information for some properties may be available for informational purposes only on the Property detail page at www.auction.com.

Will I receive a deed of sale?

Under most circumstances, the winning bidder will receive a deed sometime after the sale is complete. Please refer to the foreclosure notice or contact the County or Foreclosure Sale Agent directly for specific information.

Does South Carolina have a foreclosure redemption period?

Typically Yes. A redemption period may be imposed which could vary based on certain factors. During a redemption period the borrower may be able to redeem the premises. Please consult your real estate counsel or the County or Foreclosure Sale Agent for specific details regarding any possible redemption period that could be imposed in South Carolina.

South Dakota

Where can I find the most up-to-date information on foreclosure sales in South Dakota?

Please refer to the applicable foreclosure notices or contact the County [Sheriff Department](#) or Foreclosure Sale Agent directly to obtain information regarding foreclosure sales. Foreclosure notices are typically advertised in a newspaper of general circulation published within the county wherein the property is located.

Helpful Information:

Legal notices are published in different local area newspapers that participate. You may also visit the website SDPublicNotices.com

Be sure to verify all information relating to the foreclosure sales with the appropriate County [Sheriff Department](#) or Foreclosure Sale Agent. The following Foreclosure Sale FAQs were not developed in coordination with the County [Sheriff Department](#) or Foreclosure Sale Agent. These FAQs are being provided for educational or informational purposes only;

they are not intended to be a substitute for professional advice, whether legal, real estate or otherwise. The information provided is subject to change. Please ensure to utilize the county specific links and contact information provided for the most current, up-to-date details regarding foreclosure sales. It is recommended that prospective bidders seek professional advice and carefully review the County [Sheriff Department](#) or Foreclosure Sale Agent's Terms of Sale and contact the County [Sheriff Department](#) or Foreclosure Sale Agent to fully understand the foreclosure process and foreclosure sales.

What is the foreclosure sale process in South Dakota?

A foreclosure sale is conducted via a public sale that is open to all bidders. The Property is either sold to a third-party bidder at the event or reverts back to the beneficiary (Mortgagee, Bank or Lender) as a Real Estate Owned (REO) Foreclosure. Please contact the appropriate County [Sheriff Department](#) or Foreclosure Sale Agent to request a copy of the bidding rules and review the sale process in detail.

When and where do foreclosure sales occur?

The time and place of foreclosure sales are county specific. Please reference the foreclosure notice or contact the County [Sheriff Department](#) or Foreclosure Sale Agent directly for specific information.

Can I bid online?

Online bidding is not available for a foreclosure sale in South Dakota.

What do I need to bring to the foreclosure sale?

Typically counties require funds to be paid in the form of cash, bank money order or certified check at the time of sale. Personal checks, company checks, letters of credit, or charge cards may not be accepted. Be sure to reference the foreclosure notice or contact the County [Sheriff Department](#) or Foreclosure Sale Agent directly for specific information.

What happens if a Property is cancelled or postponed?

The sale of a Property may be cancelled or postponed for many reasons prior to the start of bidding at the sale. There is no guarantee that a particular Property will actually be brought to sale. Please reference any foreclosure notices or contact the County [Sheriff Department](#) or Foreclosure Sale Agent directly for specific information.

Is an Auction.com buyer's premium added to the winning bid amount at a foreclosure sale?

No, an Auction.com buyer's premium does not apply for these specific sale events.

Will the Property be free and clear of all liens?

Typically no. Many Properties will be sold “as is, where is,” with all faults and limitations. All prospective bidders are encouraged to conduct their own due diligence and investigate all matters relating to the Properties that they are interested in purchasing. It is recommended that you seek independent advice to perform your due diligence and to fully understand the foreclosure process and foreclosure sales in general prior to the sale. Doing your homework pays off! Some properties may have information provided by Auction.com on the Property detail pages. It is your responsibility to do a title search and seek any needed advice from counsel prior to the sale. Please refer to the foreclosure notice or contact the County [Sheriff Department](#) or Foreclosure Sale Agent directly for specific information.

Can I inspect the Property?

No, as these Properties can be occupied, prospective bidders may not trespass on the Property, disturb the occupants or contact the borrowers to obtain information about the Property. However, detailed Property information for some properties may be available for informational purposes only on the Property detail page at Auction.com.

Will I receive a deed of sale?

Under most circumstances, the winning bidder will receive a deed sometime after the sale is complete. Please refer to the foreclosure notice or contact the County [Sheriff Department](#) or Foreclosure Sale Agent directly for specific information.

Does South Dakota have a foreclosure redemption period?

Typically ~~no~~ yes. A redemption period between 60 days and up to one year may be imposed which could vary based on certain factors. During a redemption period the borrower may be able to redeem the premises. Please consult your real estate counsel or the County [Sheriff Department](#) or Foreclosure Sale Agent for specific details regarding any possible redemption period that could be imposed in South Dakota.

Tennessee

Where can I find the most up-to-date information on foreclosure sales in Tennessee?

Please visit the applicable website or contact the County or 3rd Party Foreclosure Sale Agent directly to obtain information regarding foreclosure sales. For sales conducted by Auction.com, you can visit our [Auction Calendar](#) and access information online on the Property detail pages for further details.

Helpful County Links:

- [Henderson](#)
- [Roane](#)
- [Sullivan](#)

Be sure to verify all information relating to the foreclosure sales with the appropriate County or 3rd Party Foreclosure Sale Agent. The following Foreclosure Sale FAQs were not developed in coordination with the County or 3rd Foreclosure Sale Agent. These FAQs are being provided for educational or informational purposes only; they are not intended to be a substitute for professional advice, whether legal, real estate or otherwise. The information provided is subject to change. It is recommended that prospective bidders seek professional advice and carefully review the County or 3rd Party Foreclosure Sale Agent's Terms of Sale and contact the County or 3rd Foreclosure Sale Agent to fully understand the foreclosure process and foreclosure sales.

What is the foreclosure sale process in Tennessee?

A foreclosure sale is conducted via a public sale that is open to all bidders. The Property is either sold to a third-party bidder at the event or reverts back to the beneficiary (Mortgagee, Bank or Lender) as a Real Estate Owned (REO) Foreclosure. Please contact the appropriate County or Foreclosure Sale Agent to request a copy of the bidding rules and review the sale process in detail.

When and where do foreclosure sales occur?

The time and place of foreclosure sales are county specific. Please visit the appropriate County or 3rd Party Foreclosure Sale Agent website or contact the County or 3rd Party Foreclosure Sale Agent directly for specific information. For sales conducted by Auction.com, please visit our [Auction Sales Calendar](#).

Can I bid online?

In this state, you can bid on select foreclosures in eligible counties right on the Auction.com app.

Visit our [Remote Bid Page](#) for more details.

What do I need to bring to the foreclosure sale?

Typically counties require funds to be paid in the form of cash, bank money order or cashier's check at the time of sale. Personal checks, company checks, letters of credit, or charge cards may not be accepted. Be sure to visit the appropriate County or 3rd Party

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Foreclosure Sale Agent website or contact the County or 3rd Party Foreclosure Sale Agent directly for specific information. For sales conducted by Auction.com, please visit the property detail page for more information.

What happens if a Property is cancelled or postponed?

The sale of a Property may be cancelled or postponed for many reasons prior to the start of bidding at the sale. There is no guarantee that a particular Property will actually be brought to sale. Please visit the appropriate County or 3rd Party Foreclosure Sale Agent website or contact the County or 3rd Party Foreclosure Sale Agent directly for specific information. For sales conducted by Auction.com, please visit the property detail page for more information.

Is a buyer's premium added to the winning bid amount at a foreclosure sale?

No, a buyer's premium does not apply for these specific sale events.

Will the Property be free and clear of all liens?

Typically no. Properties will be sold "as is, where is," with all faults and limitations. All prospective bidders are encouraged to conduct their own due diligence and investigate all matters relating to the Properties that they are interested in purchasing. It is recommended that you seek independent advice to perform your due diligence and to fully understand the foreclosure process and foreclosure sales in general prior to the sale. Doing your homework pays off! Some properties may have information provided by Auction.com on the Property detail pages. It is your responsibility to do a title search and seek any needed advice from counsel prior to the sale. Please visit the appropriate County or 3rd Party Foreclosure Sale Agent website or contact the County or 3rd Party Foreclosure Sale Agent directly for specific Property and title information.

Can I inspect the Property?

No, as these Properties can be occupied, prospective bidders may not trespass on the Property, disturb the occupants or contact the borrowers to obtain information about the Property. However, detailed Property information for some properties may be available for informational purposes only on the Property detail page at Auction.com.

Does Tennessee have a foreclosure redemption period?

Typically no. A redemption period may be imposed which could vary based on certain factors. During a redemption period the borrower may be able to redeem the premises. Please consult your real estate counsel or the County or 3rd Party Foreclosure Sale Agent

for specific details regarding any possible redemption period that could be imposed in Tennessee.

Texas

Where can I find the most up-to-date information on foreclosure sales in Texas?

Please visit the applicable website or contact the County or Foreclosure Sale Agent directly to obtain information regarding foreclosure sales. For sales conducted by Auction.com, you can visit our auction calendar [Auction Calendar](#) and access the information posted on the Property detail pages for further details.

Be sure to verify all information relating to the foreclosure sales with the appropriate County or Foreclosure Sale Agent. The following Foreclosure Sale FAQs were not developed in coordination with the County or Foreclosure Sale Agent. These FAQs are being provided for educational or informational purposes only; they are not intended to be a substitute for professional advice, whether legal, real estate or otherwise. The information provided is subject to change. It is recommended that prospective bidders seek professional advice and carefully review the County or Foreclosure Sale Agent's Terms of Sale and contact the County or Foreclosure Sale Agent to fully understand the foreclosure process and foreclosure sales.

What is the foreclosure sale process in Texas?

A foreclosure sale is conducted via a public sale that is open to all bidders. The Property is either sold to a third-party bidder at the event or reverts back to the beneficiary (Mortgagee, Bank or Lender) as a Real Estate Owned (REO) Foreclosure. Please contact the appropriate County or Foreclosure Sale Agent to request a copy of the bidding rules and review the sale process in detail.

When and where do foreclosure sales occur?

The time and place of foreclosure sales are county specific. Please visit the appropriate County or 3rd Party Foreclosure Sale Agent website or contact the County or 3rd Party Foreclosure Sale Agent directly for specific information. For sales conducted by Auction.com, please visit our [Auction Sales Calendar](#).

Can I bid online?

In this state, you can bid on select foreclosures ~~in eligible counties~~ right on the Auction.com app.
Visit our [Remote Bid Page](#) for more details.

Commented [AP56]: Eligible assets

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What do I need to bring to the foreclosure sale?

~~Typically counties~~ require funds to be paid in the form of cash, ~~bank money order~~ or cashier's check at the time of sale. Personal checks, company checks, letters of credit, or charge cards may not be accepted. Be sure to visit the appropriate County or 3rd Party Foreclosure Sale Agent website or contact the County or 3rd Party Foreclosure Sale Agent directly for specific information. For sales conducted by Auction.com, please visit the property detail page for more information.

Commented [AP57]: We require funds and do not accept money orders per trustee banking

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What happens if a property is cancelled or postponed?

The sale of a Property may be ~~cancelled or postponed~~ for many reasons prior to the start of bidding at the sale. There is no guarantee that a particular Property will actually be brought to sale. Please visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific information. For sales conducted by Auction.com, please visit the property detail page for more information.

Commented [AP58]: We remove properties from the auction. There are no postponements in TX

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What is a credit bid?

A credit bid is usually the minimum amount that a lender will accept for a property at a foreclosure auction. Lenders set this amount because it's the amount of debt that a borrower owes on a property.

How can buyers use the credit bid to their advantage?

Buyers can use the credit bid to more easily decide which properties to bid on ahead of time. They can develop a strategy in which they only bid on properties with an amount that meets their criteria. Conversely, they can avoid unnecessary trips to the courthouse or auction venue and save time and money.

It's important to note that having the credit bid revealed on numerous of properties ahead of time is practically unheard of. This is an opportunity that buyers should jump on while it's available.

Where can I find the credit bid?

On Auction.com, if available, the credit bid is located in the bid box in the upper right hand corner of the property details page.

Is a buyer's premium added to the winning bid amount at a foreclosure sale?

No, a buyer's premium does not apply for these specific sale events.

Will the property be free and clear of all liens?

Typically no. Properties will be sold "as is, where is," with all faults and limitations. All prospective bidders are encouraged to conduct their own due diligence and investigate all matters relating to the Properties that they are interested in purchasing. It is recommended that you seek independent advice to perform your due diligence and to fully understand the foreclosure process and foreclosure sales in general prior to the sale. Doing your homework pays off! Some properties may have information provided by Auction.com on the property detail pages. It is your responsibility to do a title search and seek any needed advice from counsel prior to the sale. Please visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific Property and title information.

Can I inspect the property?

No, as these properties can be occupied, prospective bidders may not trespass on the property, disturb the occupants or contact the borrowers to obtain information about the property. However, detailed property information for some properties may be available for informational purposes only on the property detail page at Auction.com.

Does Texas have a foreclosure redemption period?

Typically no. A redemption period may be imposed which could vary based on certain factors. During a redemption period the borrower may be able to redeem the premises. Please consult your real estate counsel or the County or Foreclosure Sale Agent for specific details regarding any possible redemption period that could be imposed in Texas.

Commented [AP59]: There is no redemption period in TX

Utah

Where can I find the most up-to-date information on foreclosure sales in Utah?

Please refer to the applicable foreclosure notices or contact the Trustee or Foreclosure Sale Agent directly to obtain information regarding foreclosure sales.

Helpful Tips:

- [Utah Courts](#)

Commented [CD60]: Utah - Reviewed and verified.

- [Utah Legal Notices](#)

Legal notices are published in different local area newspapers that participate.

Be sure to verify all information relating to the foreclosure sales with the appropriate Trustee or Foreclosure Sale Agent. The following Foreclosure Sale FAQs were not developed in coordination with the any Trustee or Foreclosure Sale Agent. These FAQs are being provided for educational or informational purposes only; they are not intended to be a substitute for professional advice, whether legal, real estate or otherwise. The information provided is subject to change. Please ensure to consult the foreclosure notice, any Trustee specific links or contact the Trustee/Foreclosure Sales Agent for the most current, up-to-date details regarding foreclosure sales. It is recommended that prospective bidders seek professional advice and carefully review the foreclosure notice, the Trustee or Foreclosure Sale Agent's Terms of Sale and contact the Trustee or Foreclosure Sale Agent to fully understand the foreclosure process and foreclosure sales.

[What is the foreclosure sale process in Utah?](#)

A foreclosure sale is conducted via a public sale that is open to all bidders. The Property is either sold to a third-party bidder at the event or reverts back to the beneficiary (Mortgagee, Bank or Lender) as a Real Estate Owned (REO) Foreclosure. Please contact the appropriate Trustee or Foreclosure Sale Agent to request a copy of the bidding rules and review the sale process in detail.

[When and where do foreclosure sales occur?](#)

The time and place of foreclosure sales may be County specific or vary depending on the Trustee or Foreclosure Sale Agent. Please refer to the foreclosure notice or contact the Trustee or Foreclosure Sale Agent directly for specific information.

[Can I bid online?](#)

Online bidding is not available for a foreclosure sale in Utah.

[What do I need to bring to the foreclosure sale?](#)

Typically funds are required to be paid in the form of cash, [bank money order](#) or certified check at the time of sale. Personal checks, company checks, letters of credit, or charge cards may not be accepted. Please refer to the foreclosure notice or contact the Trustee or Foreclosure Sale Agent directly for specific information.

[What happens if a Property is cancelled or postponed?](#)

The sale of a Property may be cancelled or postponed for many reasons prior to the start of bidding at the sale. There is no guarantee that a particular Property will actually be brought to sale. Please refer to any foreclosure notices or contact the Trustee or Foreclosure Sale Agent directly for specific information. All cancelled or postponed properties will be announced on the day of the auction and any postponed properties will be indicated on www.auction.com.

Is a buyer's premium added to the winning bid amount at a foreclosure sale?

No, a buyer's premium does not apply for these specific sale events.

Will the Property be free and clear of all liens?

Typically no. Many Properties will be sold "as is, where is," with all faults and limitations. All prospective bidders are encouraged to conduct their own due diligence and investigate all matters relating to the Properties that they are interested in purchasing. It is recommended that you seek independent advice to perform your due diligence and to fully understand the foreclosure process and foreclosure sales in general prior to the sale. Doing your homework pays off! Some properties may have information provided by Auction.com on the Property detail pages. It is your responsibility to do a title search and seek any needed advice from counsel prior to the sale. Please refer to the foreclosure notice or contact the Trustee or Foreclosure Sale Agent directly for specific information.

Can I inspect the Property?

No, as these Properties can be occupied, prospective bidders may not trespass on the Property, disturb the occupants or contact the borrowers to obtain information about the Property. However, detailed Property information for some properties may be available for informational purposes only on the Property detail page at Auction.com.

Will I receive a deed of sale?

Under most circumstances, the winning bidder will receive a deed sometime after the sale is complete. Please refer to the foreclosure notice or contact the Trustee or Foreclosure Sale Agent directly for specific information.

Vermont

Where can I find the most up-to-date information on foreclosure sales in Vermont?

Please visit the applicable website or contact the County or Foreclosure Sale Agent directly to obtain information regarding foreclosure sales.

Helpful Links:

- [Addison](#)
- [Bennington](#)
- [Caledonia](#)
- [Chittenden](#)
- [Essex](#)
- [Franklin](#)
- [Grand Isle](#)
- [Lamoille](#)
- [Orange](#)
- [Orleans](#)
- [Rutland](#)
- [Washington](#)
- [Windham](#)
- [Windsor](#)

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[What is the foreclosure sale process in Vermont?](#)

A foreclosure sale is conducted via a public sale that is open to all bidders. The Property is either sold to a third-party bidder at the event or reverts back to the beneficiary (Mortgagee, Bank or Lender) as a Real Estate Owned (REO) Foreclosure. Please contact the appropriate County or Foreclosure Sale Agent to request a copy of the bidding rules and review the sale process in detail.

When and where do foreclosure sales occur?

The time and place of foreclosure sales are county specific. Please visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific information.

Can I bid online?

Online bidding is not available for a foreclosure sale in Vermont.

What do I need to bring to the foreclosure sale?

Typically counties require funds to be paid in the form of cash, bank money order or certified check at the time of sale. Personal checks, company checks, letters of credit, or charge cards may not be accepted. Be sure to visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific information.

What happens if a Property is cancelled or postponed?

The sale of a Property may be cancelled or postponed for many reasons prior to the start of bidding at the sale. There is no guarantee that a particular Property will actually be brought to sale. Please visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific information.

Is a buyer's premium added to the winning bid amount at a foreclosure sale?

No, a buyer's premium does not apply for these specific sale events.

Will the Property be free and clear of all liens?

Typically no. Many Properties will be sold "as is, where is," with all faults and limitations. All prospective bidders are encouraged to conduct their own due diligence and investigate all matters relating to the Properties that they are interested in purchasing. It is recommended that you seek independent advice to perform your due diligence and to fully understand the foreclosure process and foreclosure sales in general prior to the sale. Doing your homework pays off! Some properties may have information provided by Auction.com on the Property detail pages. It is your responsibility to do a title search and seek any needed

advice from counsel prior to the sale. Please visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific Property and title information.

Can I inspect the Property?

No, as these Properties can be occupied, prospective bidders may not trespass on the Property, disturb the occupants or contact the borrowers to obtain information about the Property. However, detailed Property information for some properties may be available for informational purposes only on the Property detail page at Auction.com.

Will I receive a deed of sale?

Under most circumstances, the winning bidder will receive a deed sometime after the sale is complete. Please visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific deed information.

Does Vermont have a foreclosure redemption period?

Typically no. A redemption period may be imposed which could vary based on certain factors. During a redemption period the borrower may be able to redeem the premises. Please consult your real estate counsel or the County or Foreclosure Sale Agent for specific details regarding any possible redemption period that could be imposed in Vermont.

Virginia

Where can I find the most up-to-date information on foreclosure sales in Virginia?

Please refer to the applicable foreclosure notice of sale provided on the property details page or contact the Trustee or Foreclosure Sale Agent directly to obtain information regarding foreclosure sales. Be sure to verify all information relating to the foreclosure sales with the appropriate Trustee or Foreclosure Sale Agent.

What is the foreclosure sale process in Virginia?

A foreclosure sale is conducted via a public sale that is open to all bidders. The Property is either sold to a third-party bidder at the event or reverts back to the beneficiary (Mortgagee, Bank or Lender) as a Real Estate Owned (REO) Foreclosure. Please contact the appropriate Trustee or Foreclosure Sale Agent to request a copy of the bidding rules and review the sale process in detail.

When and where do foreclosure sales occur?

The time and place of foreclosure sales may be County specific or vary depending on the Trustee or Foreclosure Sale Agent. Please refer to the foreclosure notice of sale provided on the property details page or contact the Trustee or Foreclosure Sale Agent directly for specific information.

Can I bid online?

In this state, you can bid on select foreclosures in eligible counties right on the Auction.com app.

Visit our [Remote Bid Page](#) for more details.

Commented [SM61]: Remote bidding is not currently available in VA.

What do I need to bring to the foreclosure sale?

Typically funds are required to be paid in the form of cash or cashier's check at the time of sale. Personal checks, company checks, letters of credit, or charge cards may not be accepted. Please refer to the foreclosure notice of sale on the property details page or contact the Trustee or Foreclosure Sale Agent directly for specific information.

What happens if a Property is cancelled or postponed?

The sale of a Property may be cancelled or postponed for many reasons prior to the start of bidding at the sale. There is no guarantee that a particular Property will actually be brought to sale. Please refer to any foreclosure notices or contact the Trustee or Foreclosure Sale Agent directly for specific information. All cancelled or postponed properties will be announced on the day of the auction and any postponed properties will be indicated on www.auction.com.

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Is a buyer's premium added to the winning bid amount at a foreclosure sale?

No, a buyer's premium does not apply for these specific sale events.

Will the Property be free and clear of all liens?

Typically no. Many Properties will be sold "as is, where is," with all faults and limitations. All prospective bidders are encouraged to conduct their own due diligence and investigate all matters relating to the Properties that they are interested in purchasing. It is recommended that you seek independent advice to perform your due diligence and to fully understand the foreclosure process and foreclosure sales in general prior to the sale. Doing your homework pays off! Some properties may have information provided by Auction.com on the Property detail pages. It is your responsibility to do a title search and seek any needed advice from counsel prior to the sale. Please refer to the foreclosure notice or contact the Trustee or Foreclosure Sale Agent directly for specific information.

Can I inspect the Property?

No, as these Properties can be occupied, prospective bidders may not trespass on the Property, disturb the occupants or contact the borrowers to obtain information about the Property. However, detailed Property information for some properties may be available for informational purposes only on the Property detail page at Auction.com.

Will I receive a deed of sale?

Under most circumstances, the winning bidder will receive a deed sometime after the sale is complete. Please refer to the foreclosure notice or contact the Trustee or Foreclosure Sale Agent directly for specific information.

Washington

Where can I find the most up-to-date information on foreclosure sales in Washington?

Please visit the applicable website or contact the County or 3rd Party Foreclosure Sale Agent directly to obtain information regarding foreclosure sales. For sales conducted by Auction.com, you can visit our [Auction Calendar](#) and access information online on the Property detail pages for further details:

Helpful County Links:

- [Benton](#)
- [Clark](#)
- [Cowlitz](#)
- [King](#)
- [Kitsap](#)
- [Pierce](#)
- [Snohomish](#)
- [Spokane](#)
- [Thurston](#)
- [Whatcom](#)
- [Yakima](#)
- [Adams](#)

- [Asotin](#)
- [Chelan](#)
- [Clallam](#)
- [Columbia](#)
- [Douglas](#)
- [Ferry](#)
- [Franklin](#)
- [Garfield](#)
- [Grant](#)
- [Grays Harbor](#)
- [Island](#)
- [Jefferson](#)
- [Kittitas](#)
- [Klickitat](#)
- [Lewis](#)
- [Lincoln](#)
- [Mason](#)
- [Okanogan](#)
- [Pacific](#)
- [Pend Oreille](#)
- [San Juan](#)
- [Skagit](#)
- [Skamania](#)
- [Stevens](#)
- [Wahkiakum](#)
- [Walla Walla](#)

- [Whitman](#)

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What is the foreclosure sale process in Washington?

A foreclosure sale is conducted via a public sale that is open to all bidders. The Property is either sold to a third-party bidder at the event or reverts back to the beneficiary (Mortgagee, Bank or Lender) as a Real Estate Owned (REO) Foreclosure. Please contact the appropriate County or Foreclosure Sale Agent to request a copy of the bidding rules and review the sale process in detail.

When and where do foreclosure sales occur?

The time and place of foreclosure sales are county specific. Please visit the appropriate County or 3rd Party Foreclosure Sale Agent website or contact the County or 3rd Party Foreclosure Sale Agent directly for specific information. For sales conducted by Auction.com, please visit our [Auction Sales Calendar](#).

Can I bid online?

In this state, you can bid on select foreclosures in eligible counties right on the Auction.com app.

Visit our [Remote Bid Page](#) for more details.

What do I need to bring to the foreclosure sale?

Typically counties require funds to be paid in full in the form of cash, bank money order or cashier's check at the time of sale. Personal checks, company checks, letters of credit, or charge cards may are not be accepted. Be sure to visit the appropriate County or 3rd Party Foreclosure Sale Agent website or contact the County or 3rd Party Foreclosure Sale Agent directly for specific information. For sales conducted by Auction.com, please visit the property detail page for more information.

What happens if a Property is cancelled or postponed?

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The sale of a Property may be cancelled or postponed for many reasons prior to the start of bidding at the sale. There is no guarantee that a particular Property will actually be brought to sale. Please visit the appropriate County or 3rd Party Foreclosure Sale Agent website or contact the County or 3rd Party Foreclosure Sale Agent directly for specific information. For sales conducted by Auction.com, please visit the property detail page for more information.

Is an Auction.com buyer's premium added to the winning bid amount at a foreclosure sale?

No, a buyer's premium does not apply for these specific sale events.

Will the Property be free and clear of all liens?

Typically no. Properties will be sold "as is, where is," with all faults and limitations. All prospective bidders are encouraged to conduct their own due diligence and investigate all matters relating to the Properties that they are interested in purchasing. It is recommended that you seek independent advice to perform your due diligence and to fully understand the foreclosure process and foreclosure sales in general prior to the sale. Doing your homework pays off! Some properties may have information provided by Auction.com on the Property detail pages. It is your responsibility to do a title search and seek any needed advice from counsel prior to the sale. Please visit the appropriate County or 3rd Party Foreclosure Sale Agent website or contact the County or 3rd Party Foreclosure Sale Agent directly for specific Property and title information.

Can I inspect the Property?

No, as these Properties can be occupied, prospective bidders may not trespass on the Property, disturb the occupants or contact the borrowers to obtain information about the Property. However, detailed Property information for some properties may be available for informational purposes only on the Property detail page at Auction.com.

Does Washington have a foreclosure redemption period?

Typically no. A redemption period may be imposed which could vary based on certain factors. During a redemption period the borrower may be able to redeem the premises. Trustee sales in Washington are not subject to a redemption period with the exception of the IRS, which may have a right of redemption. Please consult your real estate counsel or the County or 3rd Party Foreclosure Sale Agent for specific details regarding any possible redemption period that could be imposed in Washington.

West Virginia

Where can I find the most up-to-date information on foreclosure sales in West Virginia?

Please visit the applicable website or contact the County or Foreclosure Sale Agent directly to obtain information regarding foreclosure sales.

Helpful Links:

Legal notices are published in different local area newspapers that participate. You may also visit the website WestVirginiaLegals.com. WVlegals.com

Commented [SM66]: Correct website for notices is WVlegals.com

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What is the foreclosure sale process in West Virginia?

A foreclosure sale is conducted via a public sale that is open to all bidders. The Property is either sold to a third-party bidder at the event or reverts back to the beneficiary (Mortgagee, Bank or Lender) as a Real Estate Owned (REO) Foreclosure. Please contact the appropriate County or Foreclosure Sale Agent to request a copy of the bidding rules and review the sale process in detail.

When and where do foreclosure sales occur?

The time and place of foreclosure sales are county specific. Please visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific information.

Can I bid online?

Online bidding is not available for a foreclosure sale in West Virginia.

What do I need to bring to the foreclosure sale?

Typically counties require funds to be paid in the form of cash, bank money order or certified check at the time of sale. Personal checks, company checks, letters of credit, or charge cards may not be accepted. Be sure to visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific information.

What happens if a Property is cancelled or postponed?

The sale of a Property may be cancelled or postponed for many reasons prior to the start of bidding at the sale. There is no guarantee that a particular Property will actually be brought to sale. Please visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific information.

Is an Auction.com buyer's premium added to the winning bid amount at a foreclosure sale?

No, a buyer's premium does not apply for these specific sale events.

Will the Property be free and clear of all liens?

Typically no. Many Properties will be sold "as is, where is," with all faults and limitations. All prospective bidders are encouraged to conduct their own due diligence and investigate all matters relating to the Properties that they are interested in purchasing. It is recommended that you seek independent advice to perform your due diligence and to fully understand the foreclosure process and foreclosure sales in general prior to the sale. Doing your homework pays off! Some properties may have information provided by Auction.com on the Property detail pages. It is your responsibility to do a title search and seek any needed advice from counsel prior to the sale. Please visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific Property and title information.

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Will I receive a deed of sale?

Under most circumstances, the winning bidder will receive a deed sometime after the sale is complete. Please visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific deed information.

Does West Virginia have a foreclosure redemption period?

Typically no. A redemption period may be imposed which could vary based on certain factors. During a redemption period the borrower may be able to redeem the premises. Please consult your real estate counsel or the County or Foreclosure Sale Agent for specific details regarding any possible redemption period that could be imposed in West Virginia.

Wisconsin

Where can I find the most up-to-date information on foreclosure sales in Wisconsin?

Please refer to the applicable foreclosure notices or contact the County or Foreclosure Sale Agent directly to obtain information regarding foreclosure sales. Foreclosure notices are typically advertised in a newspaper of general circulation published within the county wherein the property is located.

You may find the following links helpful:

- [Adams](#)
- [Ashland](#)
- [Barron](#)
- [Bayfield](#)
- [Brown](#)
- [Buffalo](#)
- [Burnett](#)
- [Calumet](#)
- [Chippewa](#)
- [Clark](#)
- [Columbia](#)
- [Crawford](#)
- [Dane](#)
- [Dodge](#)

- [Door](#)
- [Douglas](#)
- [Dunn](#)
- [Eau Claire](#)
- [Florence](#)
- [Fond du Lac](#)
- [Forest](#)
- [Grant](#)
- [Green](#)
- [Green Lake](#)
- [Iowa](#)
- [Iron](#)
- [Jackson](#)
- [Jefferson](#)
- [Juneau](#)
- [Kenosha](#)
- [Kewaunee](#)
- [La Crosse](#)
- [Lafayette](#)
- [Langlade](#)
- [Lincoln](#)
- [Manitowoc](#)
- [Marathon](#)
- [Marinette](#)
- [Marquette](#)
- [Menominee](#)

- [Milwaukee](#)
- [Monroe](#)
- [Oconto](#)
- [Oneida](#)
- [Outagamie](#)
- [Ozaukee](#)
- [Pepin](#)
- [Pierce](#)
- [Polk](#)
- [Portage](#)
- [Price](#)
- [Racine](#)
- [Richland](#)
- [Rock](#)
- [Rusk](#)
- [Saint Croix](#)
- [Sauk](#)
- [Sawyer](#)
- [Shawano](#)
- [Sheboygan](#)
- [Taylor](#)
- [Trempealeau](#)
- [Vernon](#)
- [Vilas](#)
- [Walworth](#)
- [Washburn](#)

- [Washington](#)
- [Waukesha](#)
- [Waupaca](#)
- [Waushara](#)
- [Winnebago](#)
- [Wood](#)

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What is the foreclosure sale process in Wisconsin?

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When and where do foreclosure sales occur?

The time and place of foreclosure sales are county specific. Please reference the foreclosure notice or contact the County or Foreclosure Sale Agent directly for specific information.

Can I bid online?

Online bidding is not available for a foreclosure sale in Wisconsin.

What do I need to bring to the foreclosure sale?

Typically counties require funds to be paid in the form of cash, **bank money order** or certified check at the time of sale. Personal checks, company checks, letters of credit, or charge cards may not be accepted. Be sure to reference the foreclosure notice or contact the County or Foreclosure Sale Agent directly for specific information.

Commented [NA67]: Money orders not accepted

What happens if a Property is cancelled or postponed?

The sale of a Property may be cancelled or postponed for many reasons prior to the start of bidding at the sale. There is no guarantee that a particular Property will actually be brought to sale. Please reference any foreclosure notices or contact the County or Foreclosure Sale Agent directly for specific information.

Is an Auction.com buyer's premium added to the winning bid amount at a foreclosure sale?

No, an Auction.com buyer's premium does not apply for these specific sale events.

Will the Property be free and clear of all liens?

Typically no. Many Properties will be sold "as is, where is," with all faults and limitations. All prospective bidders are encouraged to conduct their own due diligence and investigate all matters relating to the Properties that they are interested in purchasing. It is recommended that you seek independent advice to perform your due diligence and to fully understand the foreclosure process and foreclosure sales in general prior to the sale. Doing your homework pays off! Some properties may have information provided by Auction.com on the Property detail pages. It is your responsibility to do a title search and seek any needed advice from counsel prior to the sale. Please refer to the foreclosure notice or contact the County or Foreclosure Sale Agent directly for specific information.

Can I inspect the Property?

No, as these Properties can be occupied, prospective bidders may not trespass on the Property, disturb the occupants or contact the borrowers to obtain information about the Property. However, detailed Property information for some properties may be available for informational purposes only on the Property detail page at Auction.com.

Will I receive a deed of sale?

Under most circumstances, the winning bidder will receive a deed sometime after the sale is complete. Please refer to the foreclosure notice or contact the County or Foreclosure Sale Agent directly for specific information.

Does Wisconsin have a foreclosure redemption period?

Typically No. A redemption period may be imposed which could vary based on certain factors. During a redemption period the borrower may be able to redeem the premises. Please consult your real estate counsel or the County or Foreclosure Sale Agent for specific details regarding any possible redemption period that could be imposed in Wisconsin.

Wyoming

[Where can I find the most up-to-date information on foreclosure sales in Wyoming?](#)

Please visit the applicable website or contact the County or Foreclosure Sale Agent directly to obtain information regarding foreclosure sales.

You may find the following links helpful:

[Albany](#)
[Big Horn](#)
[Campbell](#)
[Carbon](#)
[Converse](#)
[Crook](#)
[Fremont](#)
[Goshen](#)

[Hot Springs](#)
[Johnson](#)
[Laramie](#)
[Lincoln](#)
[Natrona](#)
[Niobrara](#)
[Park](#)
[Platte](#)

[Sheridan](#)
[Sublette](#)
[Sweetwater](#)
[Teton](#)
[Uinta](#)
[Washakie](#)
[Weston](#)

Be sure to verify all information relating to the foreclosure sales with the appropriate County or Foreclosure Sale Agent. The following Foreclosure Sale FAQs were not developed in coordination with the County or Foreclosure Sale Agent. These FAQs are being provided for educational or informational purposes only; they are not intended to be a substitute for professional advice, whether legal, real estate or otherwise. The information provided is subject to change. Please ensure to utilize the county specific links and contact information provided for the most current, up-to-date details regarding foreclosure sales. It is recommended that prospective bidders seek professional advice and carefully review the County or Foreclosure Sale Agent's Terms of Sale and contact the County or Foreclosure Sale Agent to fully understand the foreclosure process and foreclosure sales.

[What is the foreclosure sale process in Wyoming?](#)

A foreclosure sale is conducted via a public sale that is open to all bidders. The Property is either sold to a third-party bidder at the event or reverts back to the beneficiary (Mortgagee, Bank or Lender) as a Real Estate Owned (REO) Foreclosure. Please contact the appropriate County or Foreclosure Sale Agent to request a copy of the bidding rules and review the sale process in detail.

When and where do foreclosure sales occur?

The time and place of foreclosure sales are county specific. Please visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific information.

Why do I have to put down a bid deposit hold?

County foreclosure auctions often require advance deposits. The deposit amount varies across municipalities, but generally runs from 5% to 10% of the expected final bid amount of the property.

Can I bid online?

Online bidding is not available for a foreclosure sale in Wyoming.

What do I need to bring to the foreclosure sale?

Typically counties require funds to be paid in the form of cash, bank money order or certified check at the time of sale. Personal checks, company checks, letters of credit, or charge cards may not be accepted. Be sure to visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific information

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Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific Property and title information.

Can I inspect the Property?

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Will I receive a deed of sale?

Under most circumstances, the winning bidder will receive a deed sometime after the sale is complete. Please visit the appropriate County or Foreclosure Sale Agent website or contact the County or Foreclosure Sale Agent directly for specific deed information.

Does Wyoming have a foreclosure redemption period?

Typically ~~no~~ yes. A redemption three month period may be imposed which could vary based on certain factors. During a redemption period the borrower may be able to redeem the premises. Please consult your real estate counsel or the County or Foreclosure Sale Agent for specific details regarding any possible redemption period that could be imposed in Wyoming.