

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

## 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.

**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 Willsie @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

### 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?

- 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.

**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.."

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 [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/p/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

**Formatted:** Font: (Default) +Headings (Calibri Light), 11 pt

#### 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 consciences to them.

#### 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.

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

### 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.

Formatted: Font: (Default) +Headings (Calibri Light)

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

Formatted: Font: (Default) +Headings (Calibri Light), Not Bold

### 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?

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**.

#### 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 [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.."

##### 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.

#### 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.

Formatted: Font: (Default) +Headings (Calibri Light)

#### 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**.

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

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

#### 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.

**Formatted:** Font: (Default) +Headings (Calibri Light), Not Bold

**Formatted:** Font: (Default) +Headings (Calibri Light), Bold

**Formatted:** Font: (Default) +Headings (Calibri Light), Not Bold, No underline

- 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?**

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

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\\_lt/auction\\_date\\_order,resi\\_sort\\_v2\\_st/y\\_bc/y\\_global/y\\_nbs](https://www.auction.com/residential/active_lt/auction_date_order,resi_sort_v2_st/y_bc/y_global/y_nbs)

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.

**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.

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 [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.

## Contents

Alabama .....	2
Where can I find the most up-to-date information on foreclosure sales in Alabama? <a href="#">Error!</a>	
<a href="#">Bookmark not defined.</a> <sup>2</sup>	
Alaska .....	<a href="#">54</a>
Arizona .....	<a href="#">74</a>
Arkansas .....	<a href="#">104</a>
California .....	<a href="#">134</a>
Colorado .....	<a href="#">164</a>
Connecticut .....	<a href="#">184</a>
Delaware .....	<a href="#">204</a>
Florida .....	<a href="#">234</a>
Georgia .....	<a href="#">254</a>
Hawaii .....	<a href="#">284</a>
Idaho .....	<a href="#">304</a>
Illinois .....	<a href="#">344</a>
Indiana .....	<a href="#">384</a>
Iowa .....	<a href="#">445</a>
Kansas .....	<a href="#">505</a>
Kentucky .....	<a href="#">565</a>
Louisiana .....	<a href="#">585</a>
Maine .....	<a href="#">605</a>
Maryland .....	<a href="#">635</a>
Massachusetts .....	<a href="#">665</a>
Michigan .....	<a href="#">685</a>
Minnesota .....	<a href="#">735</a>
Mississippi .....	<a href="#">795</a>
Missouri .....	<a href="#">815</a>
Montana .....	<a href="#">885</a>

**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 .....	<a href="#">905</a>
Nevada .....	<a href="#">925</a>
New Hampshire .....	<a href="#">956</a>
New Jersey .....	<a href="#">976</a>
New Mexico .....	<a href="#">986</a>
New York.....	<a href="#">1006</a>
North Carolina .....	<a href="#">1026</a>
North Dakota.....	<a href="#">1096</a>
Ohio.....	<a href="#">1116</a>
Oklahoma .....	<a href="#">1156</a>
Oregon.....	<a href="#">1206</a>
Pennsylvania.....	<a href="#">1226</a>
Rhode Island.....	<a href="#">1246</a>
South Carolina .....	<a href="#">1266</a>
South Dakota .....	<a href="#">1306</a>
Tennessee.....	<a href="#">1326</a>
Texas.....	<a href="#">1357</a>
Utah.....	<a href="#">1377</a>
Vermont.....	<a href="#">1397</a>
Virginia.....	<a href="#">1427</a>
Washington.....	<a href="#">1447</a>
West Virginia .....	<a href="#">1487</a>
Wisconsin.....	<a href="#">1507</a>
Wyoming.....	<a href="#">1557</a>

## 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

**Formatted:** Strikethrough

#### **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](http://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**

**Formatted:** Heading 1

### **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](#)

[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](#).

**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.

### [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.

**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

### [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?](#)

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](http://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 [Ppaz](#)
- Maricopa
- Mohave
- Navajo
- Pima
- Pinal
- Santa cruz
- Yapavai
- [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.

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

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

**Commented [MH12]:** Shouldn't this state "will not be 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 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](http://www.auction.com).

#### Does Arizona 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 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

**Formatted:** Strikethrough

**Formatted:** Strikethrough

**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

**Formatted:** Strikethrough

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.~~**

**Formatted:** Strikethrough

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

**Formatted:** Strikethrough

**Formatted:** Strikethrough

#### 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](http://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 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.

**Formatted:** Strikethrough

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

**Formatted:** Strikethrough

## 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.

**Commented [MH17]:** Treasury does not prefer us to accept money orders

**Commented [MH18]:** Should say "will not be 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. 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 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](http://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.

**Commented [MH19]:** Should we include what law this question is referring to?

#### **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:

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

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,

#### [. 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.

**Commented [EV20]:** Missing the remaining part of this sentence

### [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 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](http://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](#)

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 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.

### **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](http://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 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

← Formatted: Normal

#### **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](#)

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

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 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.

#### **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](http://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 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.

**Formatted:** Hyperlink, Font: Bold

**Formatted:** Normal

**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

**Formatted:** Default Paragraph Font

#### [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?](#)

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](#) and the access information online 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 Georgia?**

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](#).

**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?**

Funds are required to be paid in the form of cash or a cashier's check. Personal checks, business checks, letters of credit, or credit cards are not accepted. Please visit the property detail page for more information and any additional requirements.

#### **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. 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](http://www.auction.com).

**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](#)

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 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?

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 Hawaii.

#### **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](http://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 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](http://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 Setting 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 Setting Officer. The following Foreclosure Sale FAQs were not developed in coordination with the any County or Private Setting 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 Setting 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 Setting Officer Terms of Sale and contact the County or Private Setting 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

**Formatted:** Font color: Text 1

**Formatted:** Font color: Text 1

**Formatted:** Font color: Text 1

**Formatted:** Line spacing: Multiple 1.15 li

### **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](http://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](http://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](http://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](http://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](#)

Be sure to verify all information relating to the foreclosure sales with the appropriate Sheriff or Foreclosure Sale Agent. The following Foreclosure Sale FAQs were not developed in coordination with the Sheriff 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 Sheriff or Foreclosure Sale Representative websites or contact the Sheriff 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 Sheriff or Foreclosure Sale Agent's Terms of Sale and contact the Sheriff or Foreclosure Sale Agent to fully understand the foreclosure process and foreclosure sales.

#### **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.

**Formatted:** Font: (Default) +Body (Aptos), 12 pt, Font color: Auto

**Formatted:** Font: (Default) +Body (Aptos)

**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](http://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

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 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](http://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.

**Commented [NA27]:** 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](http://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

**Formatted:** Strikethrough

## 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](http://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.

#### [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 [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 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](http://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 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](http://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.

**Commented [AP31]:** Removed not cancelled

**Formatted:** Strikethrough

#### **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](http://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 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?**

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](http://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 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

← Formatted: Space After: 12 pt

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](http://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?

← Formatted: Space After: 0 pt

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?

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?](#)

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 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](http://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 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](http://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?**

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](http://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 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.

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 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.

- [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?**

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 to request a copy of the bidding rules and review the sale process in detail.

Formatted: Hyperlink, Font: Bold

Formatted: Normal

#### **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.

Commented [NA32]: 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 reference any foreclosure notices 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 website or contact the county 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](http://www.auction.com).

#### **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](#)

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 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

**Commented [NA33]: No money orders accepted**

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](http://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](#)

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 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.

**Commented [JP34]:** Bank money orders are not accepted in MS

**Formatted:** Strikethrough

#### **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.

**Formatted:** Strikethrough

**Commented [JP35]:** Mississippi is not a postponement state

**Formatted:** Strikethrough

#### **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](http://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 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](#)

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 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.

**Commented [CC36]:** 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 [CC37]:** Please remove money order

### 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](http://www.auction.com).

### Does Missouri 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 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.

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 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.

**Commented [CY38]: reject**

**Commented [CY39]: reject**

#### **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](http://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.

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 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.

**Commented [CC40]:** 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 [CC41]:** Please remove money order

#### [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](http://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](#)

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 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?**

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 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 [MH42]:** Treasury does not prefer accepting money orders.

#### **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. 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](http://www.auction.com).

**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](http://mypublicnotices.com) for additional information.

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 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](http://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.

**Formatted:** Normal

**Formatted:** Heading 4, Line spacing: Multiple 1.15 li

**Formatted:** Space After: 12 pt

**Formatted:** Space After: 0 pt

## 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.

← Formatted: Line spacing: Multiple 1.15 li

The screenshot shows the top navigation bar with the Auction.com logo and search bar. Below it is a secondary navigation bar with three main sections: "Local info" (green), "FAQs" (orange), and "Events" (dark blue). The "Local info" section contains a dropdown menu for "Select a County...". The "FAQs" section says "Frequently asked questions". The "Events" section says "Educational and networking events". Below this is a "Tech tools to save time" section with three items: "Property Tracker™" (track homes on your calendar by tagging or arranging with your real estate professional), "Receivables Tracker™" (be in the know by downloading our app and tracking receivables from the day your client's payment is deposited or deposited later when a property is assigned or assigned later), and "Mobile Tool Box" (stay informed with real-time news and updates on your phone so you're prepared for property show before heading to the auction). Each item has a "Get List Now", "Download App", and "Sign Up Now" button. At the bottom is a "Search by state" section with lists of states: Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Montana, Nebraska, Nevada, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, and Wyoming. A green footer bar at the bottom contains the text "Questions or comments? Call 1-800-AUCTION or email us at support@auction.com".

## 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](http://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](http://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](http://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

**Formatted:** Highlight

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

**Formatted:** Strikethrough

**Formatted:** Strikethrough

#### [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 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](http://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.

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

#### **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 10<sup>th</sup> day 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 [TR48]:** Each upset bid would be 5% or \$750, WHICHEVER IS GREATER

**Formatted:** Highlight

**Formatted:** Font:

### 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](http://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**

← **Formatted:** Normal

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

Butler	Clark	Miami
Cuyahoga	Clinton	Monroe
Delaware	Columbiana	Morgan
Eric	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
Allon	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](#)

**Commented [JS49]:** Missing Adair County

- [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](#)
- [Oklmulgee](#)
- [Osage](#)
- [Ottawa](#)
- [Pawnee](#)
- [Pittsburg](#)
- [Pontotoc](#)
- [Pottawatomie](#)
- [Pushmataha](#)
- [Roger Mills](#)
- [Seminole](#)
- [Sequoynah](#)
- [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](http://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](http://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 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.

**Commented [CY51]: reject**

**Commented [CY52]: reject**

#### **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](http://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.

**Commented [CY53]:** Change to mirror the other states that do not have redemptions and remove the IRS sentence.

## Pennsylvania

**PA info is good!**

← Formatted: Normal

#### **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?**

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](http://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](http://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](http://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](http://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](#)

**Commented [TR54]:** 3 Counties are missing from this list: Chester, Florence and Pickens

- [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](#)

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 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](http://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](http://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](http://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

**Commented [CC55]:** Please remove money order

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

**Formatted:** Strikethrough

#### [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

**Formatted:** Strikethrough

**Formatted:** Strikethrough

**Formatted:** Strikethrough

#### [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

**Formatted:** Strikethrough

#### [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

**Commented [CD60]:** Utah - Reviewed and verified.

#### 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](#)

- [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](http://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](#)

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 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](http://www.auction.com).

**Commented [SM62]:** VA is not a postponement state.

**Formatted:** Highlight

**Commented [SM63]:** Postponed needs to be removed. VA is not required to announce cancellations.

**Formatted:** Highlight

#### [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](#)

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 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 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 [CY64]: reject**

**Commented [CY65]: reject**

#### **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 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](http://WestVirginiaLegals.com). [WVlegals.com](http://WVlegals.com)

**Commented [SM66]:** Correct website for notices is WVlegals.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 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.

**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 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](#)

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 Wisconsin?**

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 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

### **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 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.

# Auction.com Company Deep Dive

---

## Section A: Company Overview

### ### Founding & Evolution

Auction.com was founded in 2007 by Jeff Frieden and Robert Friedman in Irvine, California. Initially focused on live in-person auctions for distressed properties, the company soon transitioned into an online platform as a response to the housing market collapse in 2008–2009.

By offering institutional sellers like banks and servicers a platform to offload distressed assets directly to investors, Auction.com revolutionized the foreclosure and REO marketplace. As of 2025, Auction.com has facilitated over \$66 billion in property sales and helped sell more than 533,000 residential properties. The platform boasts over 7.5 million registered users and continues to grow its national footprint.

### ### Ownership & Funding

Auction.com operates as a subsidiary of Auction.com, LLC, a private company. It has raised more than \$140 million in capital, with notable investment from CapitalG (formerly Google Capital), Stone Point Capital, and Thomas H. Lee Partners. Although the company had a rumored IPO path, it remains privately held as of 2025.

### ### Global Footprint

The company maintains offices across the United States including Irvine (headquarters), Dallas, Miami, New York, Newport Beach, and Austin. It also has an international presence through its Madrid-based research unit focused on real estate market analytics.

### ### Leadership Team

- \*\*Jason Allnutt\*\* – Chief Executive Officer
- \*\*David Osborn\*\* – Chief Financial Officer
- \*\*Mirza\*\* – Chief Technology Officer
- \*\*Ali (Last Name Unknown)\*\* – President
- \*\*Joe Cutrona\*\* – Chief Business Officer
- \*\*Mike Kilander\*\* – Chief Operating Officer
- \*\*Pam (Last Name Unknown)\*\* – Chief Human Resources Officer
- \*\*George (Last Name Unknown)\*\* – Chief Legal Officer
- \*\*Varma\*\* – Senior Vice President, Product Management



## Section B: Business Model & Financials

### ### Revenue Streams

#### 1. \*\*Auction Fees\*\*:

- Buyers typically pay a 5% buyer's premium.
- Sellers pay success-based listing fees depending on the type of property and auction volume.

#### 2. \*\*Technology Packages\*\*:

- Sellers and partners can subscribe to premium tools like AuctionSync™, Portfolio Interact™, and Foreclosure Interact™ for enhanced visibility, analytics, and property tracking.

#### 3. \*\*Ancillary Services\*\*:

- Includes optional title services, due diligence packages, brokerage integration, and compliance support.

### ### Business Metrics

- \*\*Total Auctions Held\*\*: ~12,000 annually

- \*\*Total Sales Volume\*\*: ~\$66 billion as of 2025

- \*\*Properties Sold\*\*: Over 533,000

- \*\*Registered Buyers\*\*: 7.5+ million

### ### Financial Health

While Auction.com is not publicly traded, indicators show that the company is maintaining a strong market presence. It continues to see double-digit growth in buyer engagement and seller adoption. However, an S&P credit report indicated possible cash flow pressures related to debt obligations due in 2025.

# Auction.com: Comprehensive Company Report

---

## **Section A: Company Overview**

### **### Founding & Evolution**

Auction.com was founded in 2007 by Jeff Frieden and Robert Friedman in Irvine, California. Initially focused on live in-person auctions for distressed properties, the company soon transitioned into an online platform. As of 2025, Auction.com has facilitated over \$66 billion in property sales and sold more than 533,000 homes, with 7.5 million+ registered users.

### **### Ownership & Funding**

Privately held. Raised ~\$142M in funding from CapitalG (Google Capital), Stone Point Capital, and Thomas H. Lee Partners. As of 2014, its estimated valuation was \$1.2B.

### **### Locations**

Headquarters in Irvine, with offices in Dallas, Miami, NYC, Newport Beach, Austin, and Madrid.

### **### Leadership**

CEO: Jason Allnutt | CFO: David Osborn | CTO: Mirza | President: Ali | COO: Mike Kilander |  
CBO: Joe Cutrona | CLO: George | CHRO: Pam | SVP Product: Varma

## **Section B: Business Model & Financials**

### **### Revenue Streams**

- **Auction Fees**: 5% buyer premium, variable seller commission.
- **Tech Packages**: AuctionSync™, Portfolio Interact™, Foreclosure Interact™.
- **Add-ons**: Title, brokerage, analytics, compliance.

### **### Performance**

- ~12,000 auctions/year, \$66B+ in total volume, 533K+ homes sold, 7.5M+ users.
- Invests heavily in AI, marketing, analytics.

### **### Financial Outlook**

Privately held, but S&P flagged liquidity risk for 2025 debt obligations.

## **Section C: Products & Services**

### **### Core Offerings**

- **Online Auctions**: Timed bidding for foreclosures and REOs.
- **Live Trustee Sales**: In-person courthouse auctions.
- **Remote Bid**: Bid on live auctions via mobile.

### **### Seller Tools**

- **AuctionSync™**: Real-time auction admin and event control.
- **Portfolio Interact™**: Seller analytics and dashboard.
- **Foreclosure Interact™**: Buyer-side mobile tracking.

### **### Value Services**

- Title services, due diligence reports, partner brokerage, and document management.

## Section D: Market Landscape & Competitors

### ### Competitors

- \*\*Direct\*\*: Xome, Hubzu, Foreclosure.com, Ten-X
- \*\*Broader\*\*: Zillow, Redfin (non-distressed)
- \*\*Emerging\*\*: Crexi (commercial), Bid4Assets

### ### Differentiators

- Largest in distressed residential auctions.
- Real-time bidding, mobile-first design, and big data optimization.

### ### Industry Factors

- Highly cyclical (based on interest rates, defaults).
- Regulatory friction around evictions, disclosures.

## **Section E: Technology & UX**

### **### Infrastructure**

- AuctionSync™, Foreclosure Interact™, and Portfolio Interact™ use modern cloud-based platforms.

### **### Experience**

- Real-time updates, remote bidding, transparency dashboards.
- Buyer risks: limited inspection, strict timelines, reserve-price opacity.

### **### Data Science**

- Predictive analytics for pricing, buyer targeting, conversion funnels.

## **Section F: Culture & Careers**

### ### Values

- "Beyond the Bid": Innovation, Leadership, Determination.

### ### Roles

- Jobs in product, engineering, analytics, legal, support, marketing.
- Opportunities across U.S. offices with hybrid flexibility.

### ### Employee Reviews

- Mixed: High-impact roles with occasional communication gaps.
- Noted on Glassdoor for fast pace and deep cross-team work.

## **Section G: Risks, Challenges & Strategy**

### **### Risks**

- Complaints: Shill bidding, buyer confusion, limited visibility.
- Legal: State-by-state auction laws, disclosure rules.
- Financial: 2025 debt repayment flagged by S&P.

### **### Strategic Moves**

- Expand portfolio tools and ancillary services.
- Increase buyer education and transparency.
- Future-proof liquidity via refinancing and cost control.

## **Section H: Future Roadmap**

### **### Product**

- SmartSale™, RemoteBid, AttorneyInteract rollouts.
- Deeper foreclosure analytics, better BI dashboards.

### **### Growth**

- Grow non-distressed verticals, expand globally.
- Improve trust through clear reserves, better UX.
- M&A potential with fintech or proptech firms.

## **Section I: References & Sources**

### ### References & Sources

1. Auction.com Official Website – <https://www.auction.com/>
2. Tracxn Company Profile – <https://tracxn.com/>
3. Clever Real Estate Review – <https://listwithclever.com/>
4. HousingWire Market Forecast – <https://www.housingwire.com/>
5. S&P Global Ratings on Auction.com Debt – <https://disclosure.spglobal.com/>
6. Reddit User Feedback – <https://www.reddit.com/>
7. AnytimeEstimate Platform Reviews – <https://anytimeestimate.com/>
8. SimilarWeb Traffic Insights – <https://www.similarweb.com/>
9. RealEstateSkills.com Auction Platform Comparison – <https://www.realestateskills.com/>

# Auction.com: Section A – Company Overview

---

## ### Founding & Early Years

Auction.com was established in 2007 by Jeff Frieden and Robert Friedman in Irvine, California. The company emerged during a pivotal moment in U.S. real estate history. The subprime mortgage crisis had created a massive inventory of distressed properties, and existing channels for auctioning real estate were outdated, opaque, and highly fragmented. Auction.com aimed to bring innovation, scale, and transparency to this niche of the real estate industry.

Initially focused on in-person courthouse auctions and large ballroom events, Auction.com pioneered the transition to online property auctions. It was one of the first companies to apply e-commerce principles to residential foreclosure and REO (Real Estate Owned) asset sales. By 2009, the company had begun hosting online foreclosure auctions, facilitating transactions between institutional sellers (banks, servicers) and real estate investors.

The company's early success was fueled by the sheer scale of the foreclosure crisis. With thousands of properties entering default every week, banks needed a fast, secure, and scalable platform to offload assets. Auction.com capitalized on this demand by offering technology-driven solutions that significantly shortened sales cycles and widened buyer pools.

## ### Growth Trajectory

From 2008 to 2014, Auction.com expanded nationally. It conducted auctions in all 50 states and established partnerships with major banks, servicing companies, and government-sponsored enterprises. In 2014, the company announced it had surpassed \$26 billion in completed transactions.

A major milestone came in March 2014, when Google Capital (now CapitalG) invested \$50 million in Auction.com, giving the startup a post-money valuation of around \$1.2 billion. This investment was significant not just in terms of capital but also in terms of strategic validation. With Google's support, Auction.com further invested in machine learning, user personalization, and predictive analytics.

As of 2025, the company has facilitated over \$66 billion in property sales, sold more than 533,000 residential properties, and maintains a buyer base of more than 7.5 million registered users.

## ### Business Model Evolution

Originally designed to serve large financial institutions looking to liquidate foreclosed assets, Auction.com has since broadened its offering to include:

- Remote bidding technology for both institutional and retail buyers.
- Integrated analytics dashboards for sellers (Portfolio Interact™).
- Property status tracking for bidders (Foreclosure Interact™).
- Onboarding support, title services, and transaction facilitation.

The company continues to lead the industry in distressed asset disposition and is building out capabilities for predictive pricing, dynamic reserve modeling, and global expansion.

### ### Legal and Corporate Structure

Auction.com operates as a limited liability company (LLC) under the name Auction.com, LLC. While headquartered in Irvine, California, the company also has significant operational hubs in Dallas, Miami, Austin, Newport Beach, and New York. International operations are coordinated through a small office in Madrid, focused on data research and analytics.

The company is privately held and is backed by several institutional investors:

- \*\*CapitalG (Google Capital)\*\* – Strategic investment with a focus on tech scalability.
- \*\*Thomas H. Lee Partners\*\* – Private equity firm focused on middle-market growth companies.
- \*\*Stone Point Capital\*\* – Investment firm specializing in real estate and financial services.

To date, Auction.com has raised over \$140 million in venture funding. It has not gone public and there is no confirmed IPO plan as of mid-2025.

### ### Leadership & Governance

Auction.com is led by a seasoned executive team with backgrounds in real estate, banking, law, and technology. The company's CEO, Jason Allnutt, is a former executive at Fannie Mae and brings deep experience in credit, risk management, and asset disposition.

The leadership team includes:

- \*\*Jason Allnutt\*\* – Chief Executive Officer
- \*\*Ali [Last Name TBD]\*\* – President
- \*\*David Osborn\*\* – Chief Financial Officer

- \*\*Mirza [Last Name TBD]\*\* – Chief Technology Officer
- \*\*Joe Cutrona\*\* – Chief Business Officer
- \*\*Mike Kilander\*\* – Chief Operating Officer
- \*\*George [Last Name TBD]\*\* – Chief Legal Officer
- \*\*Pam [Last Name TBD]\*\* – Chief Human Resources Officer
- \*\*Varma [Last Name TBD]\*\* – Senior Vice President of Product

Each executive is responsible for key functions ranging from legal compliance to technology infrastructure, and from seller relationships to customer support. The company's organizational structure is lean but cross-functional, with significant emphasis on rapid execution and data-driven decision-making.

#### ### Strategic Vision

Auction.com's long-term vision is to become the default global marketplace for residential property auctions. While it currently dominates the U.S. distressed residential auction space, it is exploring adjacent market opportunities, such as:

- Expanding to commercial real estate auctions.
- Offering more pre-foreclosure and short-sale inventory.
- Entering international distressed property markets.
- Becoming a data-as-a-service (DaaS) provider for property analytics.

In pursuit of these goals, Auction.com is doubling down on product innovation, investing in predictive intelligence, expanding partner integrations, and improving customer education and transparency.

The company's mission remains rooted in democratizing access to real estate investment opportunities while helping lenders and servicers manage default pipelines more efficiently.

# Auction.com Company Deep Dive

---

## Section A: Company Overview

### Founding & Evolution

- Founded in 2007 by Jeff Frieden and Robert Friedman in Irvine, California.
- Grew from a regional foreclosure auction site to the nation's largest online marketplace for distressed residential real estate. To date, it has facilitated ~\$66 billion in property sales with ~533,000 homes sold and ~7.5 million registered buyers.

### Corporate Structure & Ownership

- Operates under Auction.com, LLC, with corporate offices in Irvine (HQ), Dallas, Miami, New York, Newport Beach, Silicon Valley, Austin, and Madrid.
- Privately held. Raised ~\$142 M in Series A funding led by CapitalG (Google Capital), Thomas H Lee Partners, and Stone Point Capital. Valuation ~\$1.2 B as of 2014.

### Leadership Team

- CEO: Jason Allnutt
- CFO: David Osborn
- CTO: Mirza
- President: Ali (last name not specified)
- Other key leaders: Mike Kilander (COO), Joe Cutrona (CBO), Pam (CHRO), George (CLO), Varma (SVP Product).

## Section B: Business Model & Financials

### Core Revenue Streams

- Auction Fees: Buyers pay a 5% premium. Sellers pay listing and success fees.
- Platform Packages: AuctionSync™, Foreclosure Interact™, Portfolio Interact™.
- Value-Added Services: Title, due diligence, brokerage partnerships.

### Marketplace Scale

- ~12,000 auctions annually across all 50 states.
- ~\$66B in total assets sold.

### Financial Performance

- ~7.5M registered buyers.
- ~533K total homes sold.

## **Section C: Products & Services**

### Auction Marketplace

- Online and live property auctions with scheduled dates.
- Live events webcast-enabled with proxy bidding.

### Tech Tools

- AuctionSync™: Real-time bid tracking and bidder verification.
- Foreclosure Interact™: Mobile bidding and updates.
- Portfolio Interact™: Seller-side analytics and performance dashboards.

### Ancillary Services

- Due diligence, title reports, brokerage services, educational content.

## **Section D: Market Landscape & Competitors**

### Competitors

- Direct: Hubzu, Xome, Foreclosure.com, RealtyTrac, Ten-X.
- Indirect: Zillow, Redfin, CoreLogic.

### Market Positioning

- Largest US platform for distressed residential real estate.
- Focus on data-driven buyer-seller optimization.

### Industry Dynamics

- Cyclical foreclosure volumes.
- Regulatory pressures and macroeconomic sensitivity.

## **Section E: Technology & UX**

### Platform Architecture

- Tools like AuctionSync™, Foreclosure Interact™, and Portfolio Interact™ power both buyer and seller sides.

### UX Features

- Real-time status updates, mobile bidding, quick seller onboarding.
- Challenges: strict buyer timelines, limited property inspection access.

## **Section F: Culture & Careers**

### Company Culture

- Values: Determination, Innovation, Leadership.

- Tagline: "Beyond the Bid".

#### Employee Experience

- Cross-functional roles in product, tech, legal, marketing.

- Moderate Glassdoor reviews; career paths in data science and operations.

## **Section G: Risks, Challenges & Strategy**

#### Challenges

- Customer complaints on hidden reserves, strict closing deadlines, and low communication.

- Regulatory pressures and property access limits.

#### Strategic Focus

- Expand analytics and partner integrations.

- Improve trust via transparency and user experience enhancements.

## **Section H: Future Roadmap**

#### Product Expansion

- More features on SmartSale™, RemoteBid, and seller-side optimization.

#### Growth Strategy

- Expand service offerings and international reach.

- Address buyer skepticism through platform improvements.

- Financial recalibration to reduce reliance on capital markets.

Please note: This website includes an accessibility system. Press Control-F11 to adjust the website to people with visual disabilities who are using a screen reader; Press Control-F10 to open an accessibility menu.



- [Press enter for Accessibility for blind people who use screen readers](#)
- [Press enter for Keyboard Navigation](#)
- [Press enter for Accessibility menu](#)



[State, County, City, Zip, Addr](#)

Recent Searches

92691

recent

Mission Viejo, CA

recent

Other

All Locations

US



[State, County, City, Zip, Addr](#)

Recent Searches

92691

recent

Mission Viejo, CA

recent

Other

All Locations

US

Buy

[All](#)[Foreclosure](#)[Bank Owned](#)[Private Seller](#)[Event Calendar](#)

[Sell](#)

Learn

[Help Center](#)[Buying a Foreclosure](#)[Buying a Bank Owned](#)[Blog](#)[Glossary](#)

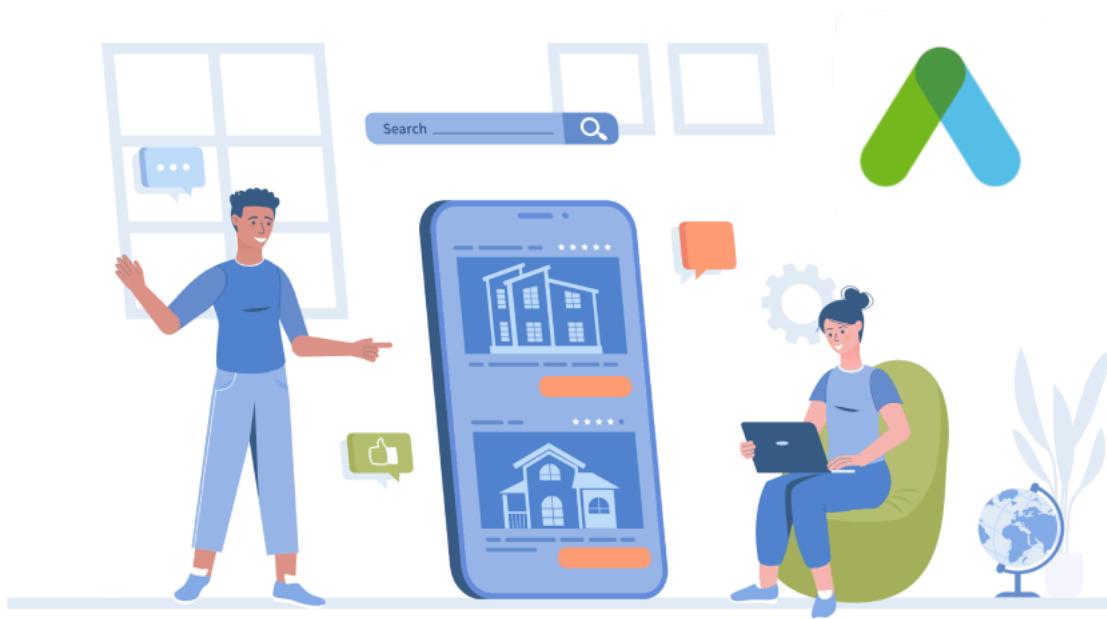
[About Us](#)

Sign Up [Log In](#)

- [Investor Insights](#)
- [Uncategorized Posts](#)

## Your Preferences Help You Find the Right Properties

Auction.com Editorial Team // February 29, 2024



- 
- Your account preferences allow you to personalize your experience and receive the best property recommendations for you on our homepage and in your email inbox.
  - Make sure you keep your properties updated to ensure your search experience remains relevant to your areas of interest!
- 

## Update preferences in your dashboard

### 1. Which areas are you interested in?

The Auction.com preferences page allows you to specify the geographic areas you are interested in, which are crucial for Auction.com to provide you with accurate property recommendations. Keep these areas up to date!

### 2. What types of properties interest you?

Your property selections in this section depend on whether you prefer bank-owned or foreclosure properties. It's important to understand the difference because the auction processes for these types vary. \*Don't forget to Save your preferences.

### 3. Manage your saved searches

You can also inform us about your interests through SAVED SEARCHES! Manage this section while browsing on Auction.com. When you find a search that suits you, just click the Save Search button. Once saved, Auction.com can notify you of new properties that match your search criteria and area of interest.

## Stay Updated to Stay Ahead - Take Control of Your Dashboard

Your preferences matter. Make sure that every property resonates with your goals by adjusting your dashboard preferences **frequently**. This is critical to receiving the most **relevant content**.

[Learn More](#)

1

Which areas (up to 5) are you interested in exploring?

County, City, ZIP

Harris County, TX X

Seattle, WA X

Denver, CO X

Fulton County, GA X



Florida City, FL X

2

What type of property interests you?



Bank Owned



Foreclosure



Both

Would you buy occupied properties?



Yes, Occupied and Vacant



No, Vacant Only

[Save](#)

3

## Manage Your Saved Searches

Update your saved searches based on your area of interest. Subscribe to alerts on deals and auctions.

Florida City, FL

State: FL | City: Florida City

Asset Type: Bank Owned, Foreclosures

Listing Type: Active

Subscribed



## What About Property Saves?

PHOTO COMING SOON

Opening Bid  
TBD

Est. Resale Value  
**\$621,000**

Los Angeles, CA 90011, Los Angeles County

2 bd | 1 ba | 1,174 sq. ft.

Foreclosure Sale, In Person, Oct 19

Remote Bid | Single Family Home

Saving individual properties is another way to keep track of your interests. Plus, Auction.com will update you on key developments with that property. These properties also show up in the [Saved Assets](#) section of your dashboard. In the Saved Assets section, you can manage your saves: opt in and out of alerts, delete properties from your queue, and download your entire list of properties.

Simply click the heart next to a property and you'll:

- Get updates on the property like sale date and reserve if disclosed
- Discover what the property sold for, even if you didn't bid yourself
- Improve future property recommendations from Auction.com

Don't make us guess at what you're after—with accurate preferences, you'll get the **[best online foreclosure auction](#)** experience with Auction.com!

[Update your preferences now.](#)

## Frequently Asked Questions on Preferences:

### Why should I update my preferences?

Your preferences drive your browsing success. The more fine-tuned your preferences are, the more you will find properties that fit your needs. Better property matches on this page means better auction opportunities, more saved properties, and a clearer path to your real estate goals!

Updating your preferences frequently ensures you receive relevant updates regarding the areas and property types you are interested in, and this can lead to your next great investment.

### What happens when I save my search on the website?

Auction.com will do the work for you. When you search for a property in a geographic area, enter all appropriate filters, such as **asset type**, **vacant**, and more, and then save the search. That search is now in your profile and will be easy to access next time. When new properties come up that match the criteria, you will receive an email notification.

### What happens when I save a property with a heart?

Saving a property with a heart puts the property under **Saved Assets** in your dashboard. Now you will not only stay on top of developments with that property; you can easily access transactional data (how much it sold for, etc.) This data can help you get a competitive edge over time, with invaluable insights into market trends and patterns, property valuations, and much more.

[Update your preferences now.](#)

Also see:

[Understanding the property details page](#):

[REO Winning Bidder Resource Center](#)

[Buying a Foreclosed Home at Auction: The Basics](#)

[Remote Bid](#)

[The Auction.com Help Center](#)

### [Why Buy a Foreclosure Property?](#)

1 year ago by [Auction.com Editorial Team](#) 4 min read No comments



Why Buy a Foreclosure Property? Foreclosure properties can be excellent investments for [...read more...](#)

0

Shares

0  
Shares

Related posts:

1. [Benefits of Buying Bank-Owned Properties](#) Bank-owned properties may offer some of the greatest deals for...

## Tags

[Auction.com](#)  
[preferences](#)  
[searching](#)  
[on Auction.com](#)

[< Prev post](#)

[Next post >](#)

## Popular Posts

[Buying a Foreclosure Home at Auction: The Basics](#)



[5 Ways to Begin Investing In Real Estate with Little or No Money](#)



[Buying an Occupied Property](#)



[How To Successfully Buy Foreclosures at Auction](#)



[4 Steps to Becoming a Real Estate Millionaire](#)



# LEARN HOW TO BUY FORECLOSURES IN FLORIDA



[Watch Video](#)

Related posts:

1. [Benefits of Buying Bank-Owned Properties](#) Bank-owned properties may offer some of the greatest deals for...



## Modal Title



[Privacy Statement](#) [Cookie Preferences](#) [Your Privacy Choices](#)  
[Terms of Use](#) [Participation Terms](#) [Licensing & Disclosures](#) [Accessibility](#) [SparkOffer](#)



© 2025 Auction.com, LLC. EQUAL HOUSING OPPORTUNITY  
[NY Standardized Operating Procedures](#)  
[New York Fair Housing Notice](#)

TREC: [Information About Brokerage Services](#); [Texas Consumer Protection Notice](#)

California DRE # 01093886; WV: Lee Leslie, Broker



# AUCTION.COM

## Cookie Preferences

When you visit our website, it may store or retrieve information on your browser via web cookies and similar technologies. This information, which might be about you, your preferences, or your device, is mostly used to make the site work and to help us advertise and understand the use of our site. Because we respect your right to privacy, you can choose not to allow some types of cookies. See below to find out more and change the default settings. However, blocking some types of cookies may impact your experience of our website and the features we are able to offer. Note that your selections are browser-specific, so you may need to make your selection in every browser you use, including on mobile devices. You may also need to repeat this process if you clear your cookies or if you use a browser that automatically clears them after some time, as the website stores your preferences in a cookie. Be sure to hit "Confirm My Choices" if you modify these settings.

## Manage Consent Preferences



### Strictly Necessary Cookies

Always Active

These cookies are strictly necessary for the website to function and cannot be switched off. These cookies allow you to use our website's features, such as setting your privacy preferences and accessing areas that require registration. You can set your browser to block or alert you about some of these cookies, but blocking them will cause some parts of the site to not work.



### Performance / Analytics Cookies

Performance / Analytics Cookies

These cookies allow us and our third-party analytics providers to count visits and traffic sources so we can measure and improve the performance and features of our site for the benefit of you and other visitors. For example, they help us to know which pages are the most and least popular and see how visitors move around the site.



### Functional Cookies

Functional Cookies

These cookies enable the website to provide enhanced functionality and personalization. They may be set by us or by third party providers whose services we have added to our pages. If you do not allow these cookies, it could impact your ability to use certain features.



### Targeting Cookies

Targeting Cookies

These cookies allow us and third-party advertising providers to display relevant advertising. They may be set through our website by our advertising partners and may be used by those companies to build a profile of your interests and show you relevant advertising on other sites. If you do not allow these cookies, you may experience the same quantity of advertising, but it may be less relevant to you.



### Cookie List

Search... Clear checkbox label label Apply  Cancel

Consent Leg.Interest

 checkbox label label checkbox label label checkbox label labelPowered by  onetrust

Please note: This website includes an accessibility system. Press Control-F11 to adjust the website to people with visual disabilities who are using a screen reader; Press Control-F10 to open an accessibility menu.



- [Press enter for Accessibility for blind people who use screen readers](#)
- [Press enter for Keyboard Navigation](#)
- [Press enter for Accessibility menu](#)



[State, County, City, Zip, Addr](#)

Recent Searches

92691

recent

Mission Viejo, CA

recent

Other

All Locations

US



[State, County, City, Zip, Addr](#)

Recent Searches

92691

recent

Mission Viejo, CA

recent

Other

All Locations

US

Buy

[All](#)[Foreclosure](#)[Bank Owned](#)[Private Seller](#)[Event Calendar](#)

[Sell](#)

Learn

[Help Center](#)[Buying a Foreclosure](#)[Buying a Bank Owned](#)[Blog](#)[Glossary](#)

[About Us](#)

[Sign Up](#) [Log In](#)

## winning bidder

**Discover what happens after you win the auction.**

- [Pre-Auction](#)
- [Auction Day](#)
- [Winning the Auction](#)
- [Help Center](#)

## winning bidder

- [Paying for the Property](#)
- [Receipt of Sale](#)
- [Purchasing Under a Separate Entity](#)
- [Getting the Deed](#)
- [Gaining Possession](#)
- [Congratulations! You Did It!](#)

## learn more

**Pre-Auction:**

Prepare yourself to make smart bidding decisions

**Auction Day:**

Arrive with the knowledge and resources to succeed



[Visit Our Help Center](#)

[Paying for the Property](#)

If you're the high bidder, congratulations! You won! In most states you have to pay for the property in full. [Check your state's requirements](#). You will need to pay with a cashier's check, rather than cash.



Bring government identification, such as a driver's license or passport.

## Receipt of Sale

In most states, you will receive a Certificate of Sale receipt at the auction after you pay for the property. Some states, such as North Carolina, have Upset Bidding, which extends the bidding period beyond the auction. Be sure to check your [state's procedures](#) for details.

## Purchasing Under a Separate Entity

If you are buying the property under a separate entity, such as a Limited Liability Company (LLC), you'll have to provide documentation following the auction. Make sure you review the [list of requirements](#) prior to the auction. Otherwise, you may have to buy the property as an individual.

## Getting the Deed

After you purchase the property, you typically have to record the deed with the county. You will have to do this yourself. This is not part of the Auction.com process. [Check your state's requirements](#), as each state may be a bit different.

## Gaining Possession

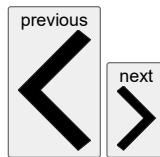
Do not attempt to enter the property, even if it's vacant, until you have the legal right to do so. If the property is occupied, you may want to contact a real estate attorney for assistance.

## Congratulations! You Did It!

You did it! You purchased the property, recorded the deed and – if necessary – vacated the occupants. Now, you can start reaping the rewards. You can make keys, inspect the property and start on any renovations. Before you know it, the property will be ready to flip, rent or even live in.



.



[Privacy Statement](#) [Cookie Preferences](#) [Your Privacy Choices](#)  
[Terms of Use](#) [Participation Terms](#) [Licensing & Disclosures](#) [Accessibility](#) [SparkOffer](#)



© 2025 Auction.com, LLC. EQUAL HOUSING OPPORTUNITY  
[NY Standardized Operating Procedures](#)

[New York Fair Housing Notice](#)TREC: [Information About Brokerage Services](#); [Texas Consumer Protection Notice](#)

California DRE # 01093886; WV: Lee Leslie, Broker



# AUCTION.COM

## Cookie Preferences

When you visit our website, it may store or retrieve information on your browser via web cookies and similar technologies. This information, which might be about you, your preferences, or your device, is mostly used to make the site work and to help us advertise and understand the use of our site. Because we respect your right to privacy, you can choose not to allow some types of cookies. See below to find out more and change the default settings. However, blocking some types of cookies may impact your experience of our website and the features we are able to offer. Note that your selections are browser-specific, so you may need to make your selection in every browser you use, including on mobile devices. You may also need to repeat this process if you clear your cookies or if you use a browser that automatically clears them after some time, as the website stores your preferences in a cookie. Be sure to hit "Confirm My Choices" if you modify these settings.

### Manage Consent Preferences



#### Strictly Necessary Cookies

Always Active

These cookies are strictly necessary for the website to function and cannot be switched off. These cookies allow you to use our website's features, such as setting your privacy preferences and accessing areas that require registration. You can set your browser to block or alert you about some of these cookies, but blocking them will cause some parts of the site to not work.



#### Performance / Analytics Cookies

Performance / Analytics Cookies

These cookies allow us and our third-party analytics providers to count visits and traffic sources so we can measure and improve the performance and features of our site for the benefit of you and other visitors. For example, they help us to know which pages are the most and least popular and see how visitors move around the site.



#### Functional Cookies

Functional Cookies

These cookies enable the website to provide enhanced functionality and personalization. They may be set by us or by third party providers whose services we have added to our pages. If you do not allow these cookies, it could impact your ability to use certain features.



#### Targeting Cookies

Targeting Cookies

These cookies allow us and third-party advertising providers to display relevant advertising. They may be set through our website by our advertising partners and may be used by those companies to build a profile of your interests and show you relevant advertising on other sites. If you do not allow these cookies, you may experience the same quantity of advertising, but it may be less relevant to you.



#### Cookie List

Search... Clear checkbox label label Apply  Cancel

Consent Leg.Interest

 checkbox label label checkbox label label checkbox label label Reject all unnecessary cookies Confirm My ChoicesPowered by  onetrust

Please note: This website includes an accessibility system. Press Control-F11 to adjust the website to people with visual disabilities who are using a screen reader; Press Control-F10 to open an accessibility menu.



- Press enter for Accessibility for blind people who use screen readers
- Press enter for Keyboard Navigation
- Press enter for Accessibility menu

State, County, City, Zip, Addr  
Recent Searches  
92691  
recent  
Mission Viejo, CA  
recent  
Other  
All Locations  
US

State, County, City, Zip, Addr  
Recent Searches  
92691  
recent  
Mission Viejo, CA  
recent  
Other  
All Locations  
US  
Buy  
[All Foreclosure](#) [Bank Owned](#) [Private Seller](#) [Event Calendar](#)  
[Sell](#)  
Learn  
[Help Center](#) [Buying a Foreclosure](#) [Buying a Bank Owned](#) [Blog](#) [Glossary](#)  
[About Us](#)  
Sign Up



**REO Winning Bidder  
Resource Center:  
WHAT YOU NEED TO KNOW**

- [Contract Information Form](#)
- [Closing Company](#)
- [Proof of Funds](#)
- [Earnest Money Deposit](#)
- [Entity Documentation](#)
- [Contact Us](#)

## YOU'VE SECURED YOUR PROPERTY, WHAT'S NEXT?

Auction.com is continuously working on improving the auction experience and it starts with knowing what you need to do once you've received the winning bidder confirmation email.

Documents you'll need to Upload:

[Contract  
Information  
Form](#)

Once the CIF is submitted the purchase contract is auto-generated for signature through DocuSign



[Purchase  
Contract](#)

Must be signed within 48 hours

[Proof  
of Funds](#)

Submit POF showing full purchase price within 48 hours

[Earnest  
Money](#)

- For sellers who require EMD PRIOR to fully executed contract, receipt of deposit must be uploaded within 1 business day of either auction end or buyer signed contract
- For sellers who require EMD AFTER fully executed contract, receipt of deposit must be uploaded within 1 or 2 business days after the contract execution

[Entity  
Documentation](#)

If purchasing in an entity name, documents must be uploaded within 24 hours

[Contract  
Information  
Form](#)

Once the CIF is submitted the purchase contract is auto-generated for signature through DocuSign



[Purchase Contract](#)

Must be signed within 48 hours

[Proof of Funds](#)

Submit POF showing full purchase price within 48 hours

[Earnest Money](#)

- For sellers who require EMD PRIOR to fully executed contract, receipt of deposit must be uploaded within 1 business day of either auction end or buyer signed contract
- For sellers who require EMD AFTER fully executed contract, receipt of deposit must be uploaded within 1 or 2 business days after the contract execution

[Entity Documentation](#)

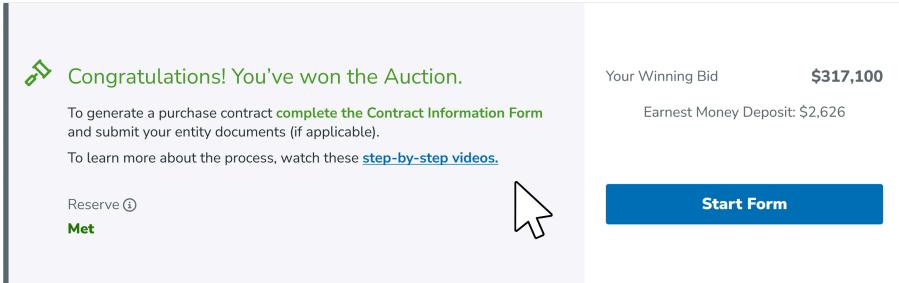
If purchasing in an entity name, documents must be uploaded within 24 hours

## Contract Information Form (CIF)

The Contract Information Form (CIF) is required from each winning bidder every time you win a property. The information you submit via this form will be used to generate your purchase contract.

**The CIF must be completed within 3 hours after the auction ends.**

Any changes requested after the submission of the CIF may be denied and could result in the delay of your closing. It is critical that you complete this form with accurate information that will carry all the way through to your contract and supporting documentation, such as your Proof of Funds and receipt of Earnest Money Deposit.



Video 1 of 8:  
Buyer's Information



AUCTION.COM

## WHAT TO KNOW A COMPLETING A CONTRACT IN

Video 2 of 8:  
Address & Contact Information



AUCTION.C

**COMPLETING THE  
ADDRESS AND CONT.**

Video 3 of 8:  
DOB & Title Vesting



AUCTION.C

DOB  
AND TITLE VEST

Video 4 of 8:  
Real Estate Agent Info & Funding



AUCTION.COM

# WHAT TO KNOW ABOUT AND USING A REAL ESTATE

Video 5 of 8:  
Vesting, Title Insurance, & Escrow



AUCTION.COM

VESTING, TITLE INS  
AND ESCROW CO

Video 6 of 8:  
Additional Contract Questions



AUCTION.C

ADDITIONAL  
CONTRACT QUESTIONS

Video 7 of 8:  
Co-Buyer Information



AUCTION.C

CO-BUYER  
INFO

Video 8 of 8:  
Entity



# AUCTION.C

## ENTITY

---

[Next Video](#)

[Address & Contact Information](#)

[Previous Video](#)

[Buyer's Information](#) [Address & Contact Information](#) [DOB & Title Vesting](#) [Real Estate Agent Info & Funding](#) [Vesting, Title Insurance, & Escrow](#) [Additional Contract Questions](#) [Co-Buyer Information](#) [Entity](#)

## CLOSING COMPANY

If choosing your own closing company, all the information below must be provided

- Closing company name
- Closing company address
- Closing company contact name
- Closing contact email
- Closing contact phone number

### Agent (Agent commission available on select properties)

If choosing to add an Agent, all the information below must be provided:

- Firm name
- Firm address

- Agent name
- Agent email address
- Agent phone number
- Agent license #
  - Verification of the agent's license number will be complete

## Proof of funds (POF)

Proof of Funds must include an available balance equal to or greater than the total purchase price (TPP) amount. This documentation is uploaded within the Post-Auction tab of your dashboard on Auction.com.

**Note:** More than one account showing the required cash funds is acceptable; however, please note that the Auction.com system can only accept one upload to satisfy the POF requirement. Therefore, if using multiple accounts to document funds for closing, please include all applicable accounts in one upload.

### REQUIREMENTS:

- Must be dated within 30 days at time the contract is complete
- Best practice: take into account that the seller will need approximately 3 additional days to process the contract
- Recent quarterly statements are acceptable (within the same quarter)

### POF MUST BE:

- In the buyer's (or) purchasing entity's name that exactly matches how the name is displayed on the CIF and contract
- On official letter head from the financial institution
- Include the buyer's information, if an online banking screenshot
- Initiated by the buyer or a gift (if 3rd party is listed on the POF)
  - Note: Certain sellers will not accept gift funds
  - If you plan on using gift funds, please contact the Buyer Experience Team beforehand to determine if the property you are purchasing allows them. If accepted by the seller Gift Letter Must Include:
    - Account holder's name
    - Amount that will be gifted at the time of closing

### ACCEPTABLE FORMS OF POF:

Bank statements, cashier's checks, hard money loans (not collateralized by the property), 401K, retirement accounts, CDs, and IRAs (can be combined), loan acceptance letter with no contingencies (for non-cash transactions, are accepted only if the property was marked financeable on the Auction.com marketplace).

### UNACCEPTABLE FORMS OF POF:

Gift letters (unless accepted by the seller), personal checks, loan acceptance letter with contingencies, funds from non-contract buyers.

### COMMON REASONS WHY YOUR POF WAS NOT ACCEPTED:

- Missing Buyer Name
- Name on documents does not exactly match the name on the contract or CIF
- Funds not in Buyers Name
- Unqualified Type (loan approval on cash transaction)
- Wrong document type
- Amount missing
- Document not dated within 30 days
- Contingencies were noted in the loan approval letter
- Insufficient Funds
- Not legible
- Altered document

## EAرنest Money Deposit (EMD)

Each seller may have a slightly different policy on when it requires Earnest Money to be deposited with the title company and when receipt of the deposit is uploaded.

In general, sellers will require the receipt of the EMD to be uploaded within a day of either the auction ending, buyer's signature on the contract, or seller's signature on the contract. In some cases, confirmation of EMD is required to submit your offer to the seller.

Because these requirements can vary, it's important that you are prepared to deposit the EMD quickly after the auction. You can **refer to your contract for the specific requirements** for the property you purchase. The receipt of EMD is uploaded within the Post-Auction tab of your dashboard on Auction.com

- EMD must come **from the name of the Buyer vesting** on the contract (names must match exactly).
- If you are purchasing as an individual, the funds must be **debited from the account of that individual**.
- If you are purchasing as an entity, the funds must be **debited from the account of that entity**.
- EMD must be in **certified funds** (cashier's check or wire ONLY).

**PRO TIP:** Before your bank sends a wire, give specific information of what will need to show on the receipt of EMD. It can be difficult to get this information added after the wire is sent.

### FOR WIRES:

The proof is the confirmation from the bank that the wire was initiated (including Fed Ref #).  
Must include the following:

- The name from which the funds were debited from
- The exact amount sent
- The beneficiary of the funds (Seller's closing office)
- The address of the property you are purchasing

### FOR CASHIER'S CHECKS:

A copy of the cashier's check made payable to the closing company and the receipt for the certified mail.

Must include the following:

- Name from which the funds were debited from
- Exact amount sent
- Beneficiary of the funds (Seller's closing office)
- Property address you are purchasing

#### COMMON REASONS WHY YOUR EMD WAS NOT ACCEPTED

- Invalid EMD Receipt Type
- Missing Remitter Name
- Missing Beneficiary Name
- Missing Amount
- Invalid Remitter Name
- Invalid Beneficiary name
- Missing property address
- Not legible
- Wrong document type

## Entity Documentation

Regardless of the type of entity making the purchase, formal documents are required within one day of the auction and must be provided before the contract can be submitted to the seller for review and execution. These documents are required to help the seller ensure that the person executing on behalf of an entity has the proper authority to enter into the purchase contract.

[Download our printable checklist](#) to preview all the information you'll need to submit. Required documents are uploaded within the Post-Auction tab of your dashboard on Auction.com

Some sellers may require additional information, so check with your closing company. Please note this section is for **informational purposes only**. It is not intended to provide legal advice or recommendations.

**Limited Liability Company (LLC)** – A limited liability company encompasses the tax treatment of a partnership or sole proprietorship and the liability treatment of a corporation. Please download the [requirements document](#) for this entity.

- **If LLC:** Certificate of Good Standing, Articles of Organization, Operating Agreement, Real Estate Signing Resolution, Verification of Ownership, Interest, Multiple Name Verification, and affiliated entity docs.

**Incorporation (INC)** – A corporation is an entity that is separate and apart from its owners, and there are various types of corporations. Please download the [requirements document](#) for this entity.

- **If Corporation:** Certificate of Good Standing, Articles of Incorporation, Bylaws, List of Officers, Real Estate Signing Resolution, Verification of Ownership Interest, Multiple Name Verification, and all affiliated entity docs.

**Limited Partnership** – A limited partnership (LP) consists of two or more partners who operate the company jointly and each partner's liability may be limited to each partner's level of investment. Please download the [requirements document](#) for this entity.

**Trust** – A trust is an entity that acts as a fiduciary that manages and transfers property for the benefit of the beneficiaries. Please download the [requirements document](#) for this entity.

- **If Trust:** Certification of Trust or Declaration of Trust or Notarized Trust Agreement, Real Estate Signing Resolution, and affiliated entity docs.

**General Partnership** – A general partnership is an arrangement consisting of two or more people who agree to share in all assets, profits, and financial and legal liabilities of a business. Members must sign a Partnership Agreement. Please download the [requirements document](#) for this entity.

**Limited Liability Limited Partnership (LLLP)** – Limited Liability Limited Partnership consists of one or more general partners and one or more limited partners. Typically, while the general partners manage the LLLP, the limited partners' interest is purely financial. Please download the [requirements document](#) for this entity.

**401K Plan** – A 401k plan is an employer-sponsored investment savings account funded with post-tax money along with the employer's contribution limits. Please download the [requirements document](#) for this entity.

- **If 401K:** Adoption Agreement, Plan Summary, Real Estate Signing Resolution, Plan Sponsor or employee documents, and all affiliated entity docs.

**Pension Plan** – A pension plan is a type of retirement plan in which an employee adds money into a fund that is matched (or contributed to) by an employer based on employee income and length of employment. Please download the [requirements document](#) for this entity.

**IRA** – An individual retirement account (IRA) is a form of individual retirement plan that provides tax advantages for retirement savings. There are several different types of IRAs, with each having its own tax implications and eligibility requirements. Please download the [requirements document](#) for this entity.

- **If IRA:** IRA Statement, IRA Account Application, Direction of Investment, Custodial Company Articles of Organization, Custodial Company Instructions for Investing in Real Estate, Custodial Company Corporate Resolution Authorizing Signatory for Purchase, Real Estate Signing Resolution, and Multiple Name Verification.

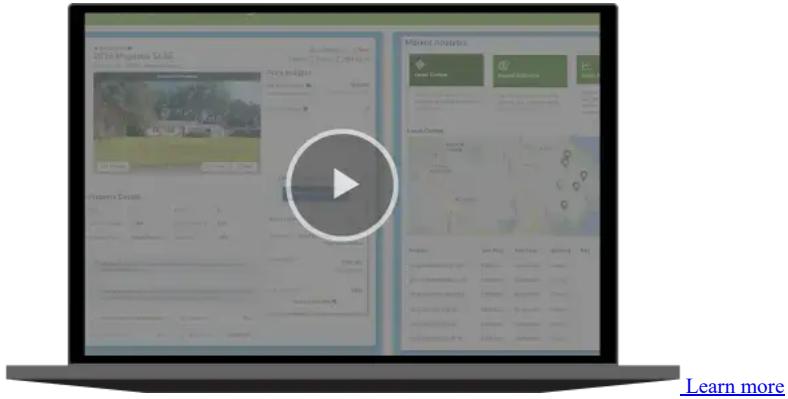
To buy property under separate entities, the following Auction.com documents may be required. Check the links for requirements by entity type above for more details.

- [Multiple Name Verification Document](#)
- [Real Estate Signing Resolution Document](#)
- [Verification of Ownership Interest Document](#)

To learn more, download the [Residential Entity Requirements document](#).

## Bid with confidence

Watch the webinar replay for everything you need to know to win Bank-Owned (REO) Auction properties online



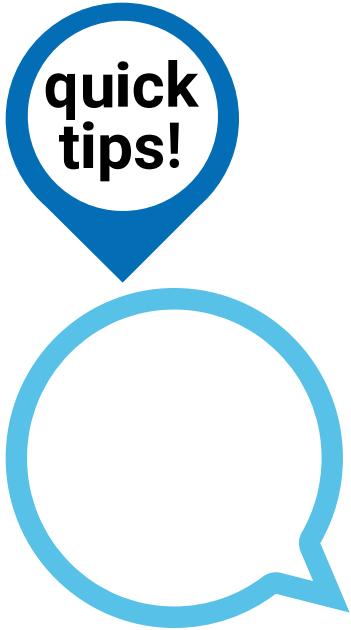
[Learn more](#)

## We are here for you!

Speak to a Buyer Experience Team Member at [800-793-6107](tel:800-793-6107)

Mon – Fri 5am-5pm PT

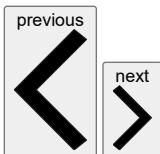
[LIVE CHAT](#)



Complete your [purchase profile](#) before the auction to save time.



.



 [About Us](#) [Careers](#) [Contact Us](#)



[Privacy Statement](#) [Cookie Preferences](#) [Your Privacy Choices](#)  
[Terms of Use](#) [Participation Terms](#) [Licensing & Disclosures](#) [Accessibility](#) [SparkOffer](#)



© 2025 Auction.com, LLC.

EQUAL HOUSING OPPORTUNITY

[NY Standardized Operating Procedures](#)[New York Fair Housing Notice](#)TREC: [Information About Brokerage Services](#); [Texas Consumer Protection Notice](#)

California DRE # 01093886; WV: Lee Leslie, Broker



## Cookie Preferences

When you visit our website, it may store or retrieve information on your browser via web cookies and similar technologies. This information, which might be about you, your preferences, or your device, is mostly used to make the site work and to help us advertise and understand the use of our site. Because we respect your right to privacy, you can choose not to allow some types of cookies. See below to find out more and change the default settings. However, blocking some types of cookies may impact your experience of our website and the features we are able to offer. Note that your selections are browser-specific, so you may need to make your selection in every browser you use, including on mobile devices. You may also need to repeat this process if you clear your cookies or if you use a browser that automatically clears them after some time, as the website stores your preferences in a cookie. Be sure to hit "Confirm My Choices" if you modify these settings.

### Manage Consent Preferences



#### Strictly Necessary Cookies

Always Active

These cookies are strictly necessary for the website to function and cannot be switched off. These cookies allow you to use our website's features, such as setting your privacy preferences and accessing areas that require registration. You can set your browser to block or alert you about some of these cookies, but blocking them will cause some parts of the site to not work.



#### Performance / Analytics Cookies

Performance / Analytics Cookies

These cookies allow us and our third-party analytics providers to count visits and traffic sources so we can measure and improve the performance and features of our site for the benefit of you and other visitors. For example, they help us to know which pages are the most and least popular and see how visitors move around the site.



#### Functional Cookies

Functional Cookies

These cookies enable the website to provide enhanced functionality and personalization. They may be set by us or by third party providers whose services we have added to our pages. If you do not allow these cookies, it could impact your ability to use certain features.



#### Targeting Cookies

Targeting Cookies

These cookies allow us and third-party advertising providers to display relevant advertising. They may be set through our website by our advertising partners and may be used by those companies to build a profile of your interests and show you relevant advertising on other sites. If you do not allow these cookies, you may experience the same quantity of advertising, but it may be less relevant to you.



## Cookie List

Search... Clear checkbox label label Apply  Cancel

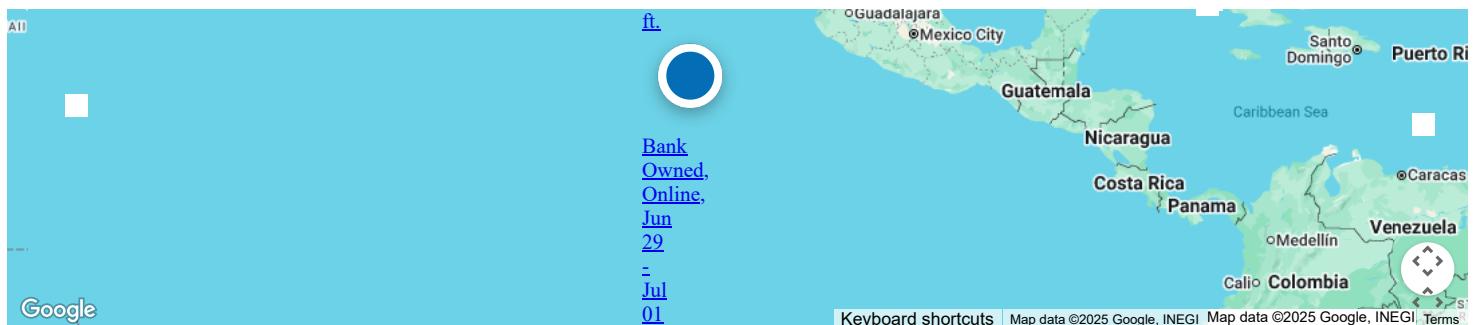
Consent Leg.Interest

 checkbox label label checkbox label label checkbox label label Reject all unnecessary cookies Confirm My ChoicesPowered by  onetrust

[All Locations](#)[Other](#)[Current Location](#)[Los Angeles, CA](#)[All Locations](#)[US](#)[Text Search](#)[All Locations](#)[All Locations](#)[Other](#)[Current Location](#)[Los Angeles, CA](#)[All Locations](#)[US](#)[Text Search](#)[All Locations](#)[Buy](#)[All Foreclosure](#)[Bank Owned](#)[Private Seller](#)[Event Calendar](#)[Sell](#)[Learn](#)[Help Center](#)[Buying a Foreclosure](#)[Buying a Bank Owned](#)[Blog](#)[Glossary](#)[About Us](#)[Sign Up](#)[Log In](#)[Property](#)[Asset Type](#)[Buying Type](#)[Condition](#)[Featured](#)[More Filters](#)[Clear Filters](#)[Sort & Filter](#)[Save Search](#)[Save Search](#)[Search this Area!](#)

Showing 500 of 13,147

[Current](#)[Bid](#)[\\$10,001](#)[1250](#)[SE](#)[13th](#)[Av.](#)[1  
ba  
700](#)[sq.](#)[TE](#)[OH](#)[PENN](#)[New York](#)[PA](#)



## Cookie Preferences

When you visit our website, it may store or retrieve information on your browser via web cookies and similar technologies. This information, which might be about you, your preferences, or your device, is mostly used to make the site work and to help us advertise and understand the use of our site. Because we respect your right to privacy, you can choose not to allow some types of cookies. See below to find out more and change the default settings. However, blocking some types of cookies may impact your experience of our website and the features we are able to offer. Note that your selections are browser-specific, so you may need to make your selection in every browser you use, including on mobile devices. You may also need to repeat this process if you clear your cookies or if you use a browser that automatically clears them after some time, as the website stores your preferences in a cookie. Be sure to hit "Confirm My Choices" if you modify these settings.

### Manage Consent Preferences



#### Strictly Necessary Cookies

Always Active

These cookies are strictly necessary for the website to function and cannot be switched off. These cookies allow you to use our website's features, such as setting your privacy preferences and accessing areas that require registration. You can set your browser to block or alert you about some of these cookies, but blocking them will cause some parts of the site to not work.



#### Performance / Analytics Cookies

Performance / Analytics Cookies

These cookies allow us and our third-party analytics providers to count visits and traffic sources so we can measure and improve the performance and features of our site for the benefit of you and other visitors. For example, they help us to know which pages are the most and least popular and see how visitors move around the site.



#### Functional Cookies

Functional Cookies

These cookies enable the website to provide enhanced functionality and personalization. They may be set by us or by third party providers whose services we have added to our pages. If you do not allow these cookies, it could impact your ability to use certain features.



#### Targeting Cookies

Targeting Cookies

These cookies allow us and third-party advertising providers to display relevant advertising. They may be set through our website by our advertising partners and may be used by those companies to build a profile of your interests and show you relevant advertising on other sites. If you do not allow these cookies, you may experience the same quantity of advertising, but it may be less relevant to you.



## Cookie List

Search...



Clear

checkbox label label

Apply  Cancel

Consent Leg. Interest

checkbox label label

checkbox label label

checkbox label label

Reject all unnecessary cookies  Confirm My Choices

Powered by **onetrust**

Please note: This website includes an accessibility system. Press Control-F11 to adjust the website to people with visual disabilities who are using a screen reader; Press Control-F10 to open an accessibility menu.



- [Press enter for Accessibility for blind people who use screen readers](#)
- [Press enter for Keyboard Navigation](#)
- [Press enter for Accessibility menu](#)



Recent Searches

92691

recent

Mission Viejo, CA

recent

Other

All Locations

US



Recent Searches

92691

recent

Mission Viejo, CA

recent

Other

All Locations

US

Buy

[All](#)[Foreclosure](#)[Bank Owned](#)[Private Seller](#)[Event Calendar](#)

[Sell](#)

Learn

[Help Center](#)[Buying a Foreclosure](#)[Buying a Bank Owned](#)[Blog](#)[Glossary](#)

[About Us](#)

[Sign Up](#) [Log In](#)

## Bank-Owned (REO) 101 Webinar: Your Guide to Bank-Owned (REO) Auctions

### Everything You Need to Know to Win Bank-Owned (Reo) Auction Properties Online

Watch the webinar replay and discover how to navigate the Auction.com platform and gain the insights needed to make informed decisions, avoid common pitfalls, and succeed in REO auctions.

#### Why Watch This Webinar?

REO properties, also known as Bank-Owned or Real Estate Owned properties, can be complex even for seasoned investors. In this webinar, you'll learn:

- Step-by-step guide of the bidding process.
- Demonstrate the final moments of bidding on REO property.
- Strategies to avoid common mistakes and maximize your chances of success.

#### What You'll Learn:

&gt;

&lt;

Click on any chapter to jump ahead

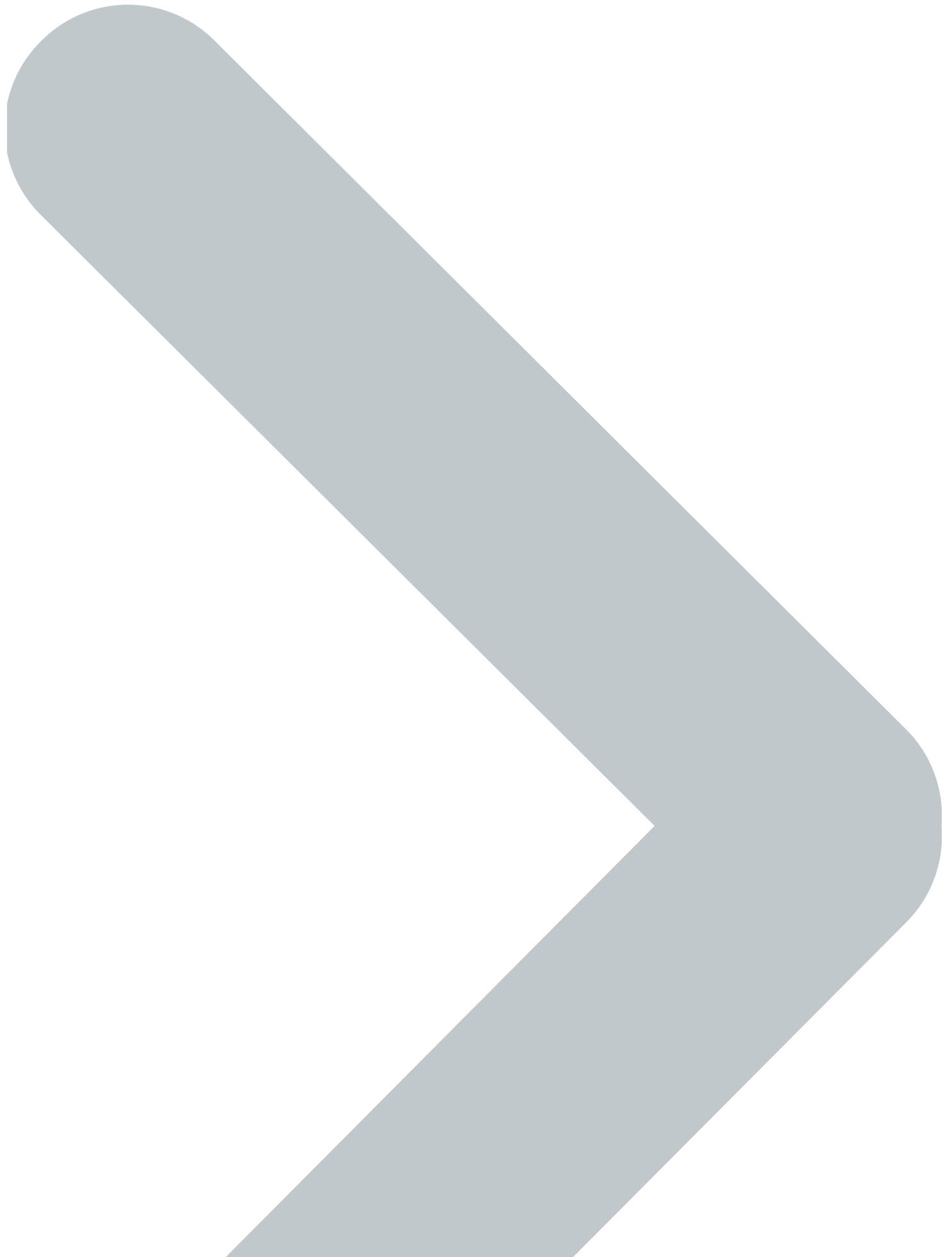
- 1 [Get to Know Auction.com](#)
- 2 [Lifecycle of a Bank Owned \(REO\) Property](#)
- 3 [First Look Program](#)
- 4 [How Buying an REO Property on ADC Works](#)
- 5 [Property Details Page Walkthrough](#)
- 6 [Preparing to Bid – Registration Process](#)
- 7 [Bidding on Auction.com](#)
- 8 [Final Minutes of the Auction](#)
- 9 [Winning the Auction](#)
- 10 [Next Steps & Resources](#)
- 10 [Q&A Session](#)

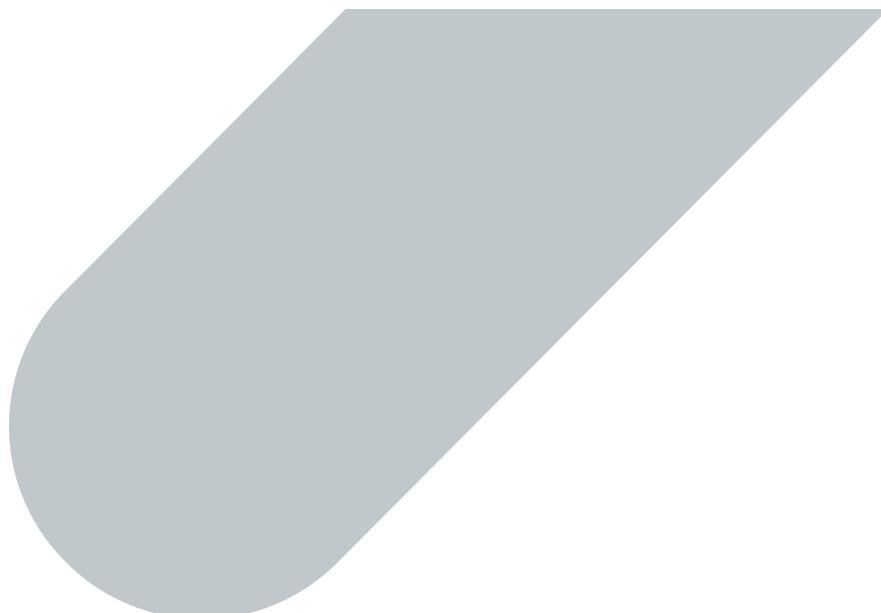
Watch the Webinar Replay Now:

57:58

## Frequently Asked Questions

[Is the reserve price disclosed for all REO properties?](#)



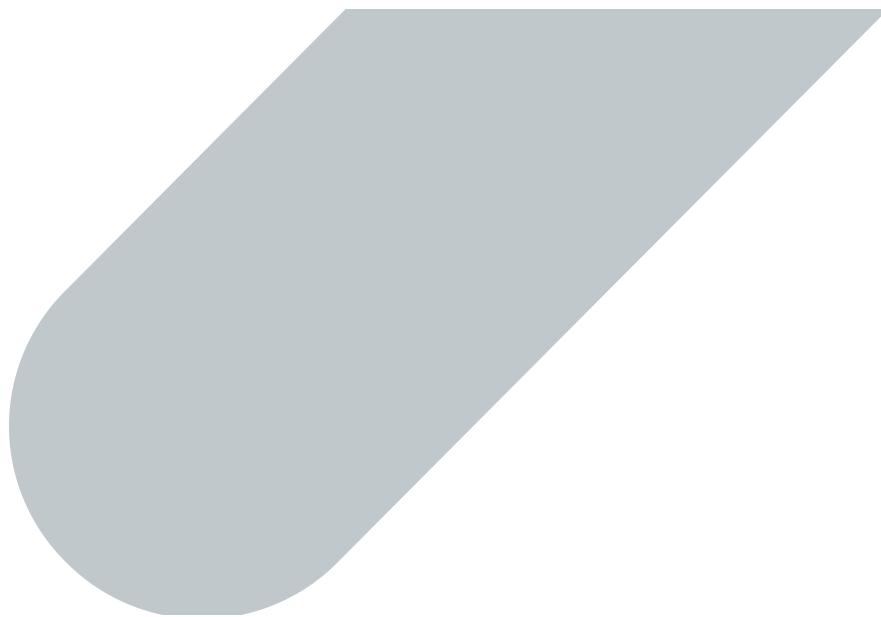


Most of the REO properties do not disclose the reserve price. The sellers of these properties may accept something called the credit bid which is the minimum amount bidders must exceed to win the property. The reason it is not often disclosed is because sometimes a bidder may win the auction by bidding below the reserve price.

Your best move in this scenario is to do your due diligence on the property and determine the best and highest price at which you are willing to bid. If the reserve is below that amount, you will win the property. If not, the auction will continue to the next bid, until the reserve is met, and thereafter the property will be awarded to the highest bid or reserve (whichever is higher).

[How to know the title information and liens related to a property?](#)

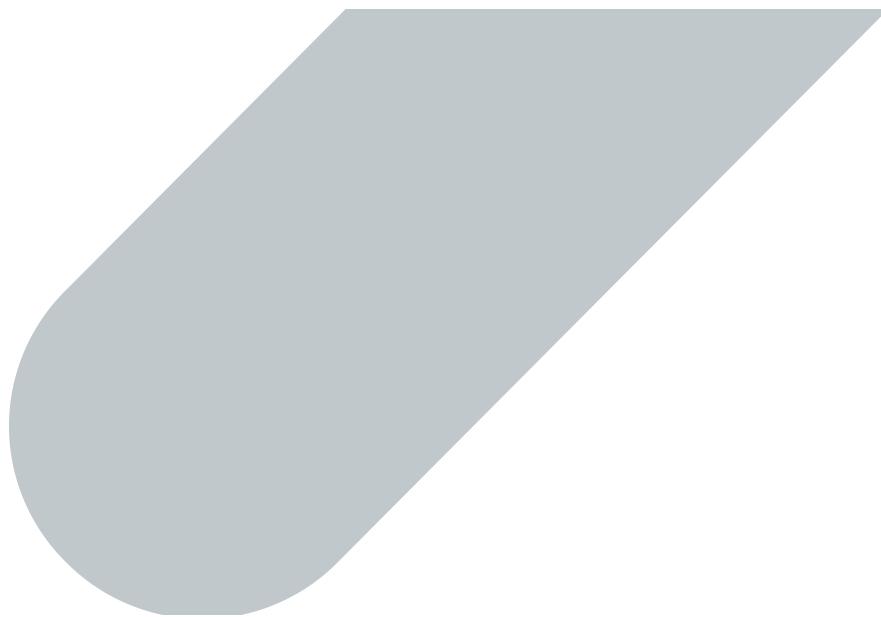




Not all our assets will have complete inspection reports revealing the title information. It is best to do your own due diligence by visiting county websites and other websites with property tax liens information. You can also consult with a local title company to do a title search.

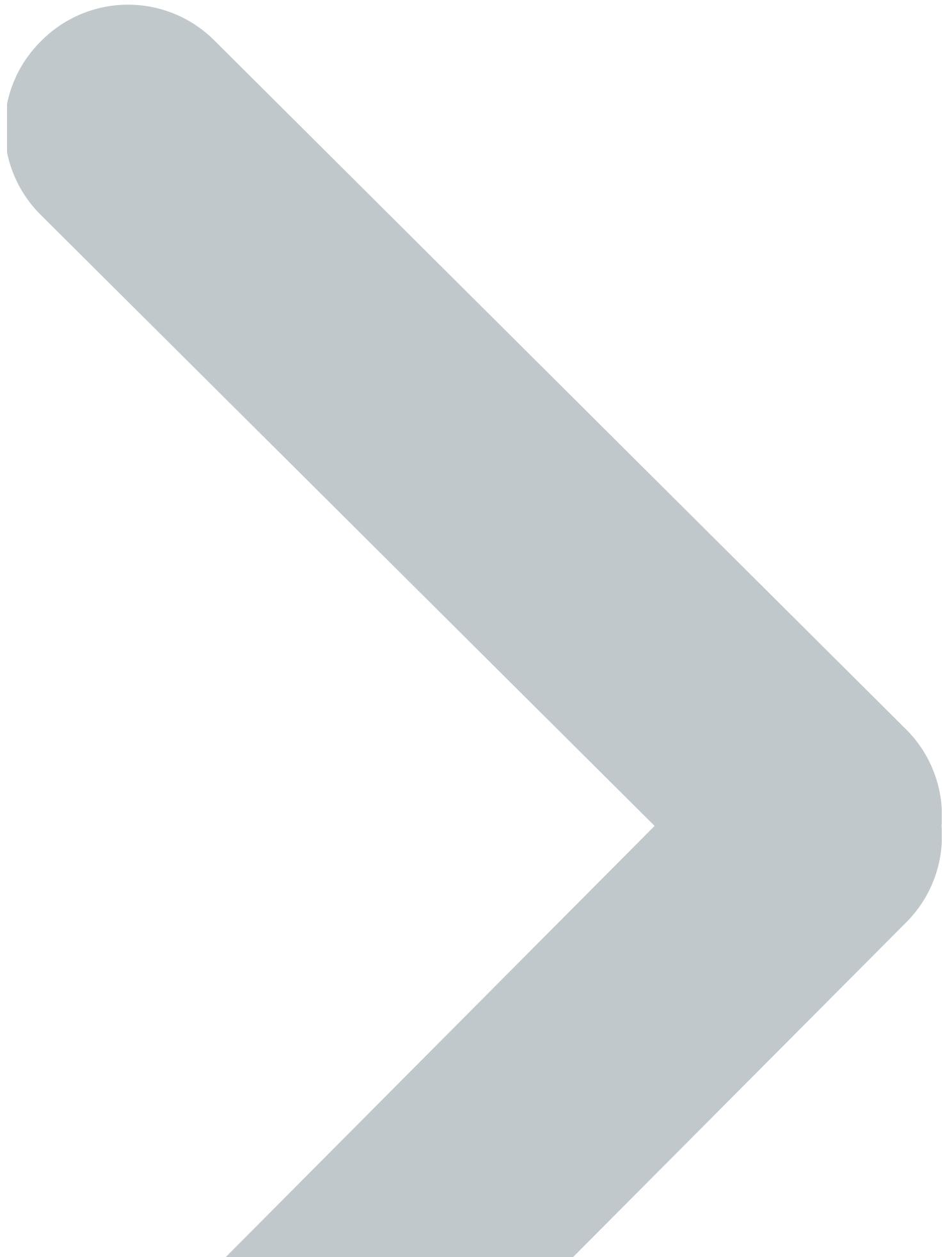
[How do I find properties that were sold at previous auctions?](#)





Information on properties that were sold at previous auctions may be found on county websites or public records. Once the deed for such property is recorded, this information becomes available to the public.

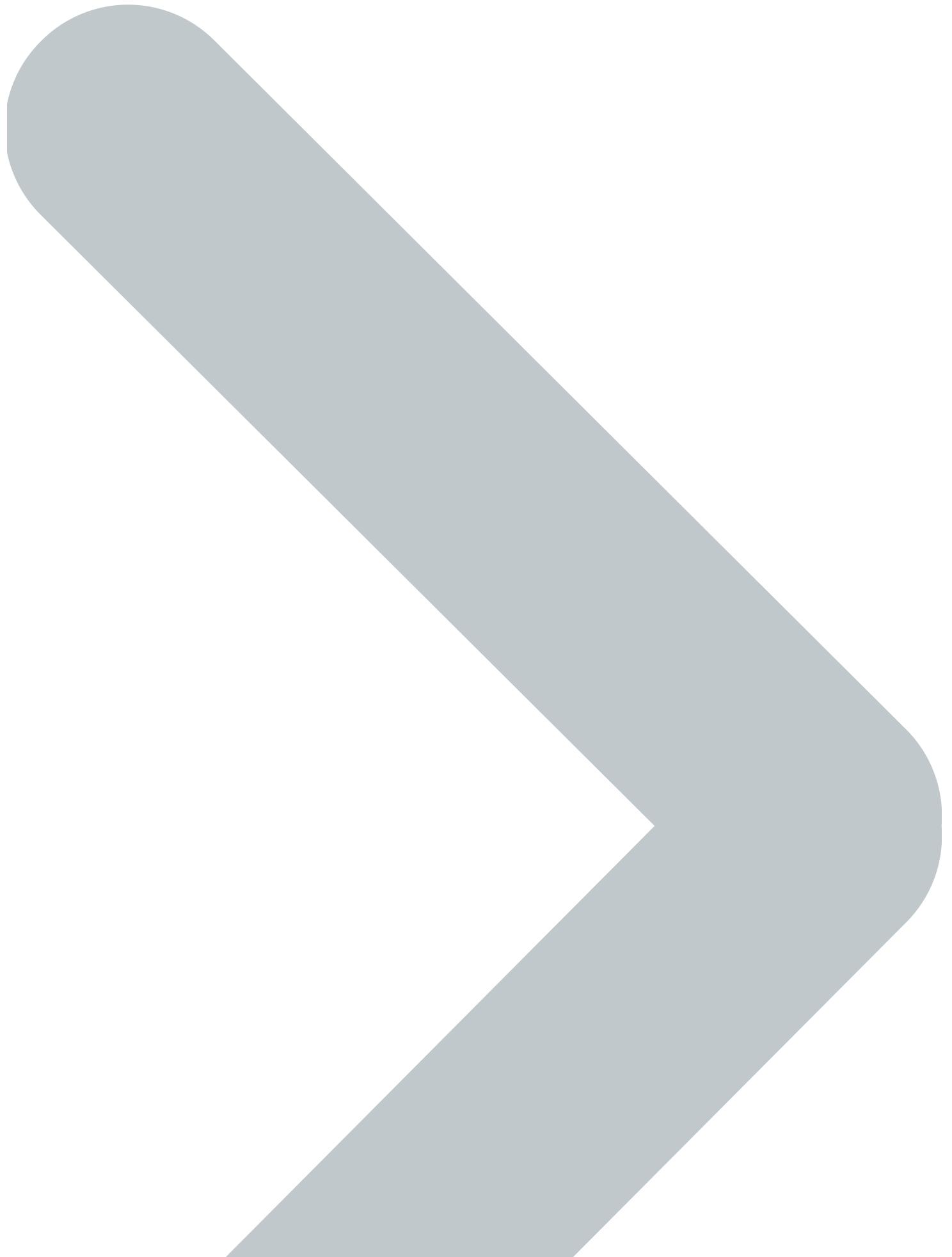
[When can I inspect a First Look property after winning it?](#)

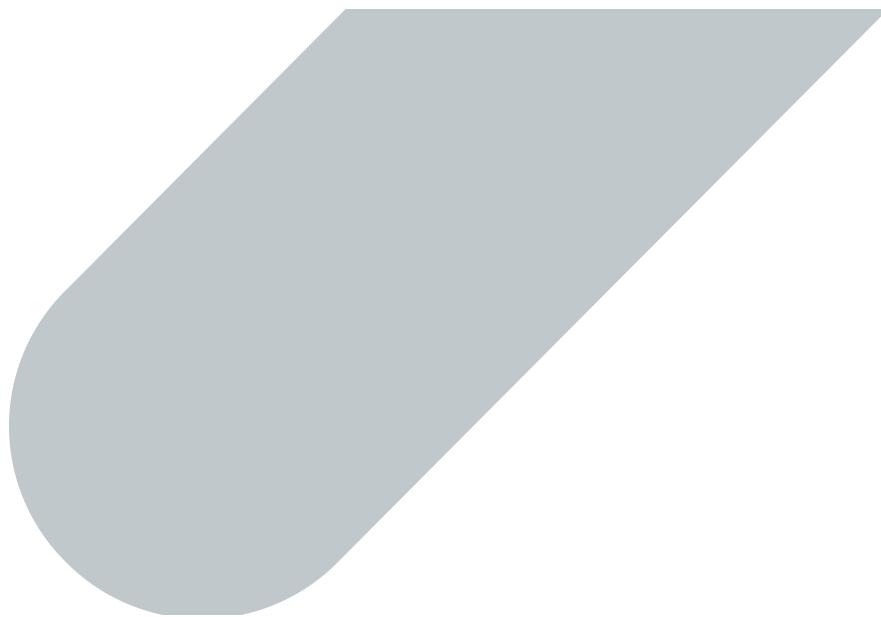




First Look properties have a 15-day inspection period. If you win the property and are planning to live in it or are a HUD-certified non-profit or government entity, you can inspect the property as soon as you win it within a 15-day window. If you are an investor, however, you must wait until closing on the property to inspect it.

[When can I get the Bid Deposit refunded?](#)





If you win the auction and proceed with closing, you can request to have the bid deposit refunded once you close on the property. However, if you win the auction but do not complete the purchase, the deposit may be retained, and the account may get flagged or suspended. If you don't win the auction, you can request to get refunded immediately.

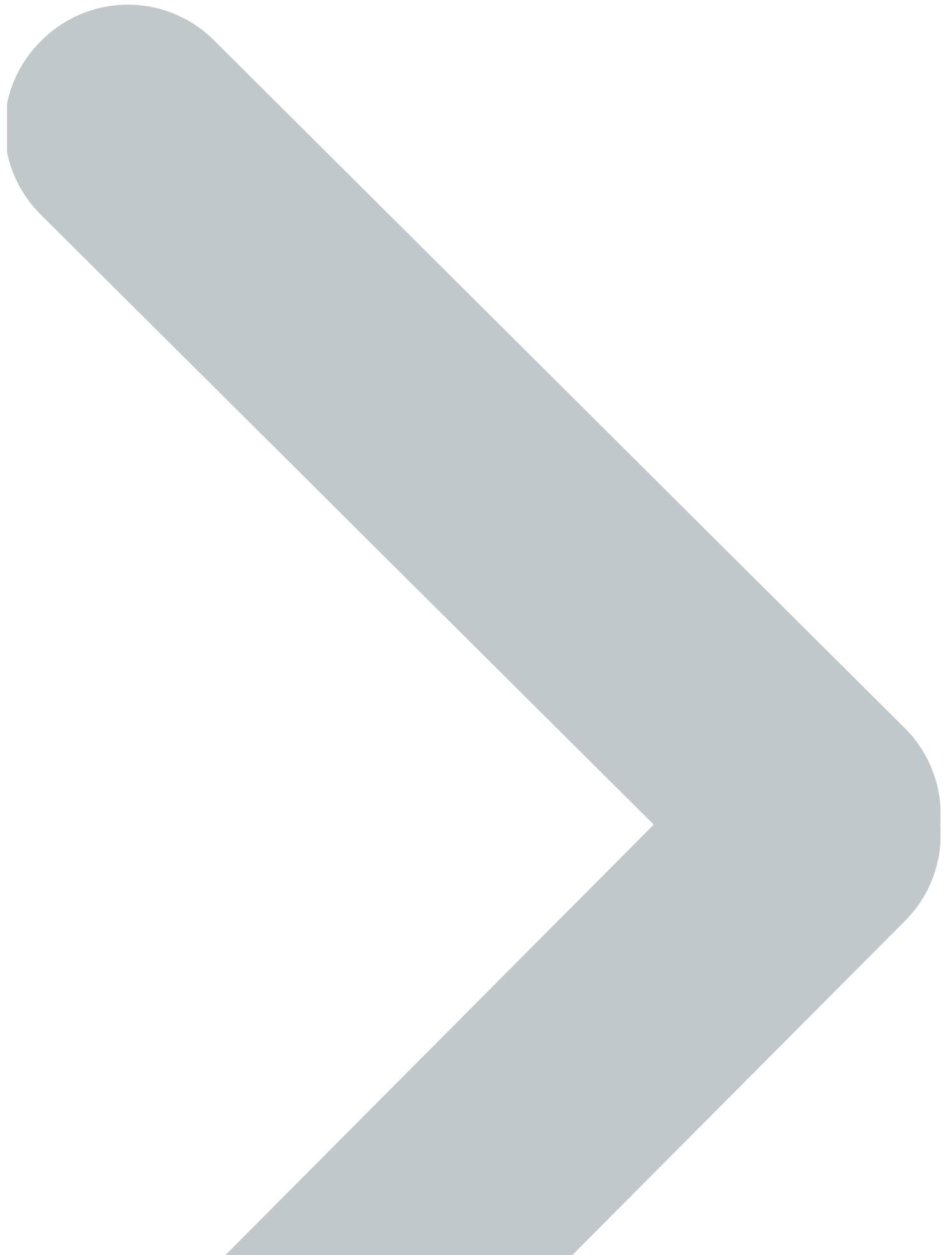
[What are Proof of Funds, and are the EMD and 100% of the purchase price to be paid immediately?](#)

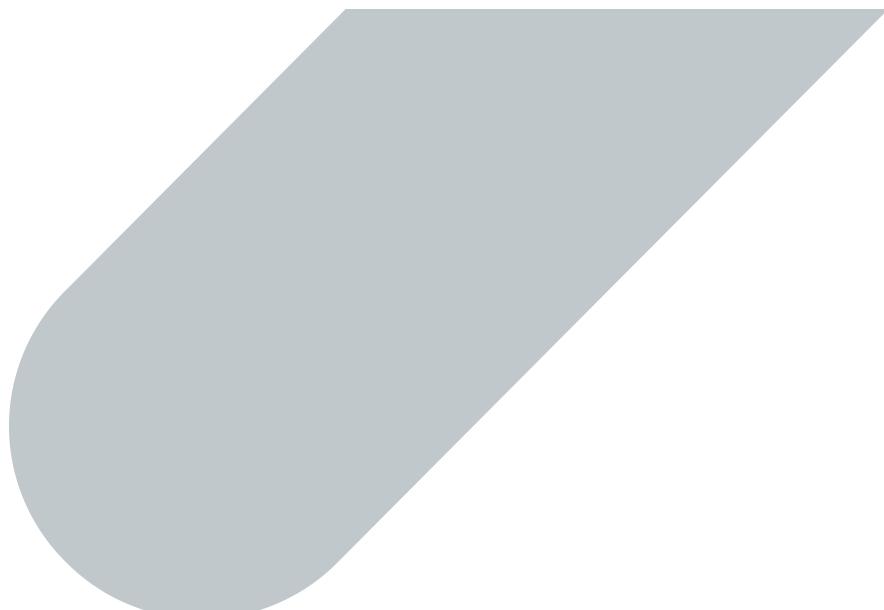




Proof of Funds are an indication that you have an account with the full funds to purchase the property. For REO, 100% of the purchase price is not due until closing. The payment of the EMD depends on the seller – it is typically required within 1-2 days after you win the property, while some sellers do not require it until a contract is signed.

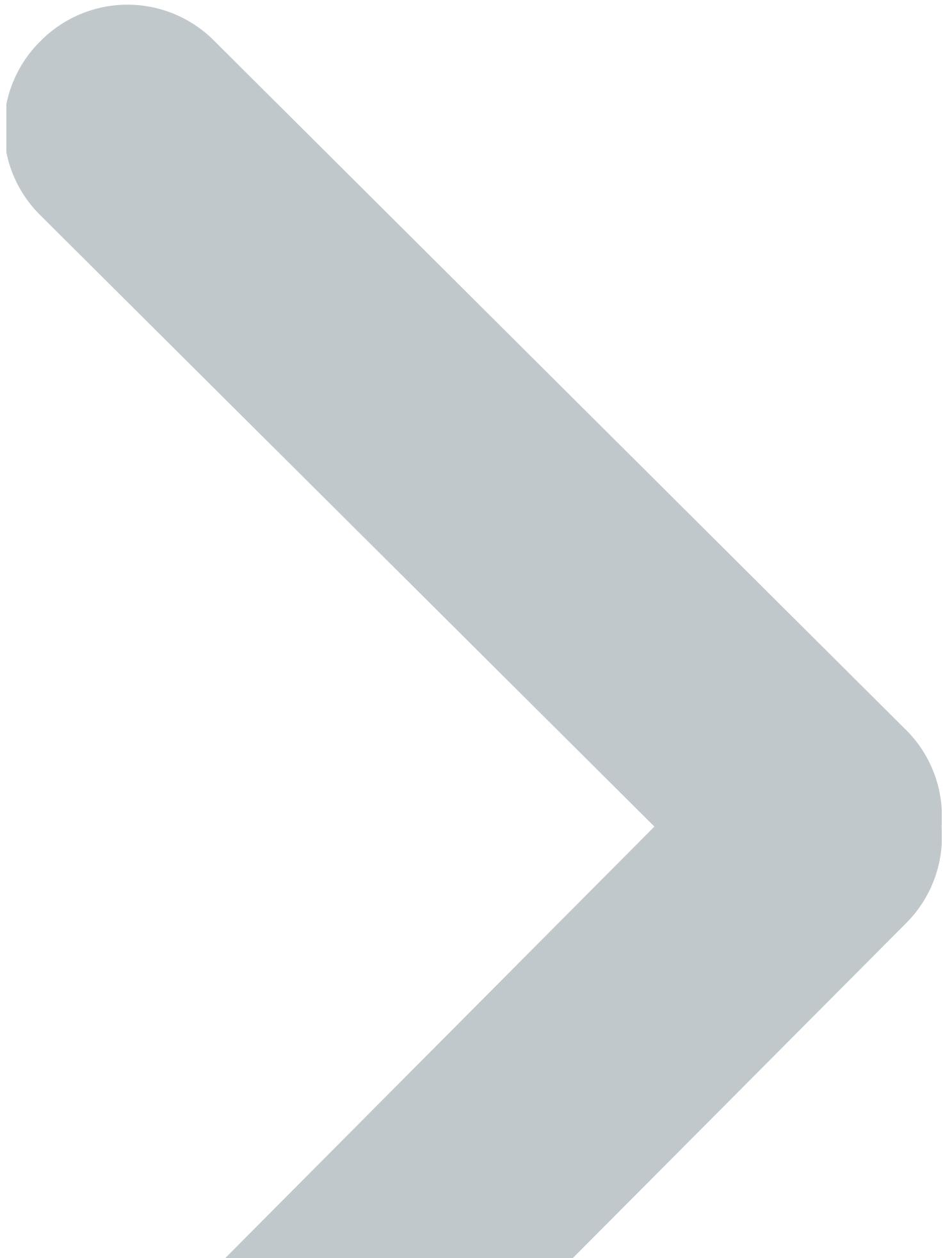
[What type of deed is executed for the purchase of an REO auction property?](#)

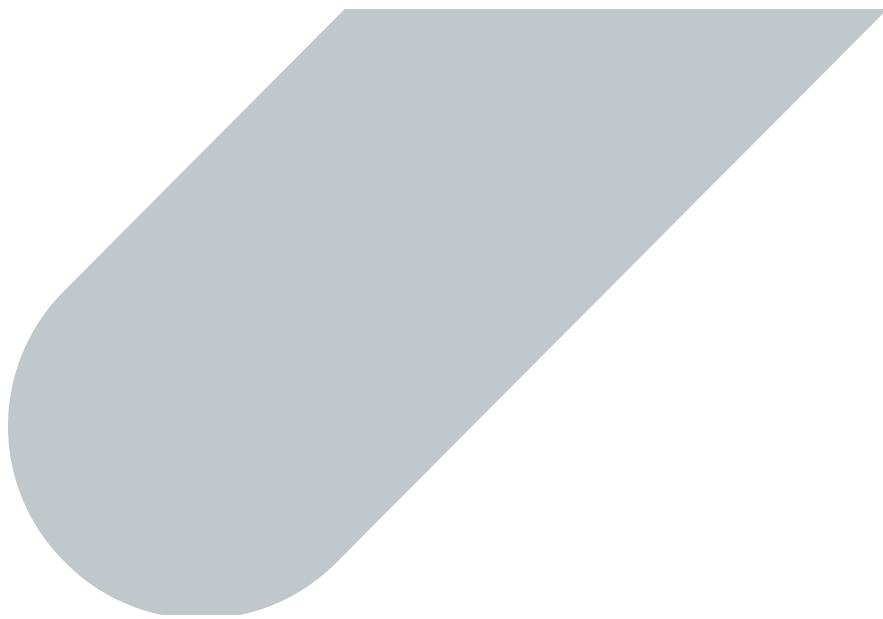




While you are likely to receive a warranty deed, there is a possibility it may be a quitclaim deed as well - it really depends upon the type of property for sale. The type of deed applicable for the REO property you plan to bid on can be found on its Property Details Page.

[Can an LLC bid on an REO property?](#)





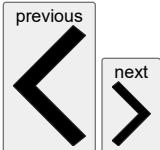
Yes, an LLC can bid if its representative, who signs the purchase agreement, has had their identity verified during the Auction.com Bidder registration.

## Questions?

For further information you can reach out to our Buyer Success Specialist at  
[BuyerSuccess@auction.com](mailto:BuyerSuccess@auction.com)



.



[Privacy Statement](#) [Cookie Preferences](#) [Your Privacy Choices](#)  
[Terms of Use](#) [Participation Terms](#) [Licensing & Disclosures](#) [Accessibility](#) [SparkOffer](#)



© 2025 Auction.com, LLC.  
[NY Standardized Operating Procedures](#)  
[New York Fair Housing Notice](#)

TREC: [Information About Brokerage Services](#); [Texas Consumer Protection Notice](#)

California DRE # 01093886; WV: Lee Leslie, Broker



# AUCTION.COM

## Cookie Preferences

When you visit our website, it may store or retrieve information on your browser via web cookies and similar technologies. This information, which might be about you, your preferences, or your device, is mostly used to make the site work and to help us advertise and understand the use of our site. Because we respect your right to privacy, you can choose not to allow some types of cookies. See below to find out more and change the default settings. However, blocking some types of cookies may impact your experience of our website and the features we are able to offer. Note that your selections are browser-specific, so you may need to make your selection in every browser you use, including on mobile devices. You may also need to repeat this process if you clear your cookies or if you use a browser that automatically clears them after some time, as the website stores your preferences in a cookie. Be sure to hit "Confirm My Choices" if you modify these settings.

### Manage Consent Preferences



#### Strictly Necessary Cookies

Always Active

These cookies are strictly necessary for the website to function and cannot be switched off. These cookies allow you to use our website's features, such as setting your privacy preferences and accessing areas that require registration. You can set your browser to block or alert you about some of these cookies, but blocking them will cause some parts of the site to not work.



#### Performance / Analytics Cookies

Performance / Analytics Cookies

These cookies allow us and our third-party analytics providers to count visits and traffic sources so we can measure and improve the performance and features of our site for the benefit of you and other visitors. For example, they help us to know which pages are the most and least popular and see how visitors move around the site.



#### Functional Cookies

Functional Cookies

These cookies enable the website to provide enhanced functionality and personalization. They may be set by us or by third party providers whose services we have added to our pages. If you do not allow these cookies, it could impact your ability to use certain features.



#### Targeting Cookies

Targeting Cookies

These cookies allow us and third-party advertising providers to display relevant advertising. They may be set through our website by our advertising partners and may be used by those companies to build a profile of your interests and show you relevant advertising on other sites. If you do not allow these cookies, you may experience the same quantity of advertising, but it may be less relevant to you.



### Cookie List

Search...[Clear](#) checkbox label label[Apply](#) [Cancel](#)

Consent Leg.Interest

 checkbox label label checkbox label label checkbox label label[Reject all unnecessary cookies](#)[Confirm My Choices](#)Powered by **onetrust**

Please note: This website includes an accessibility system. Press Control-F11 to adjust the website to people with visual disabilities who are using a screen reader; Press Control-F10 to open an accessibility menu.



- [Press enter for Accessibility for blind people who use screen readers](#)
- [Press enter for Keyboard Navigation](#)
- [Press enter for Accessibility menu](#)

<iframe src="https://www.googletagmanager.com/ns.html?id=GTM-2FLM" height="0" width="0" style="display:none;visibility:hidden"></iframe>



Recent Searches

92691

recent

Mission Viejo, CA

recent

Other

All Locations

US



Recent Searches

92691

recent

Mission Viejo, CA

recent

Other

All Locations

US

Buy

[All](#)[Foreclosure](#)[Bank Owned](#)[Private Seller](#)[Event Calendar](#)

[Sell](#)

Learn

[Help Center](#)[Buying a Foreclosure](#)[Buying a Bank Owned](#)[Blog](#)[Glossary](#)

[About Us](#)

Sign Up [Log In](#)

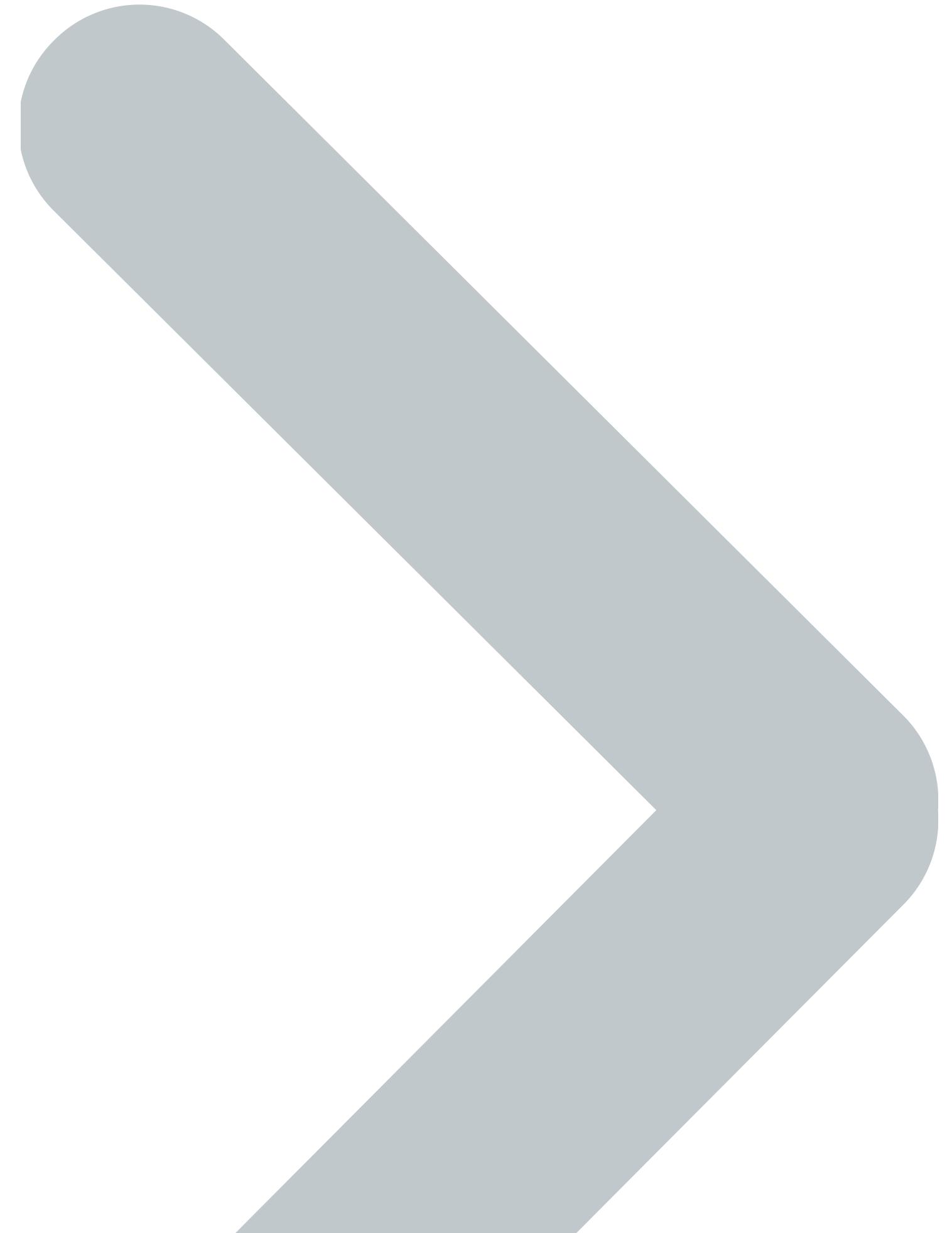
## Have Questions? We've got answers.

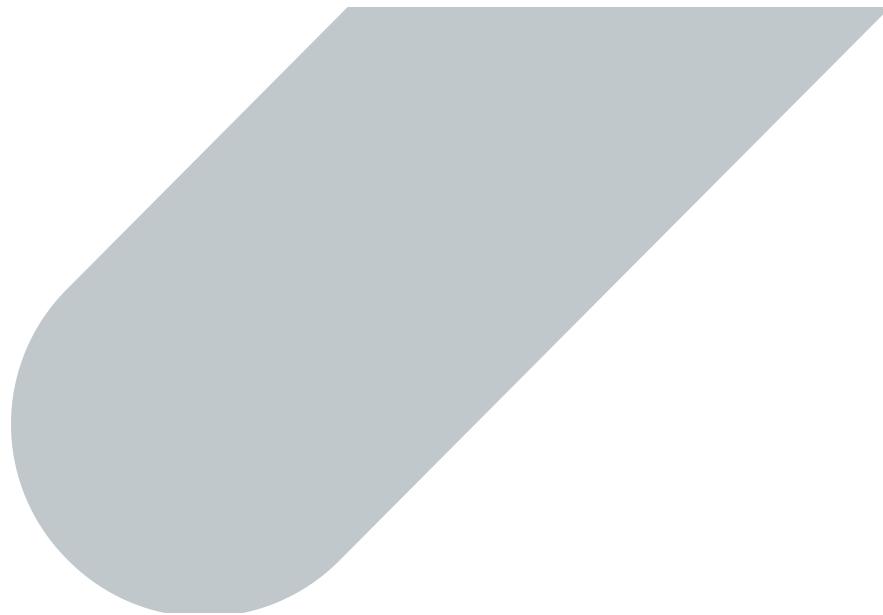
Scroll down to find answers to  
Frequently Asked Questions.

- [Help Center](#)

### Auction.com account basics

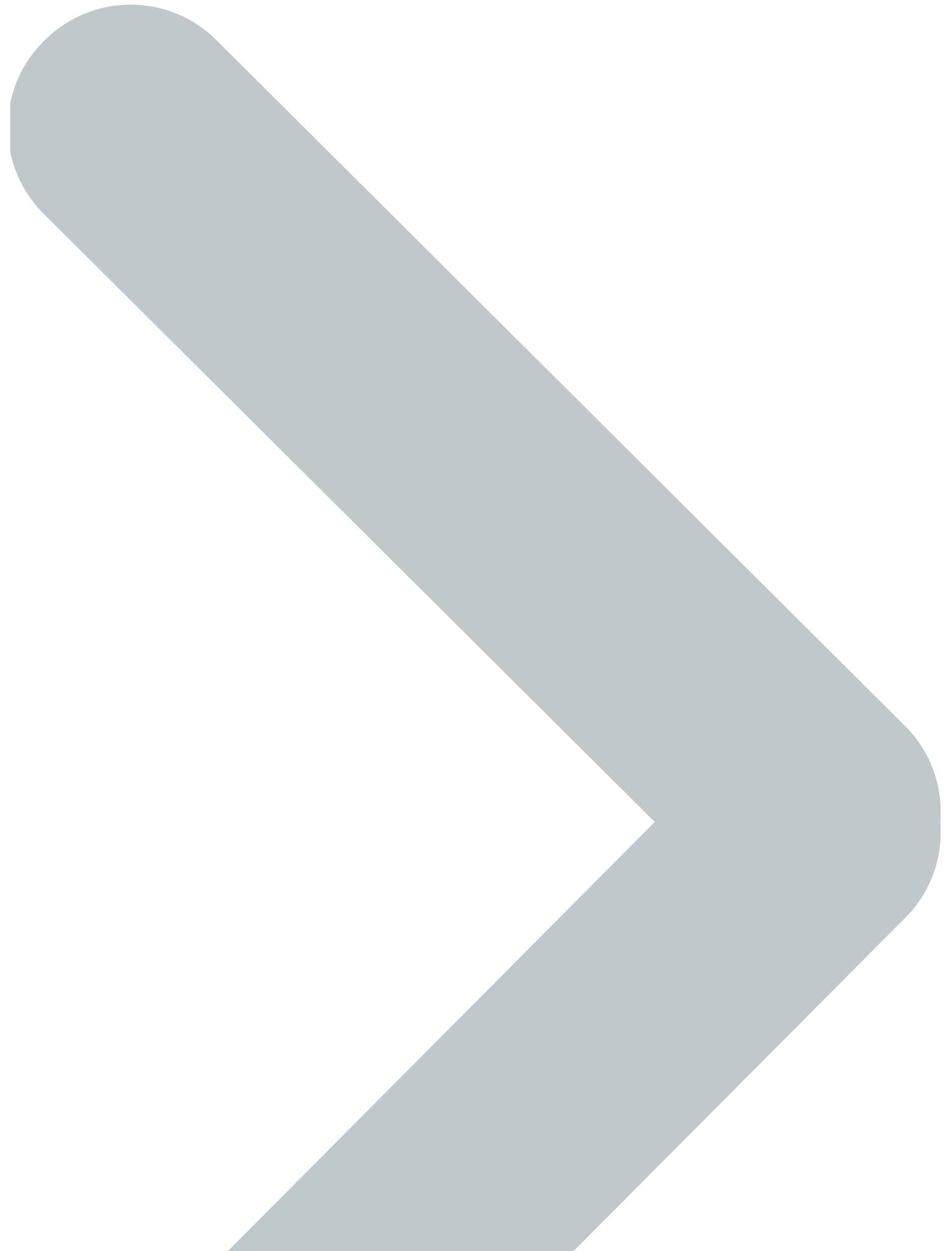
[Why do I need an account?](#)

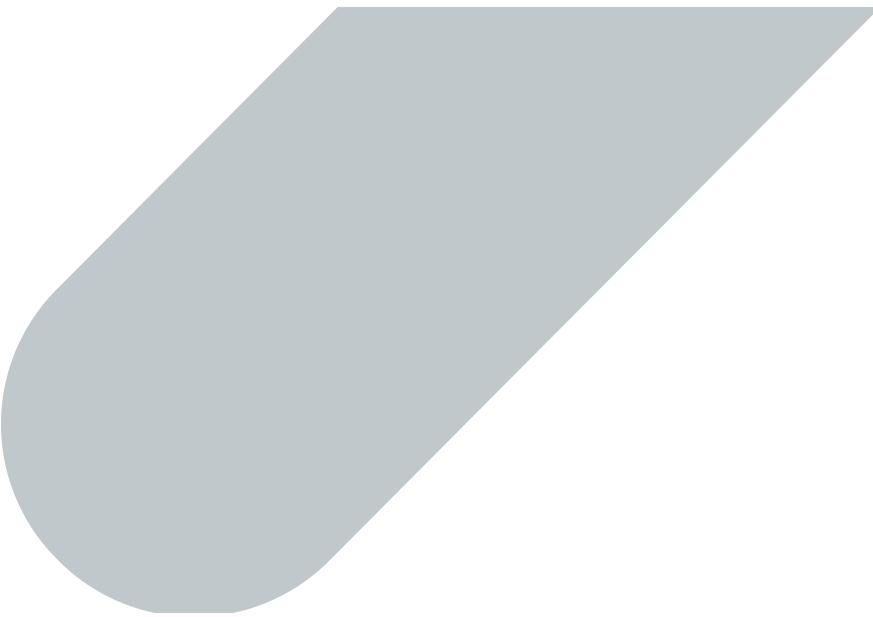




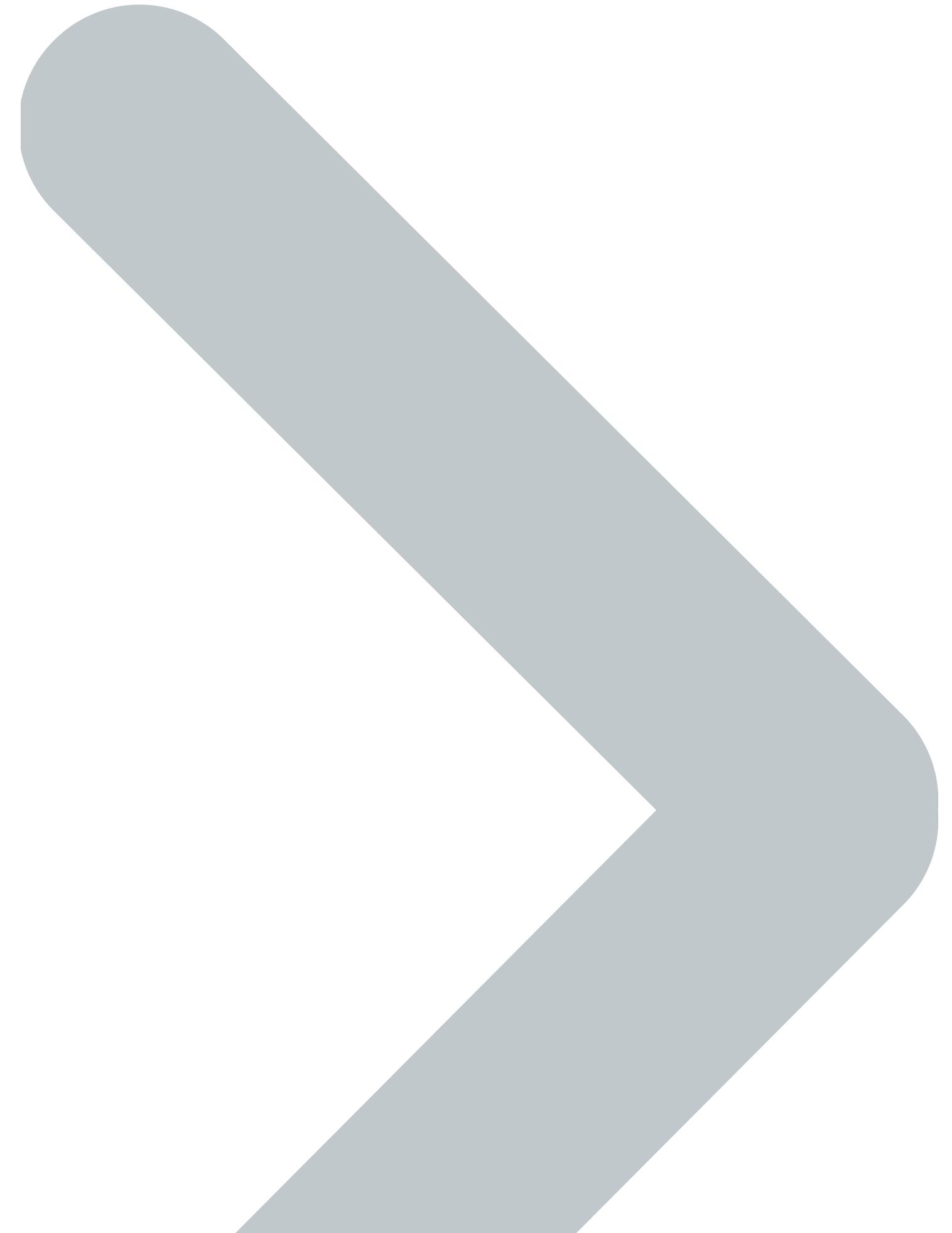
You need an account to bid on bank-owned properties, as well as certain foreclosure sales. Even if you don't need an account to bid, it's beneficial to have one because it gives you access to a dashboard where you can save properties and receive messages. It also gives you access to important due diligence documents and allows you to receive notifications on the property status.

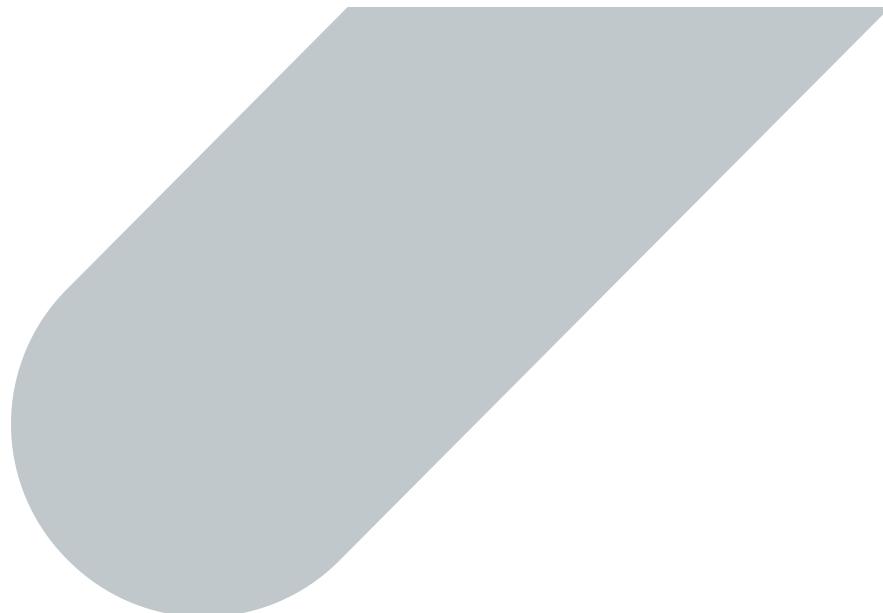
[How do I create an account?](#)



- 
- Click “Sign Up” from the navigation bar on the home page.
  - Enter your information in the form.
  - Check your email for the confirmation and confirm your new account.

[Can I set up a joint account?](#)

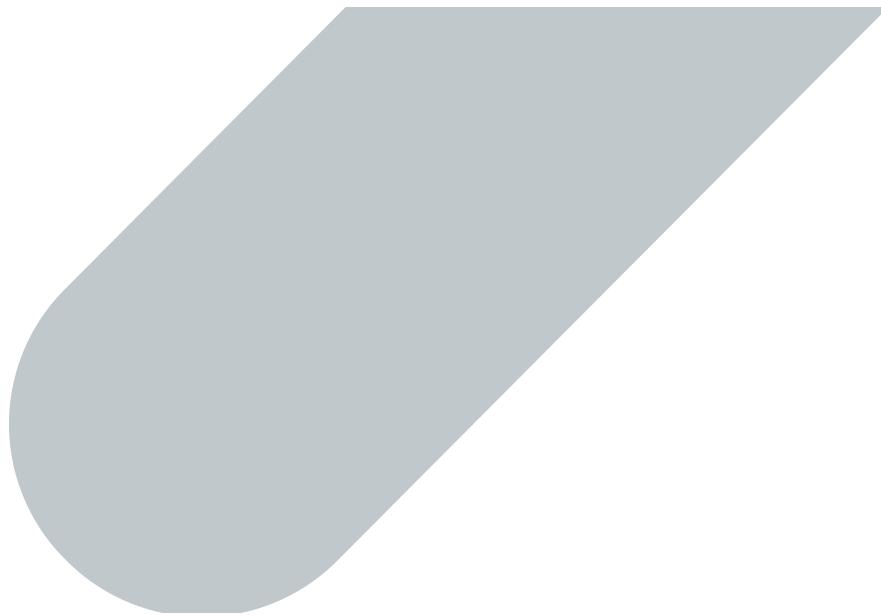




No, you need to set up your own account with your own login. This is a security measure so we can keep track of individual buyers.

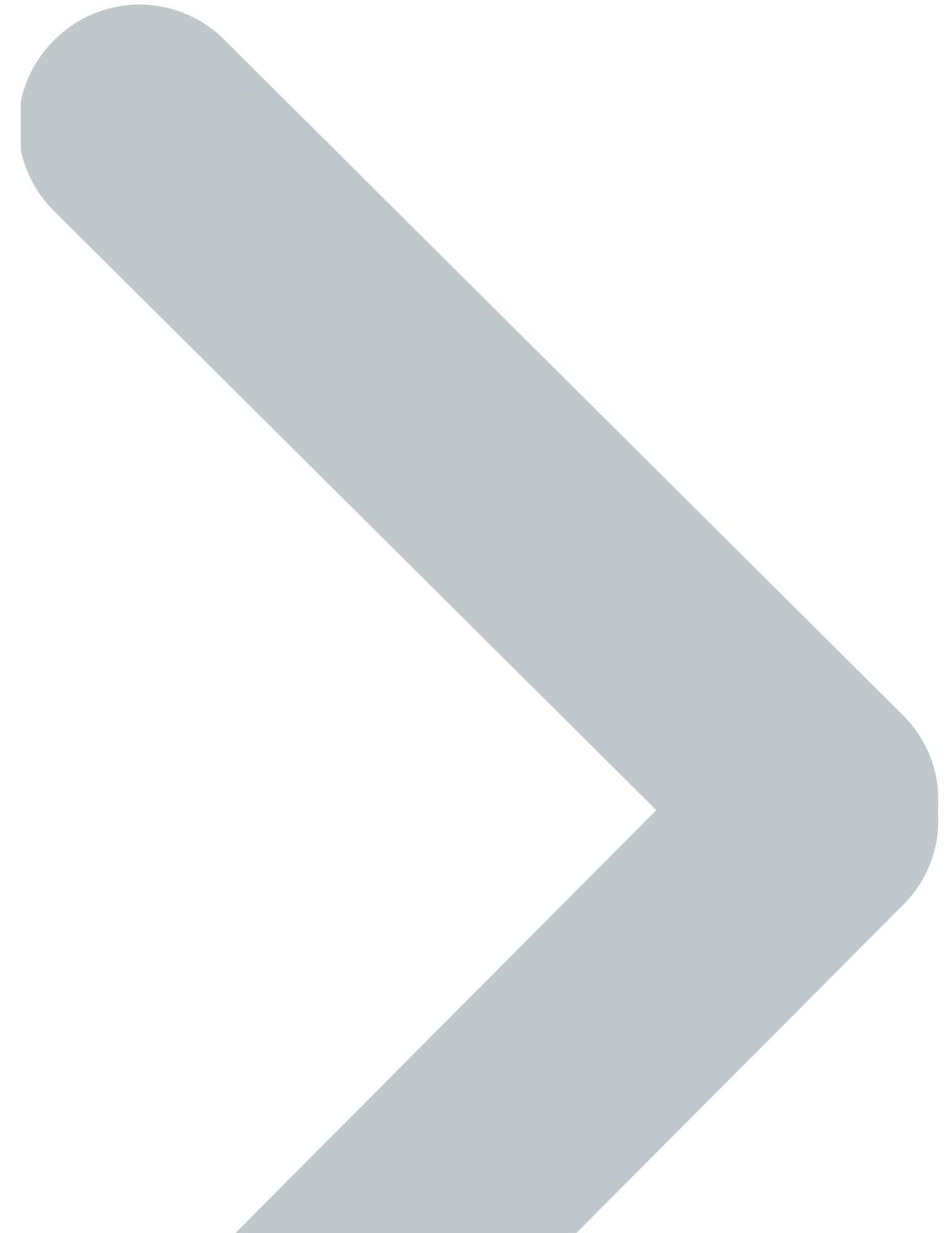
[What if I forgot my password?](#)

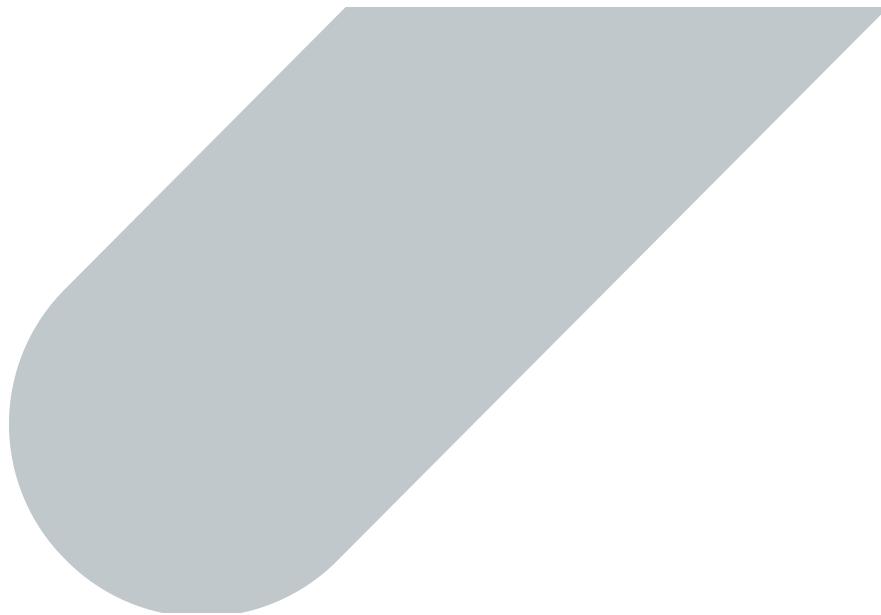




- Click the “Log In” tab from the green navigation bar on the home page.
- Click “Forgot Password?”
- Enter your email address and submit.
- Follow the instructions sent to your email.

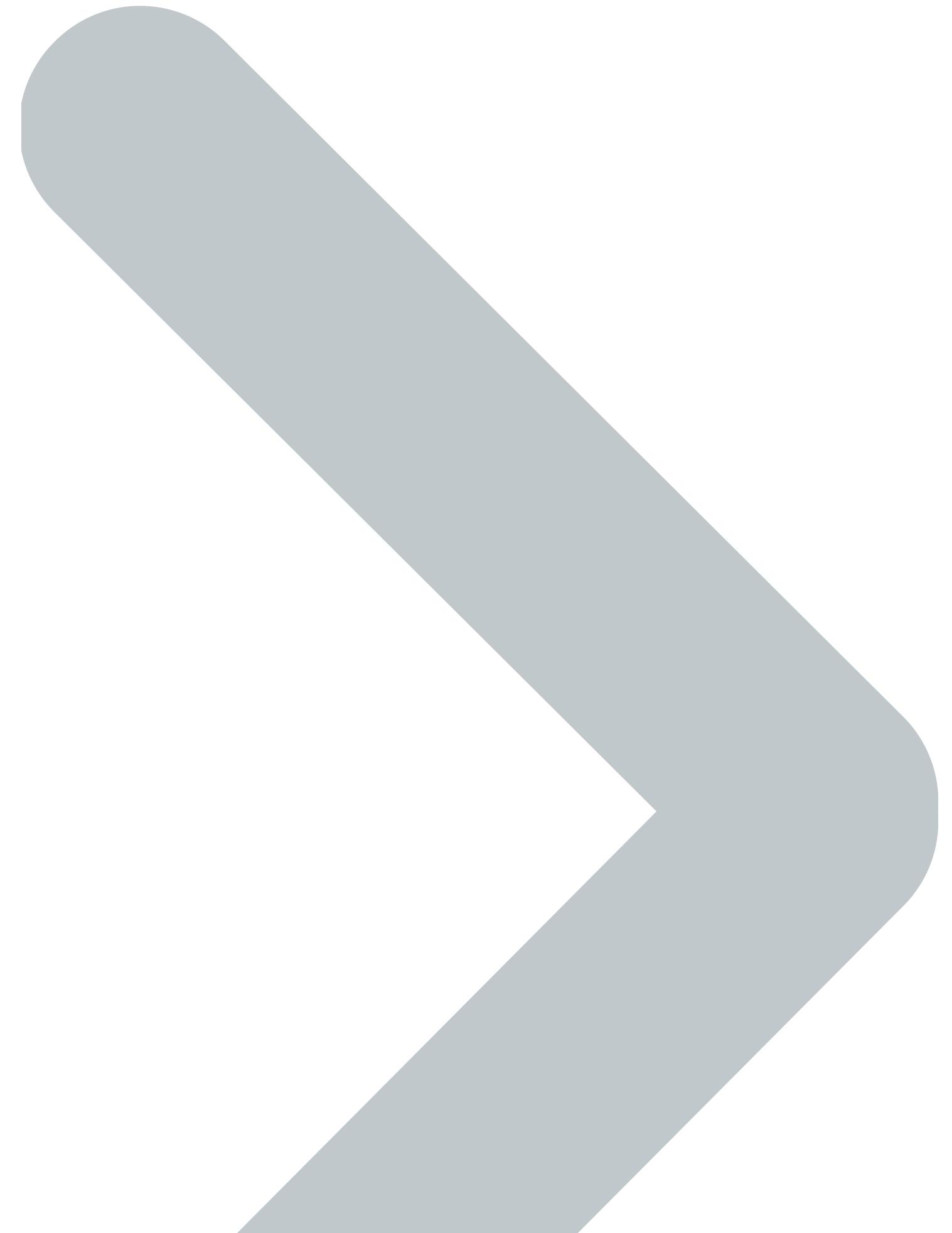
[Can I cancel or deactivate my Auction.com account?](#)

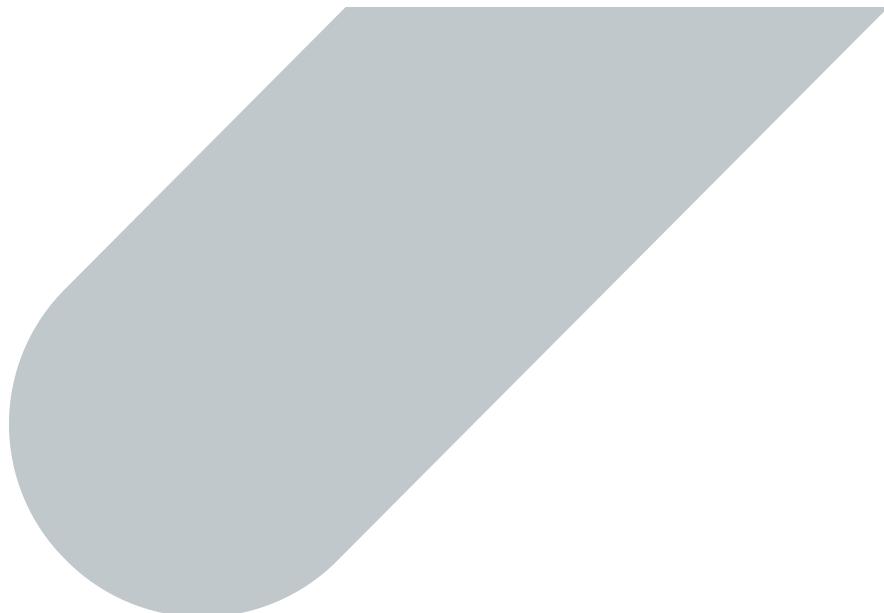




Yes. Call Customer Service at (800) 793-6107 or send an email to [customerservice@auction.com](mailto:customerservice@auction.com) and request to deactivate your account. You can always create a new account later.

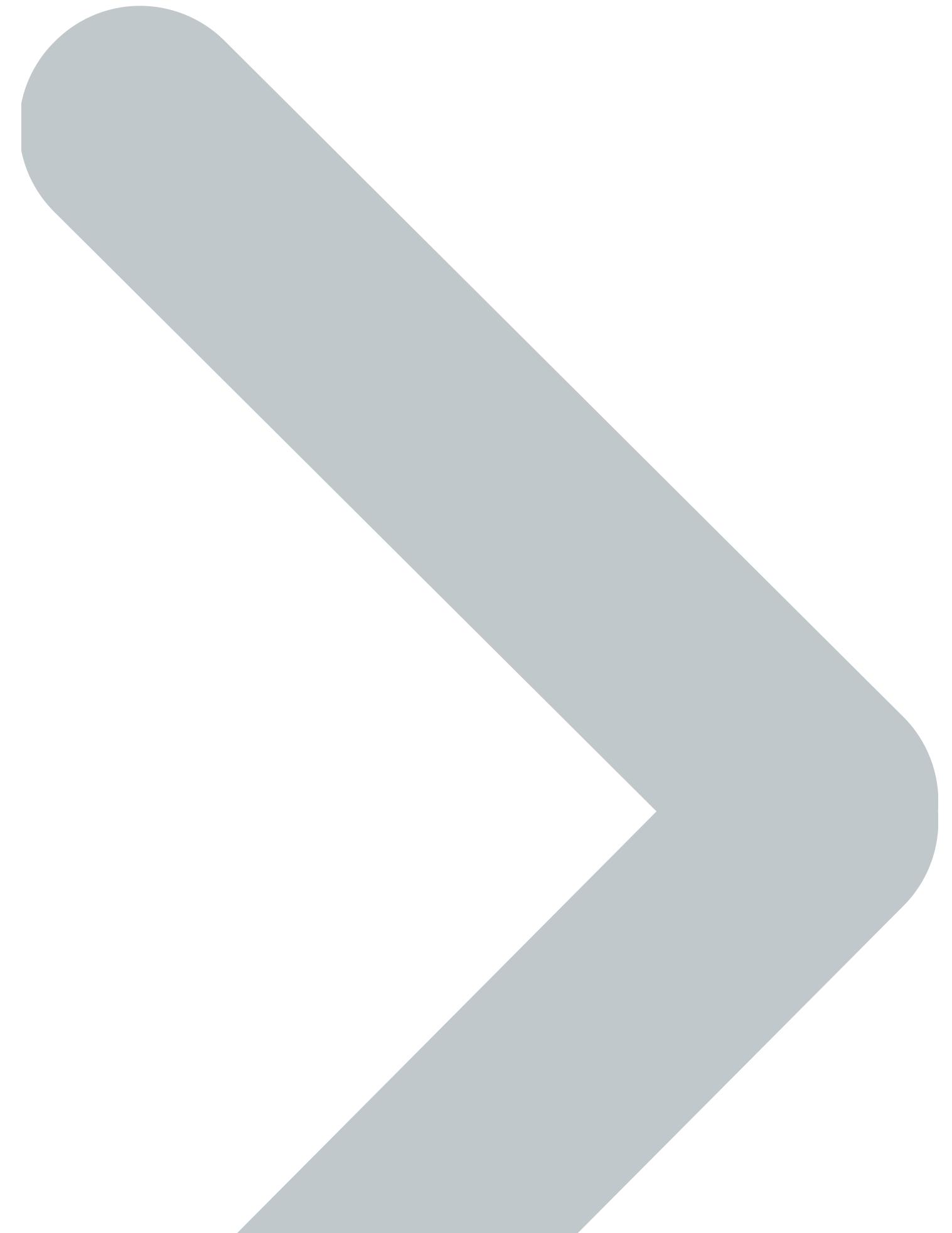
[What is the VIP program?](#)

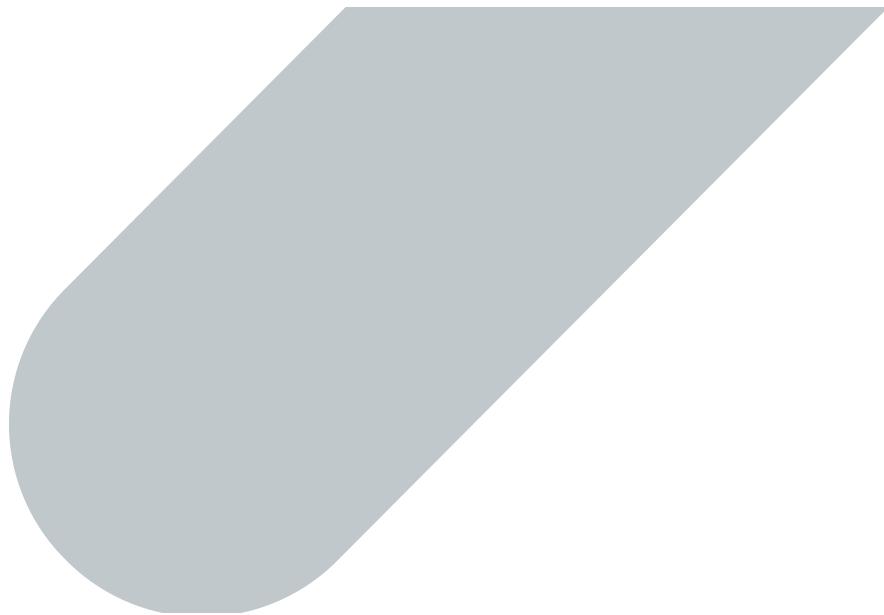




The VIP program offers exclusive benefits to investors who buy many properties per year.

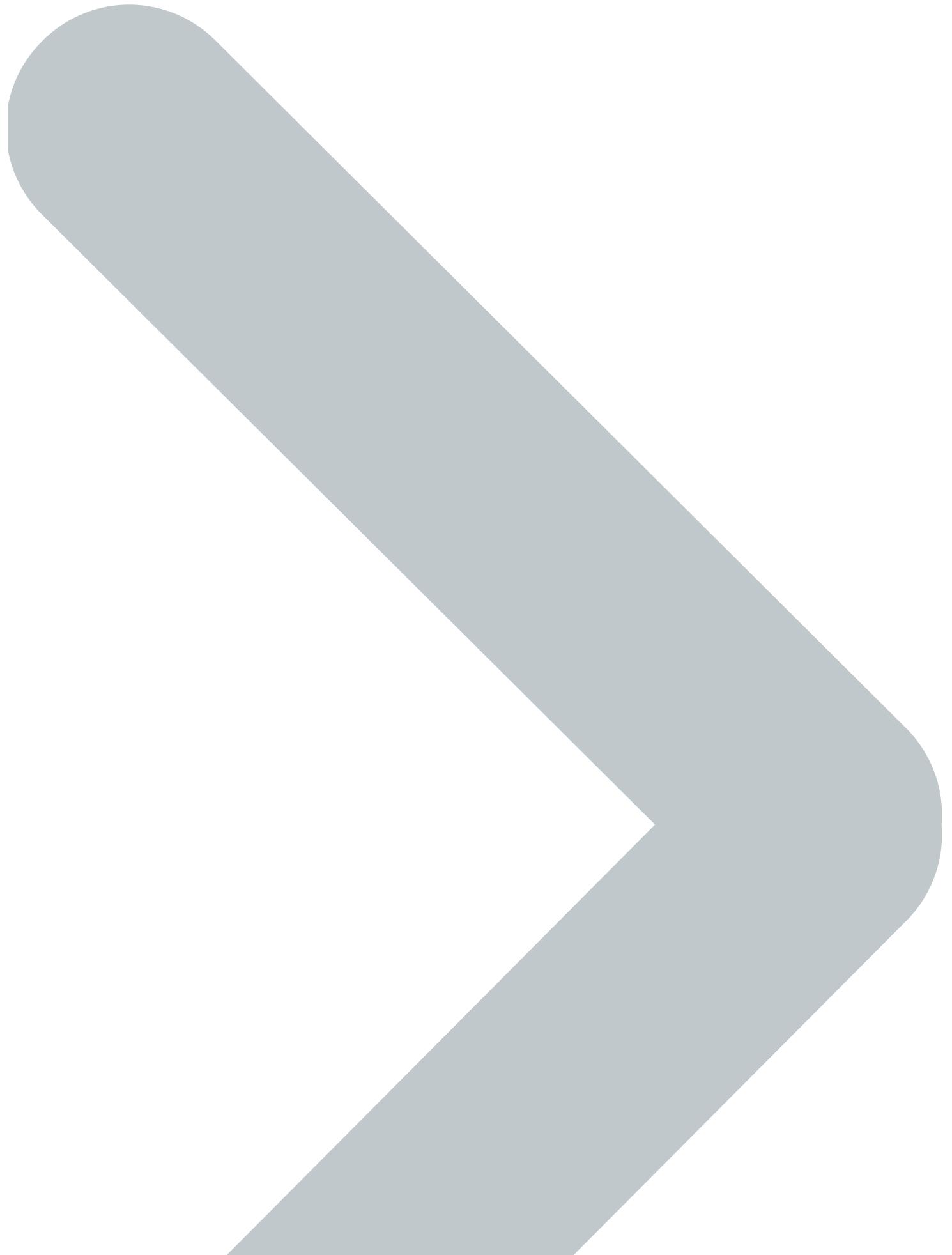
[Do you have an app?](#)

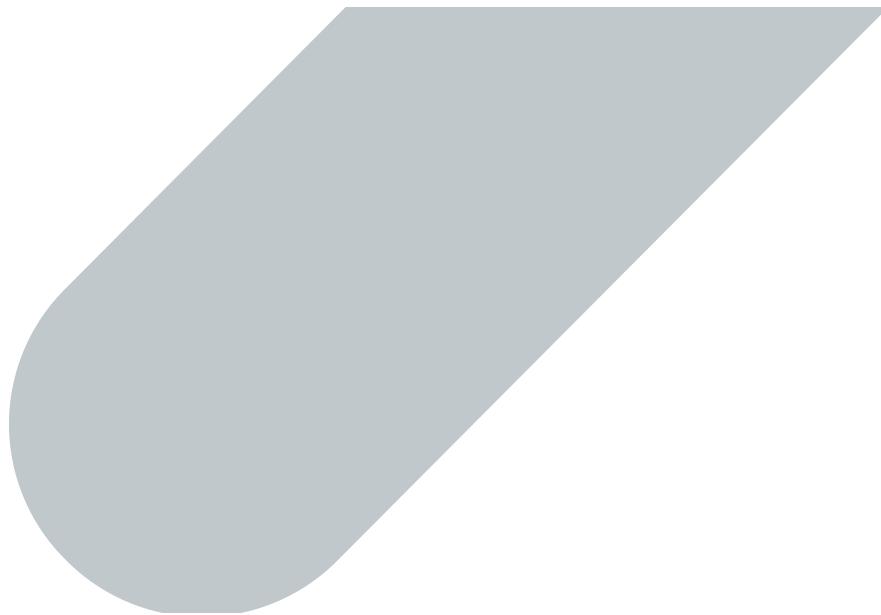




Yes, you can find us in the iTunes App Store or in the Google Play Store. We support iOS and Android.

[Why aren't my apps uploading?](#)

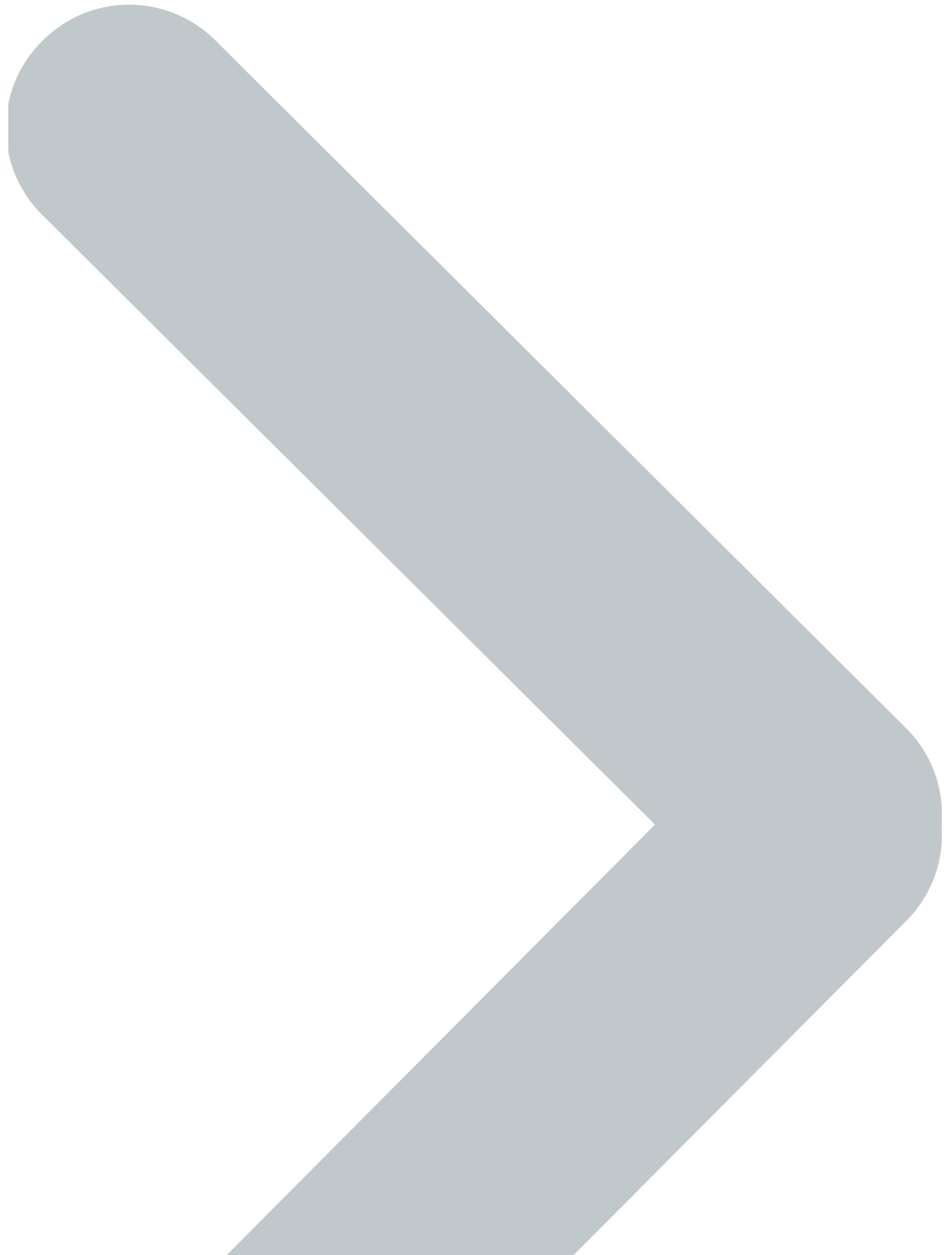


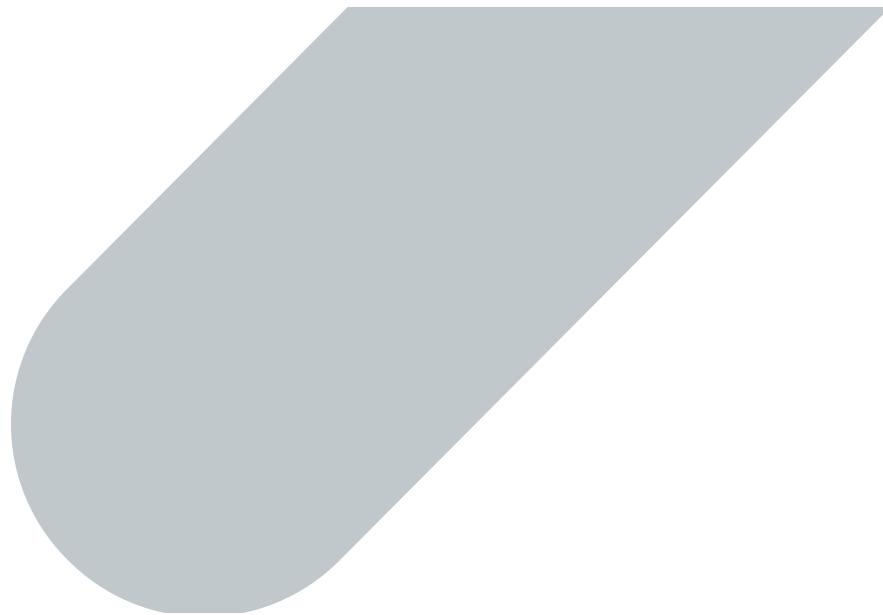


If your apps are no longer updating, then you may have an old app and will need to download a new one. Please find our most recent version in the iTunes App Store or the Google Play Store.

#### **REO Registration Limits**

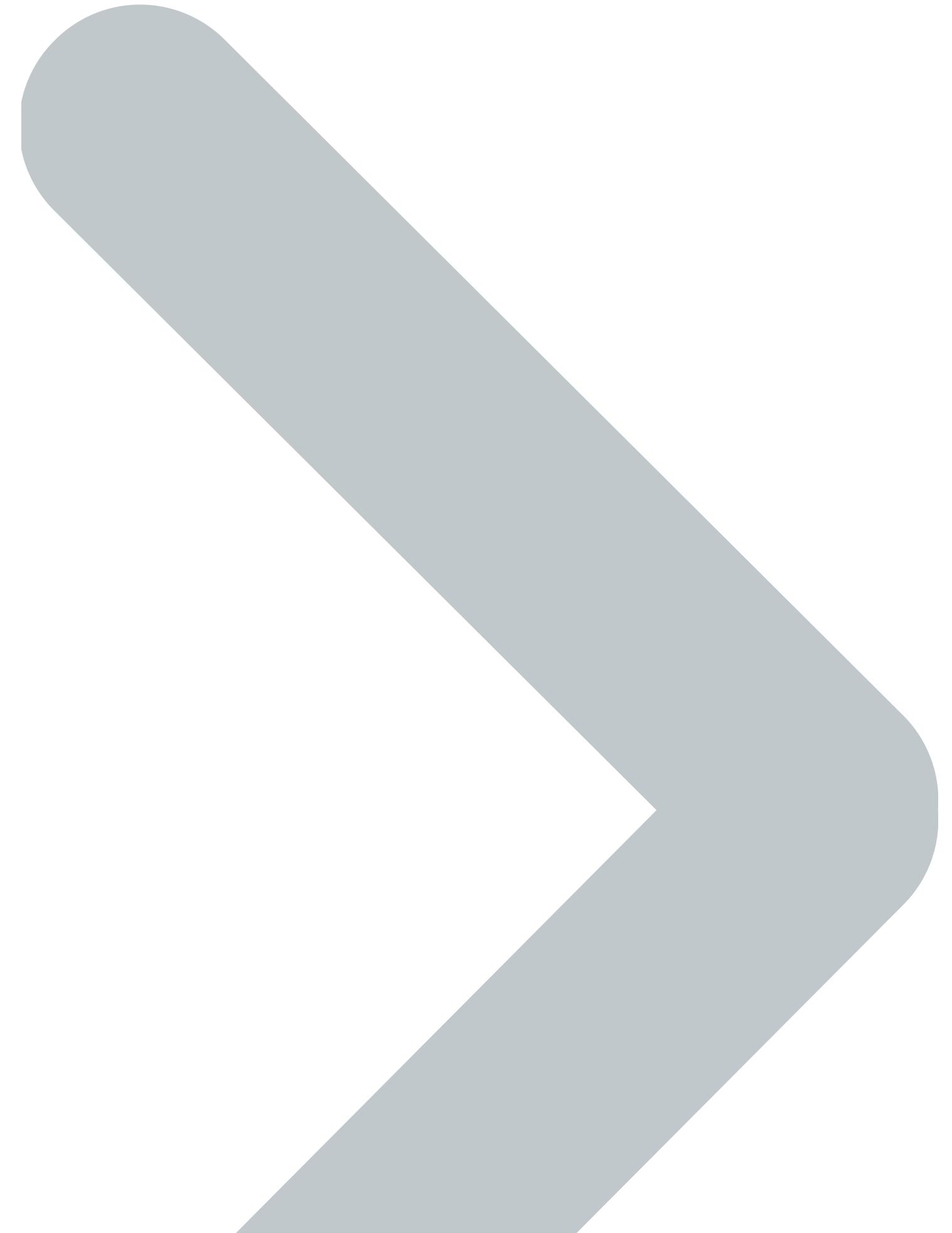
[Why am I limited to how many properties I can bid on?](#)

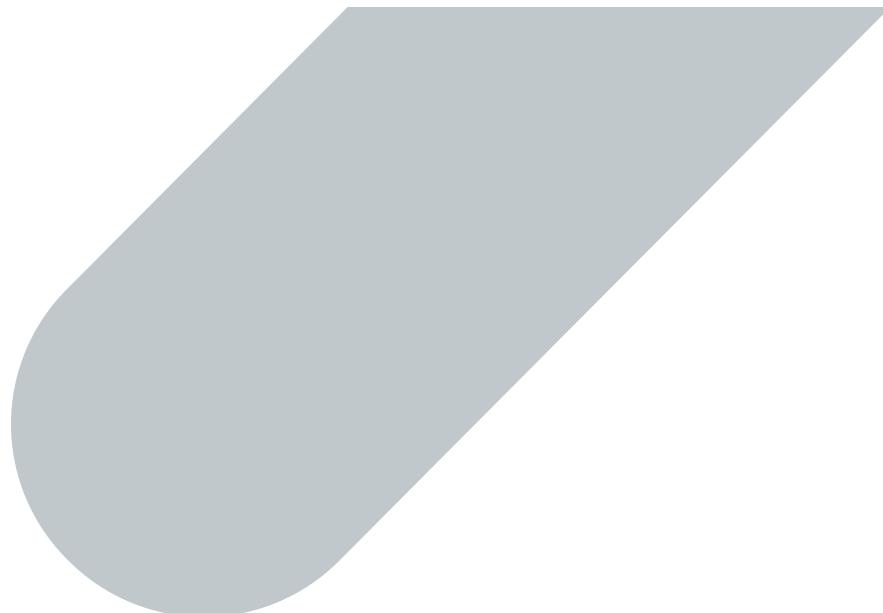




At [Auction.com](#), our goal is to create a fair and thriving marketplace for everyone, and we want to empower our users to be prepared and confident to bid. We recognize that it can be easy to get overwhelmed during the bidding and closing process. Therefore, we have established limits for certain customers to ensure they are set up to be successful, limiting bidding to 3 assets at a time, including any properties that have been won during an auction and are moving through the contract stage.

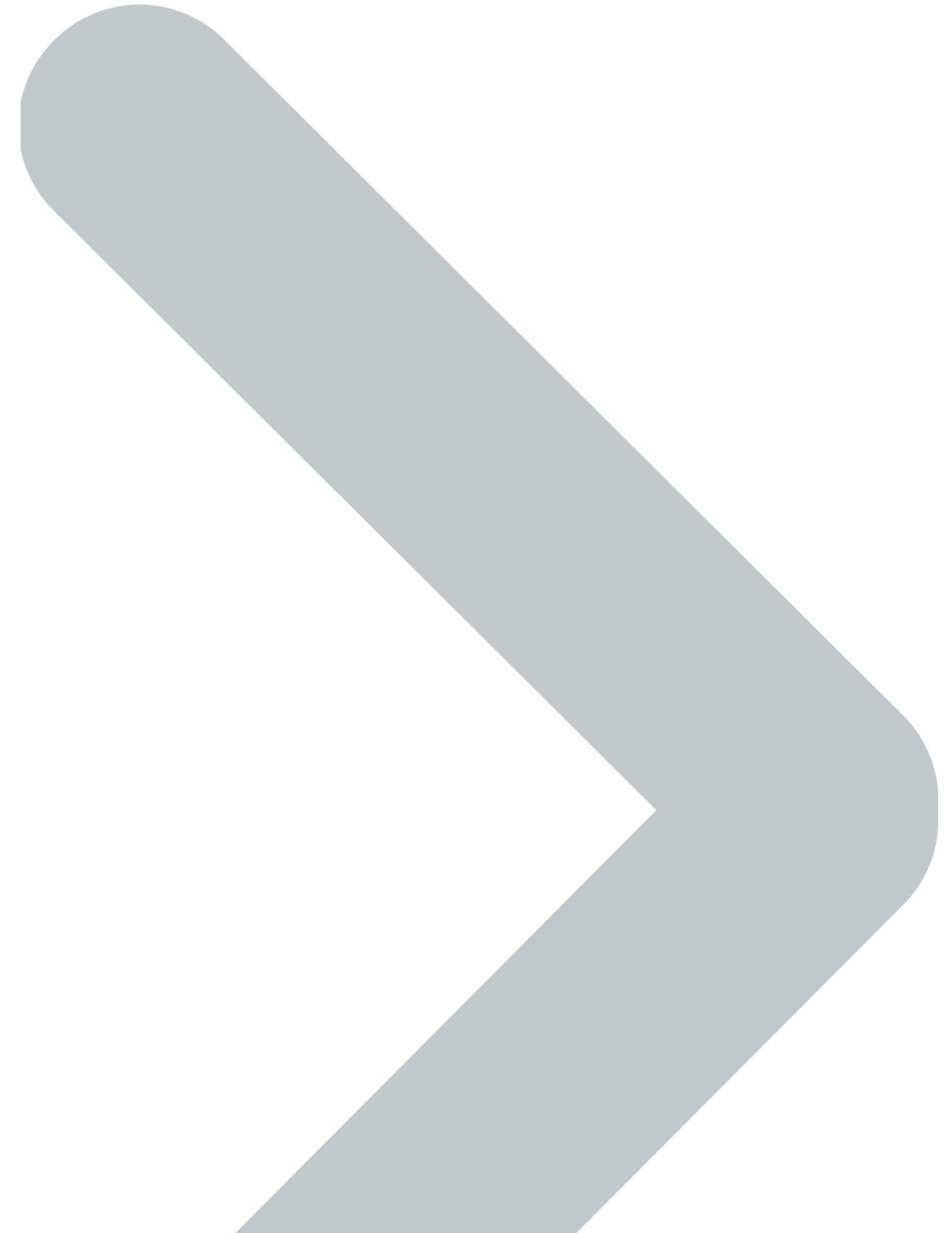
[How can I get approval to bid on more properties?](#)

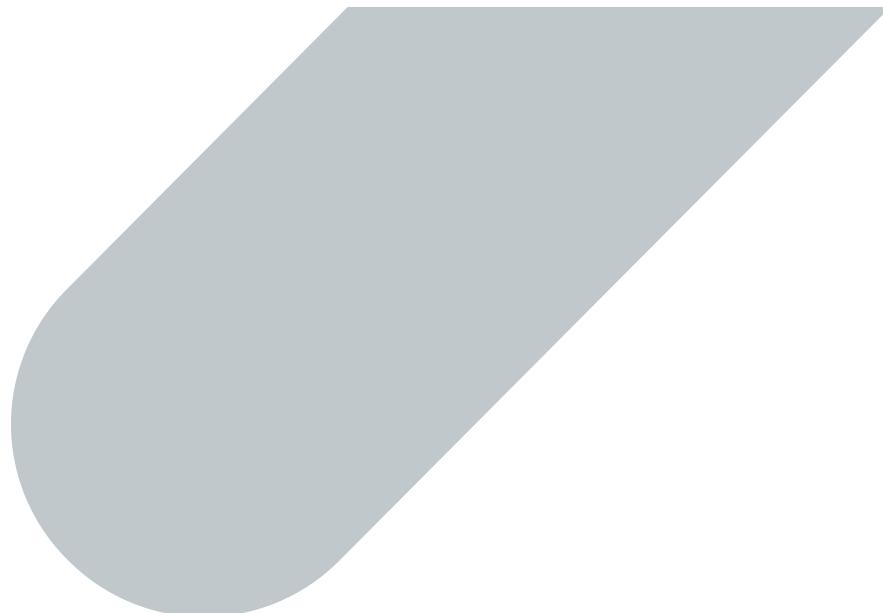




To unlock an additional registration opportunity, you can create a purchase profile, to help you quickly complete the first step in the closing process if you are successful at winning the bid on a property.

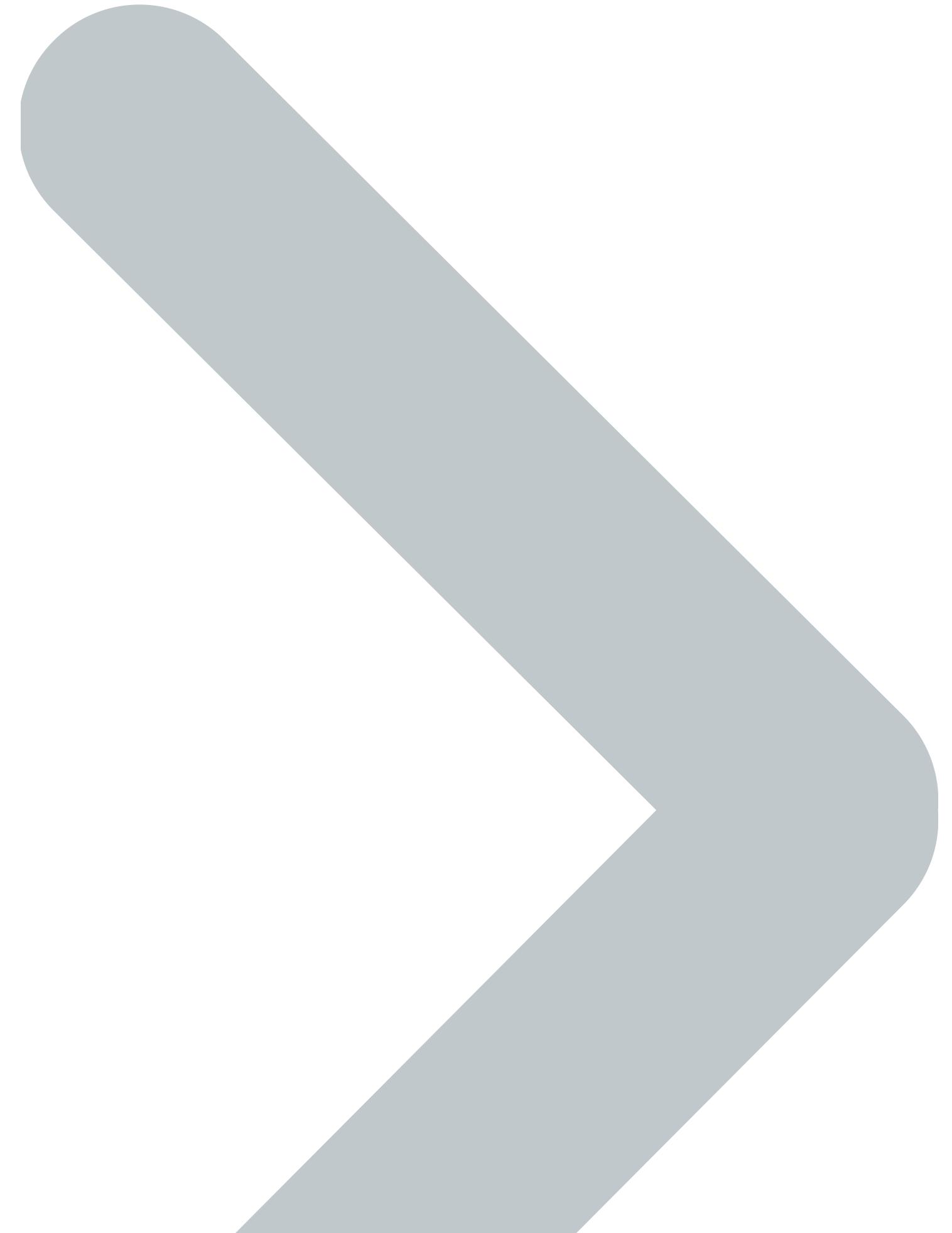
[\*\*Will I always be restricted in how many properties I can bid on?\*\*](#)

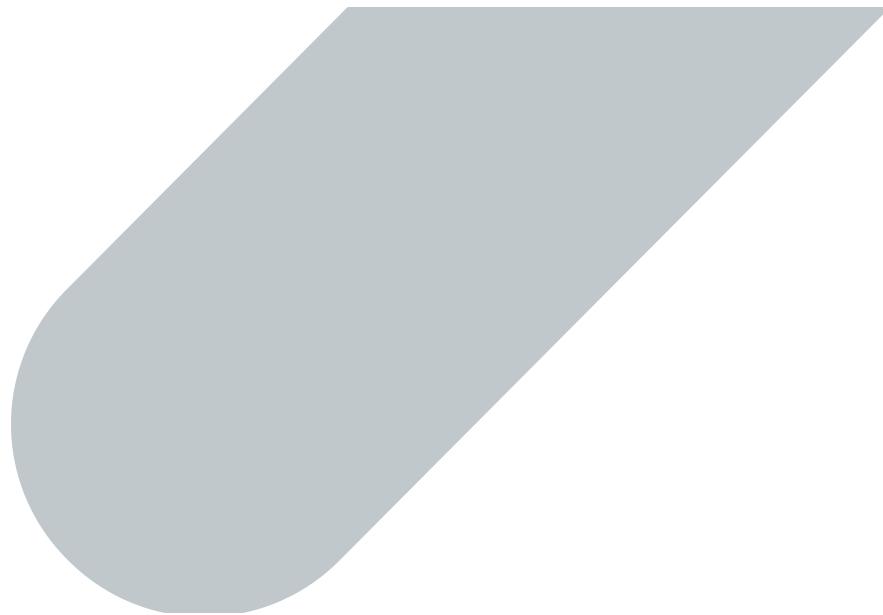




No. Once you successfully win a property and close that transaction, your account will be updated to allow you to register for additional properties at the same time.

[What happens if I register for a property in error and it affects my limit?](#)

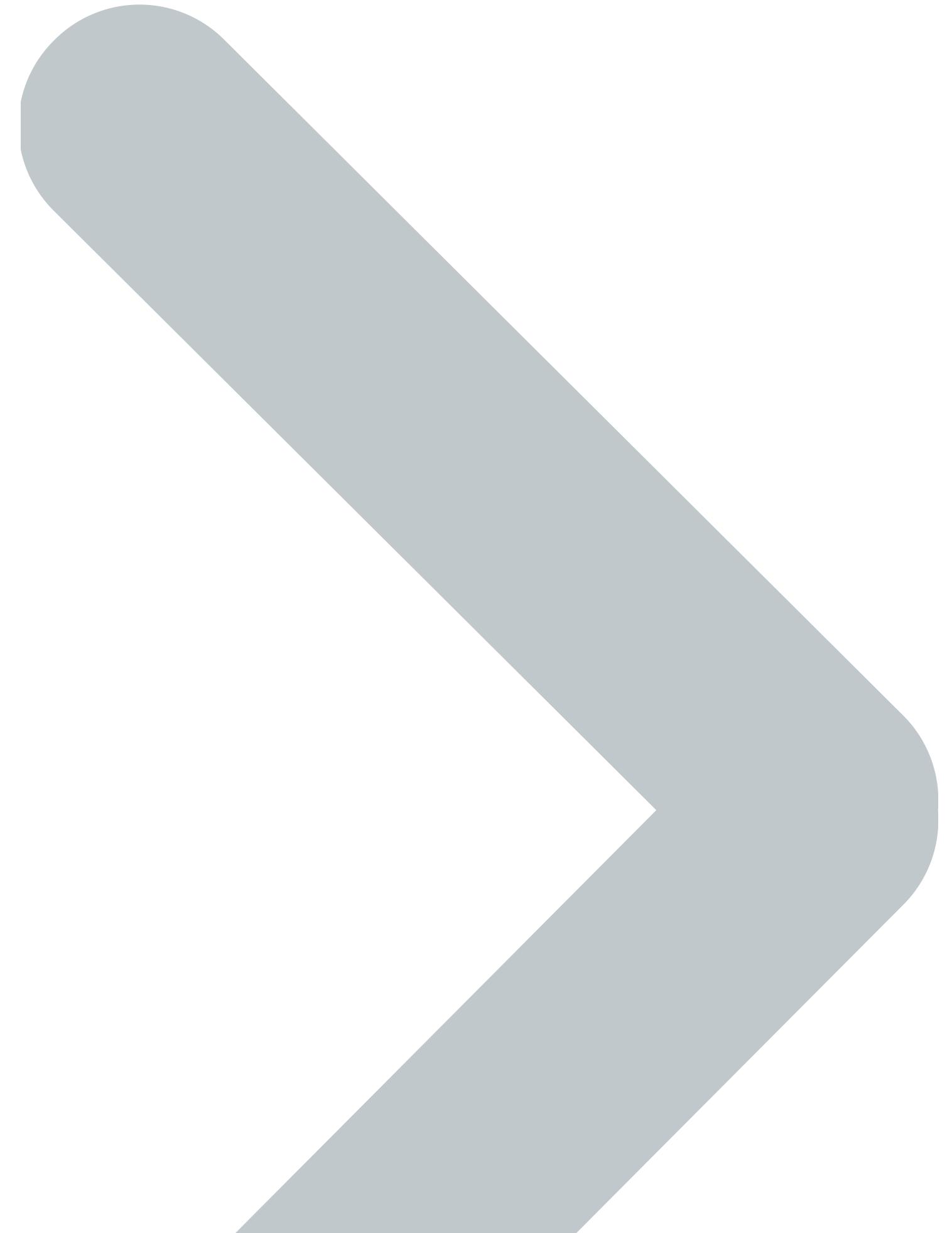


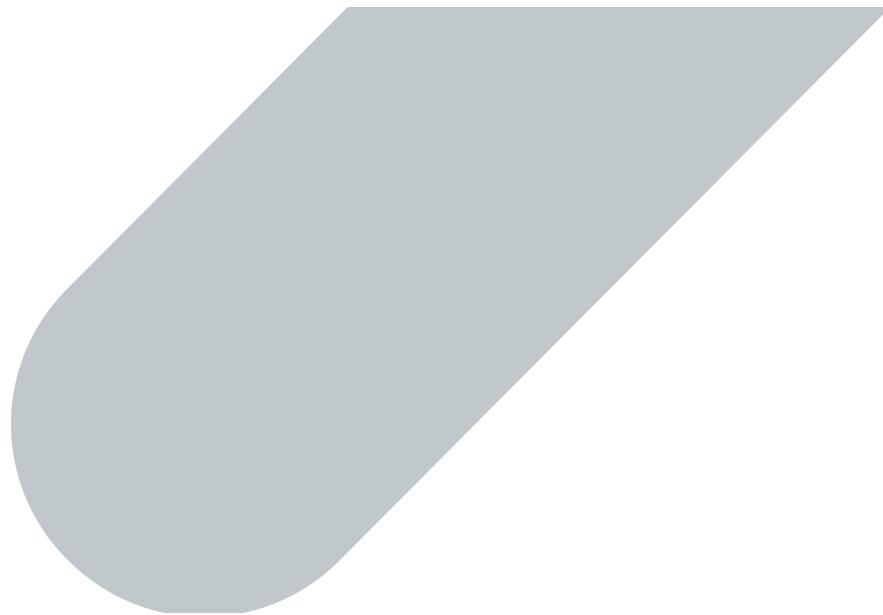


We recommend that you do your due diligence before registering to bid on any properties. It is critical that you select to register for only those assets in which you feel most prepared to buy. If you do find that you registered for a property in error, you can call our Buyer Experience Team at [800-793-6107](tel:800-793-6107) and speak with one of our representatives.

### **REO Match the Bid**

[What does it mean when I see a property labeled “Match the Bid”?](#)

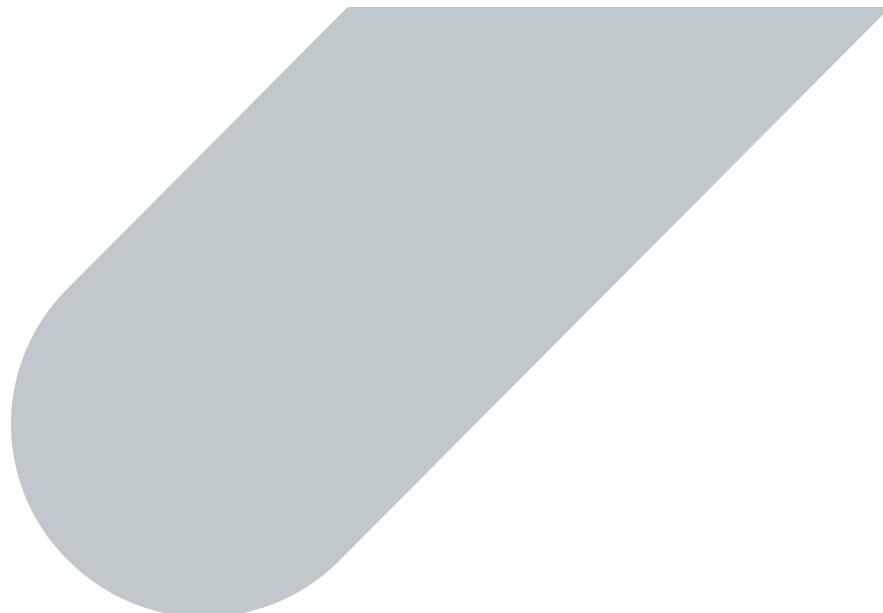




On properties featuring a “**Match the Bid**” icon, the winning bidder will have 6 hours to complete their contract information form and move forward in the closing process. During that timeframe, other non-winning bidders can match the winning bid amount and get in line to purchase that property should the winning bidder not complete their obligations in the 6-hour timeframe.

[Why do I get only 6 hours to complete my contract information form?](#)

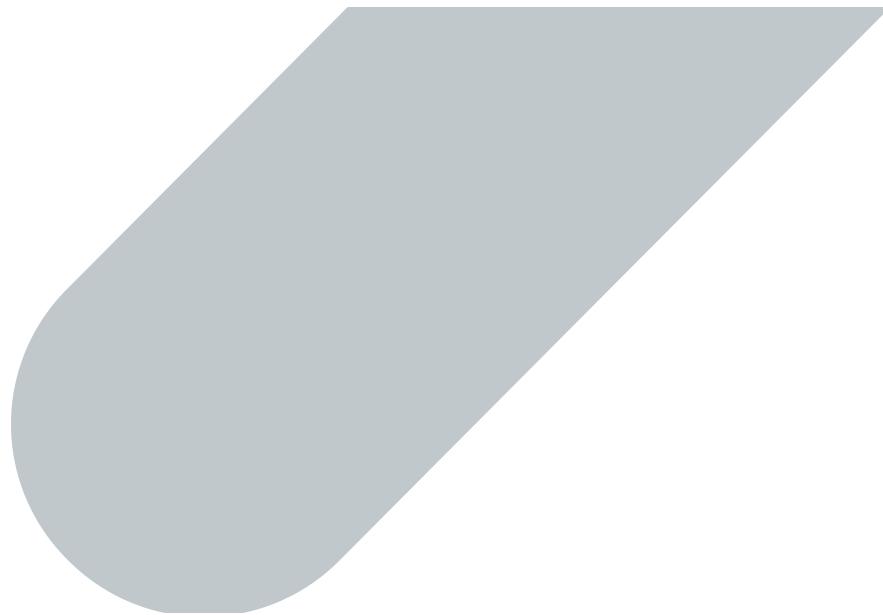




As with any real estate transaction, time is of the essence and [Auction.com](#) sets specific milestones to ensure properties that sell in auction move into the closing process as quickly as possible. The completion of the contract information form is the first step in the contracting process, required to generate the purchase and sale agreement.

[I'm worried that I might not be able to complete my contract information form within the required timeline. What do I do?](#)

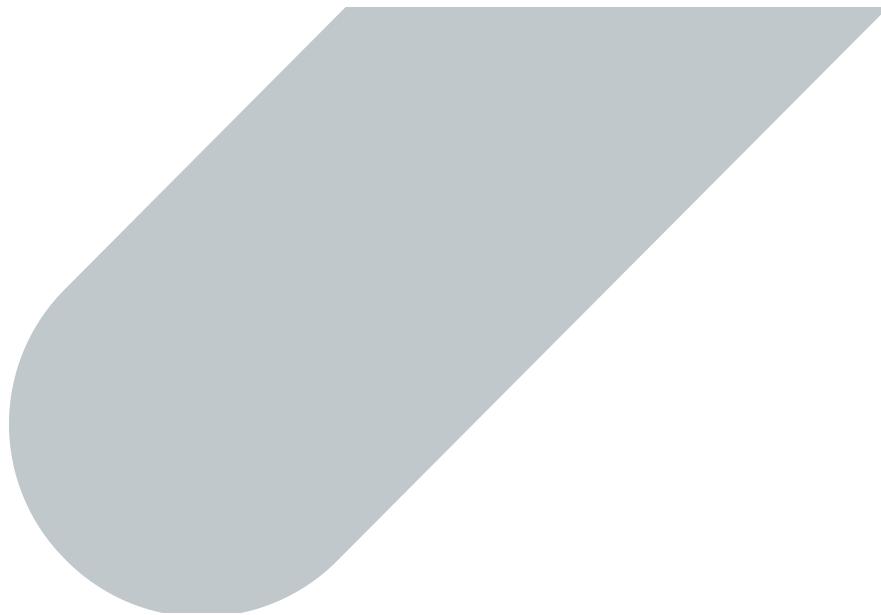




While completion of the contract information form should take less than 15 minutes, you can also get a jump on the process by completing your purchase profile ahead of the auction! If your purchase profile is complete prior to winning the bid, it is as simple as selecting the relevant profile and clicking through to submit those answers to complete your contract information form. If your purchase profile is already created, completing the contract information form should take 5 minutes or less.

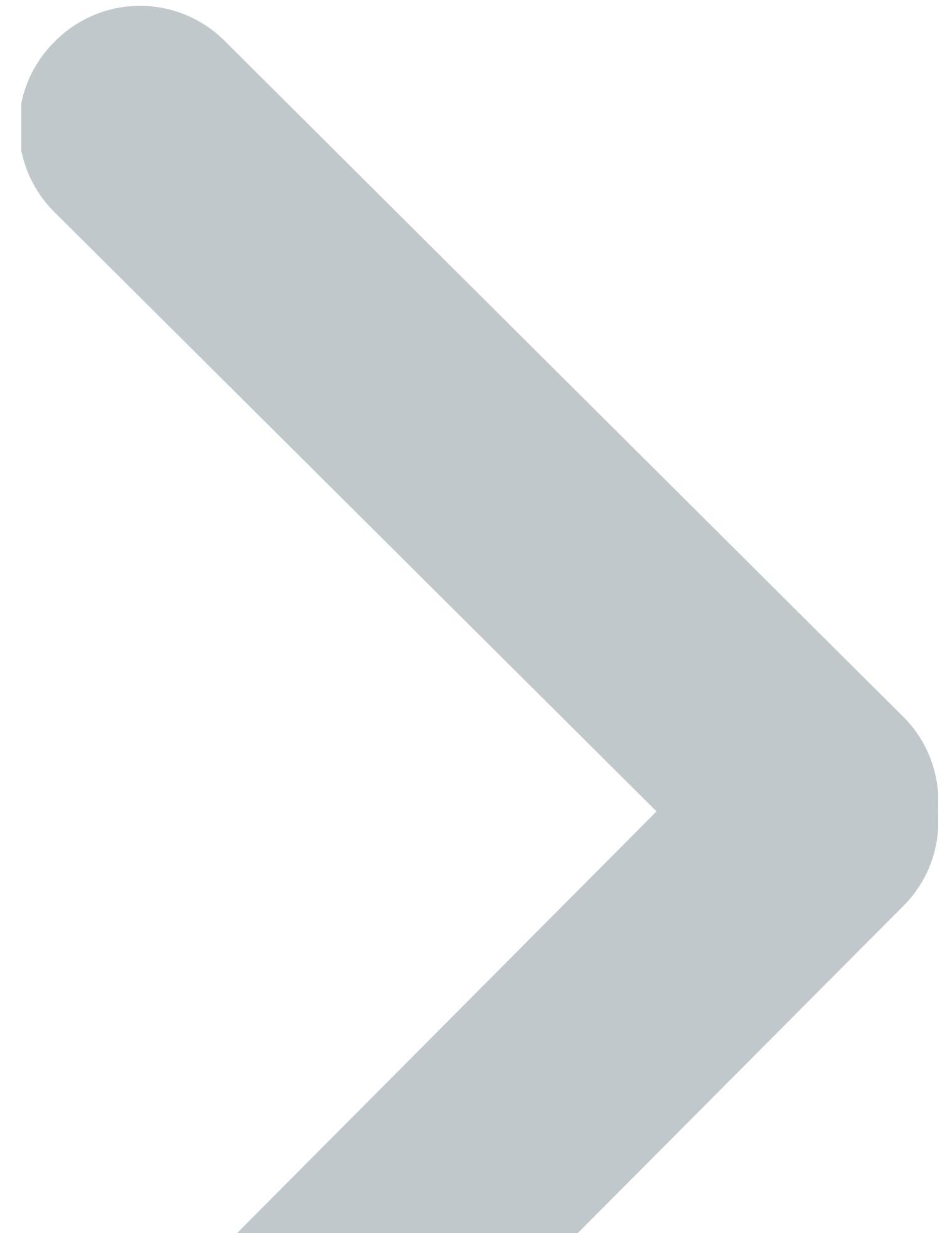
[I didn't win the auction, but I still want to buy this property. How do I Match the Bid?](#)

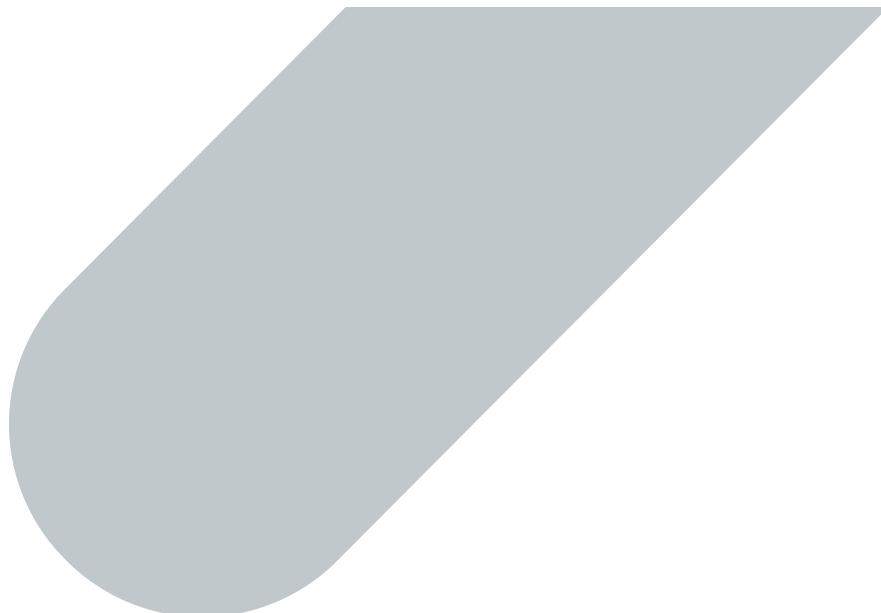




With Match the Bid properties, you still have a chance to potentially win the property! To get in line as a back-up bidder after the auction closes, you must certify that you will match the winning bid amount and upload the relevant purchase profile you would like to use for this purchase, if you become the winner. If you haven't yet created a purchase profile at the time of matching a bid, you will be given an opportunity to complete one before you are able to successfully submit your Match the Bid request. The first person to complete both steps—agreeing to match the winning bid and selecting the relevant purchase profile to use—will be first in line to win the property, should the original winner not complete their obligations in the required timeframe.

[I didn't bid on the property in this auction, but I'd like to submit a Match the Bid request to be considered. Am I able to do that?](#)

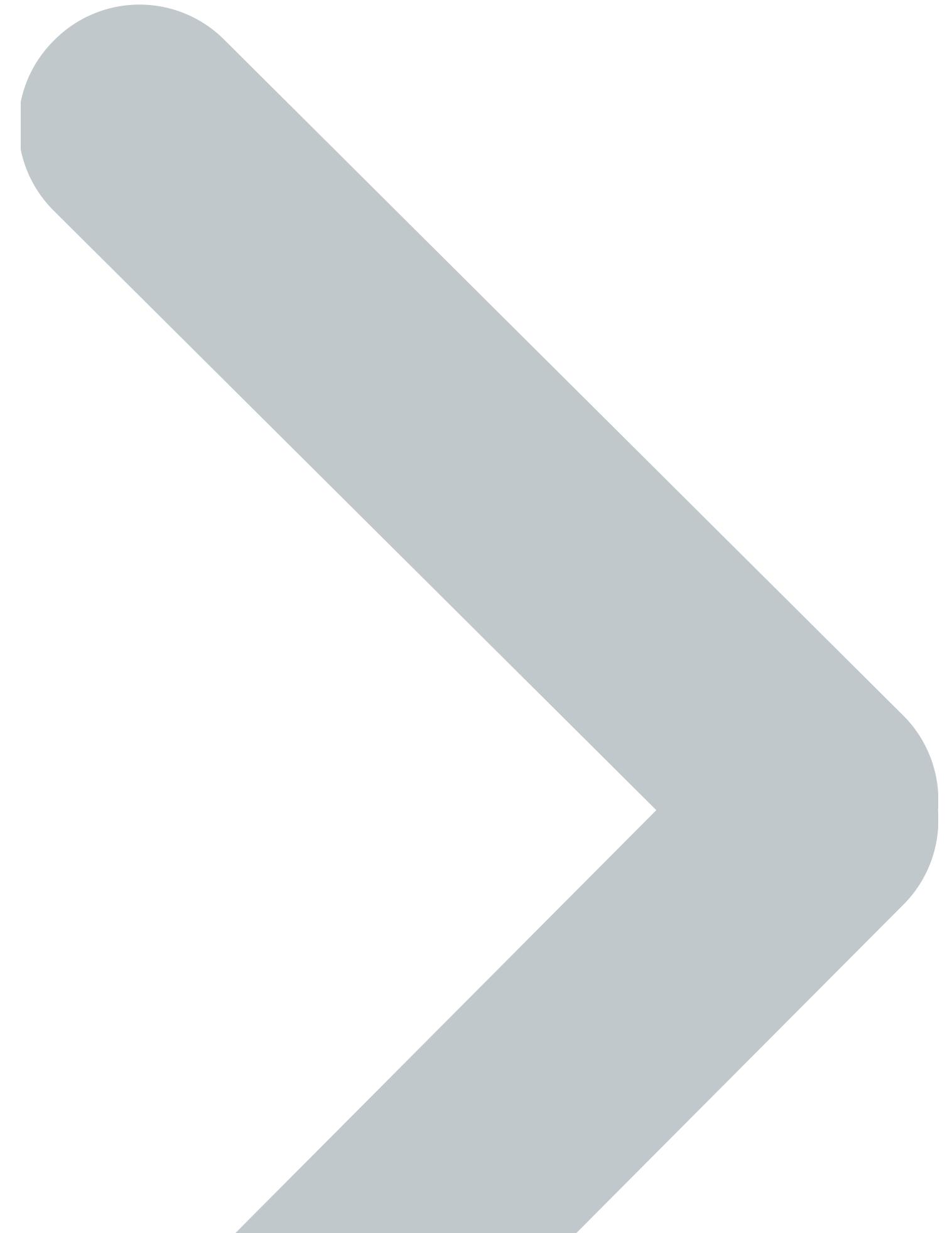


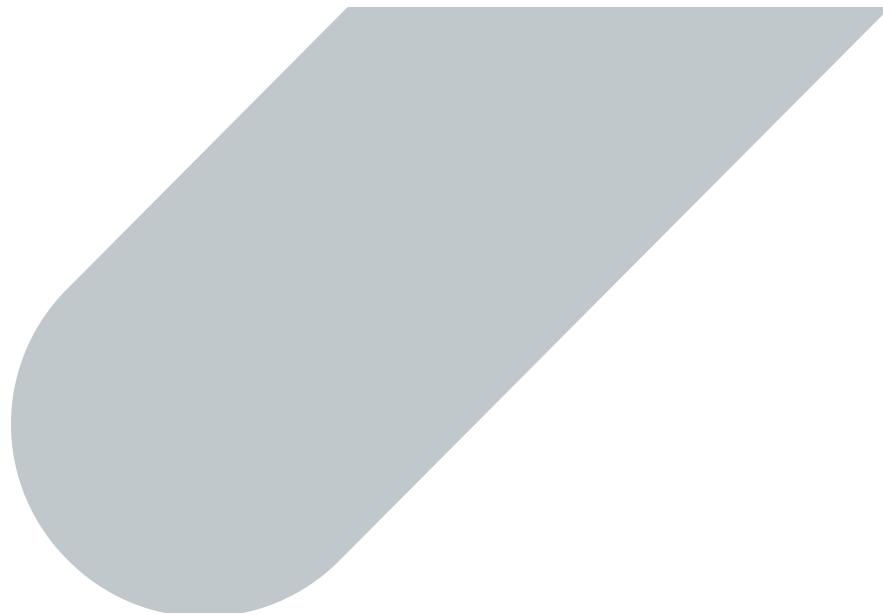


At this time, no, you will not be included in the Match the Bid period. Only those people who registered and bid on the property during the current auction will be invited to participate in the Match the Bid period. We encourage you to always register and bid on any properties you're interested in, so you don't lose your chance to purchase!

#### **How do I buy a bank-owned property online?**

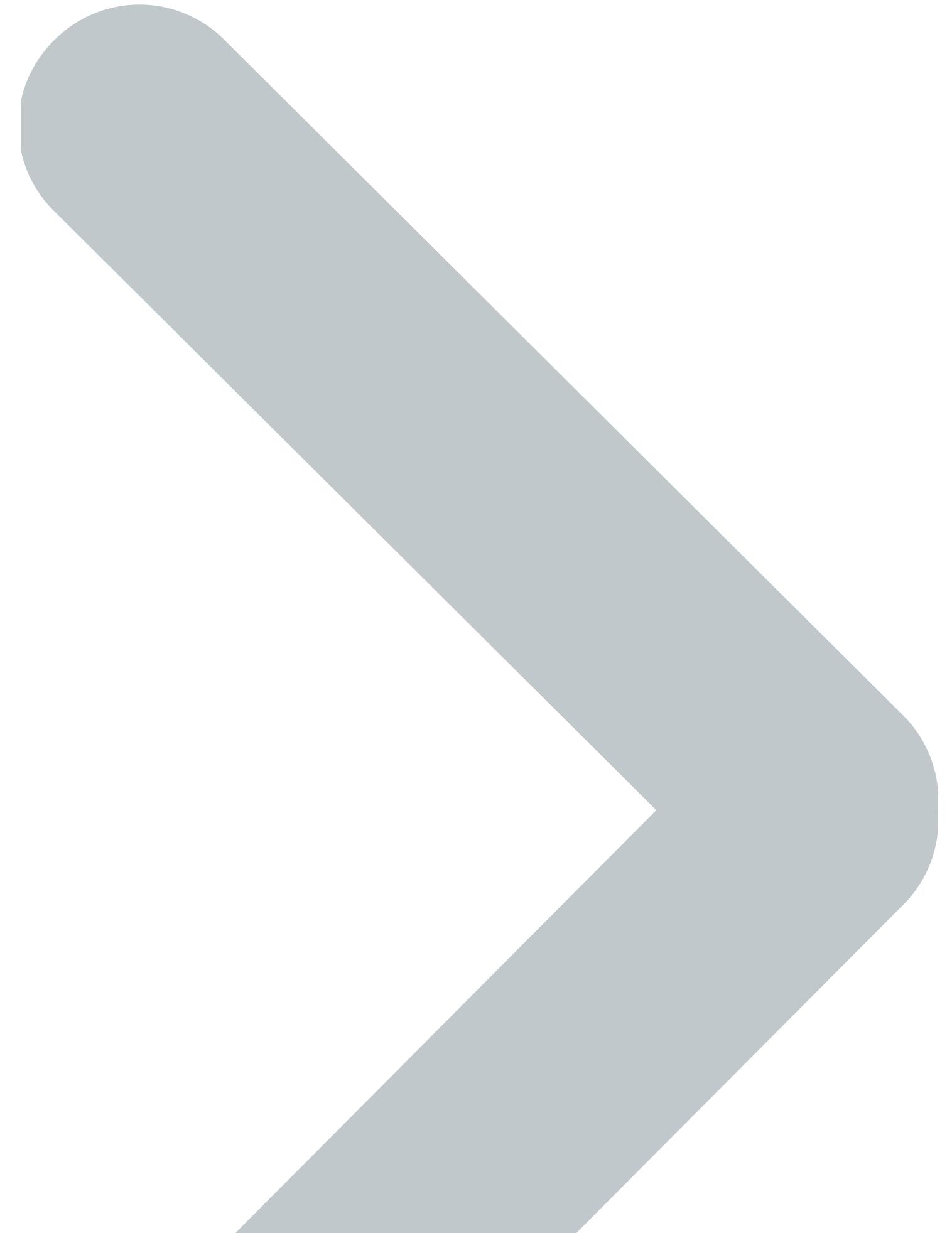
[How do I participate in a bank-owned online auction?](#)

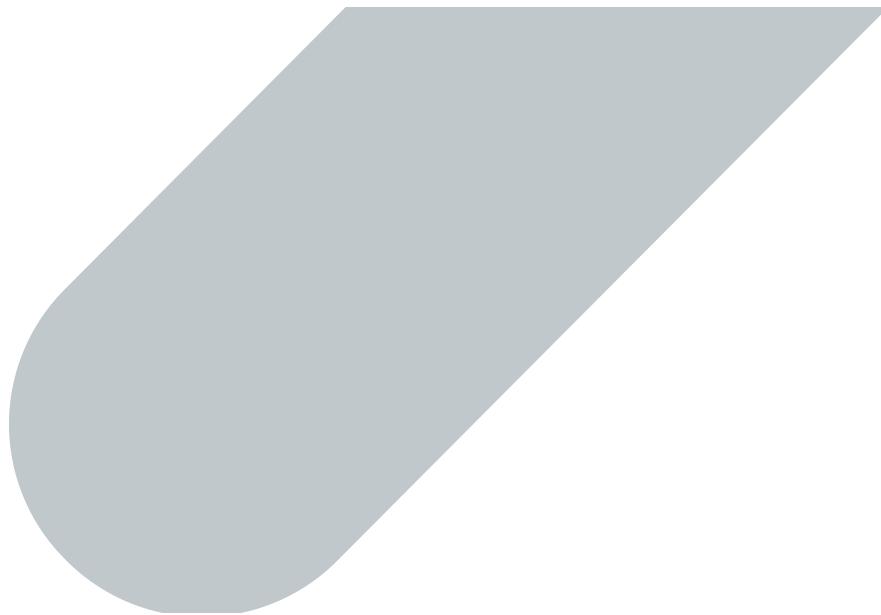




You can browse bank-owned properties by clicking on the “Buy” tab from the green navigation bar. Then, click either “bank-owned homes” or “bank-owned & newly foreclosed homes.” We recommend creating an account before you start browsing, so when you find a property that you like, you can save it to your dashboard and register to bid on it. You cannot register without having an account.

[How do I register for a bank-owned online auction?](#)

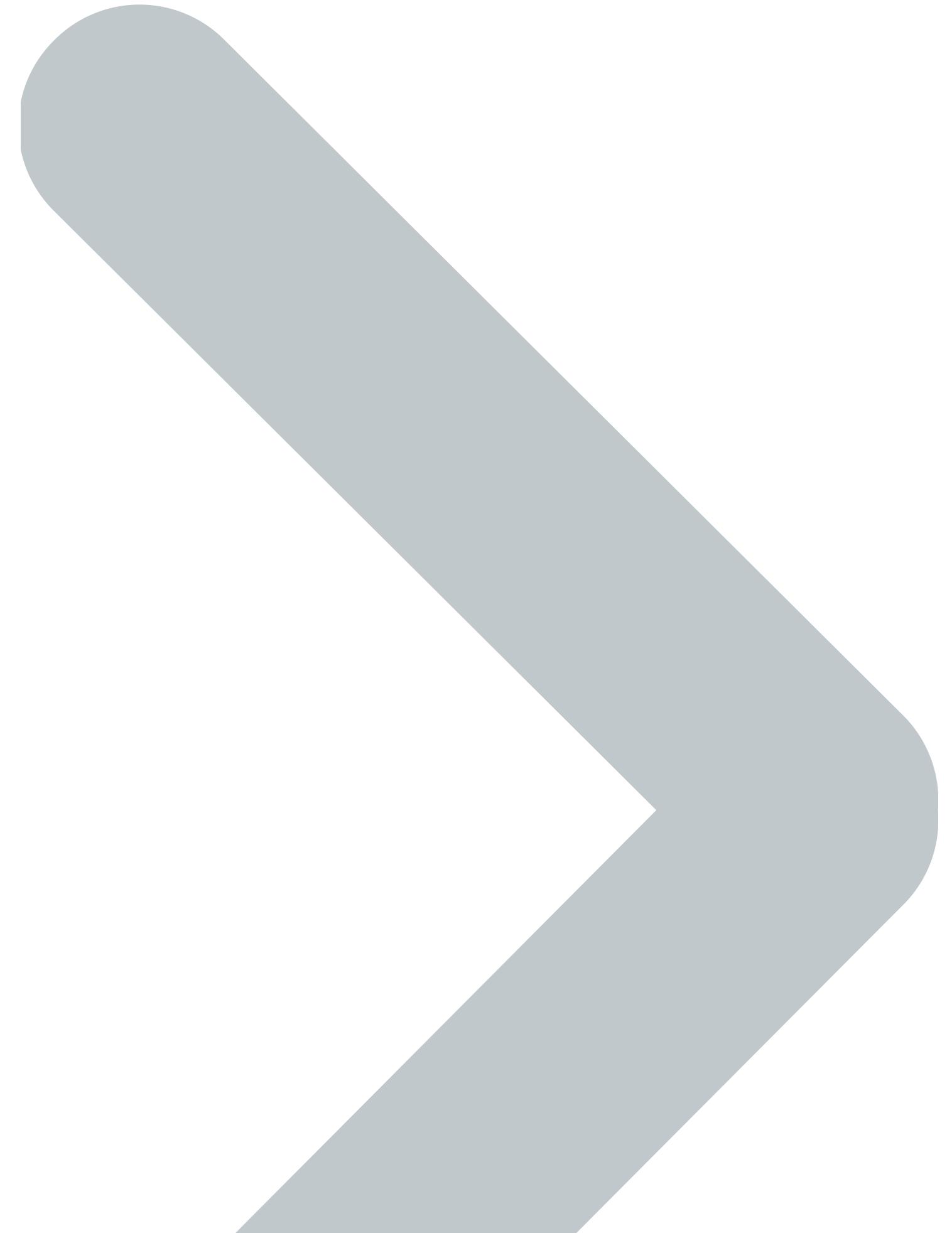


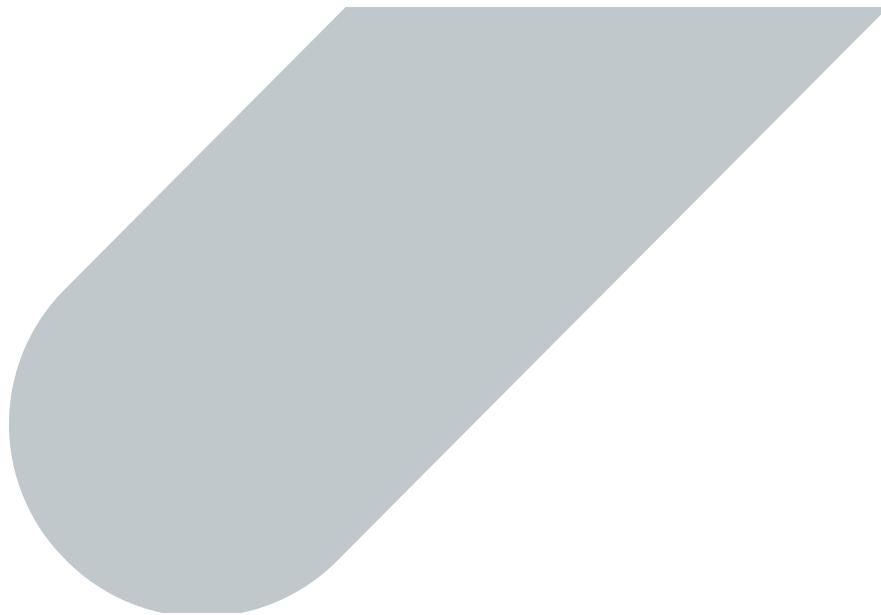


To register for an online auction, do the following:

- Log in with your email and password.
- Next, find your property and click on the property photo or link for more information.
- Click the “Register to Bid” button.
- Your name and email address will be auto-populated.
- We will confirm your registration details after your registration is complete. Be sure to check your email to confirm the date and time of the auction.

[Why can't I have more than one account associated with my phone number?](#)





We require one unique verified phone number for each account in order to place any bids or offers. This is to ensure the integrity of our auctions and enhance the security of information between Auction.com and the responsible bidder for each purchase. If you require multiple vesting information for each purchase, we have conveniently added the [Purchase Profiles](#) tab under the Dashboard which allows you to easily create multiple profiles for each purchase.

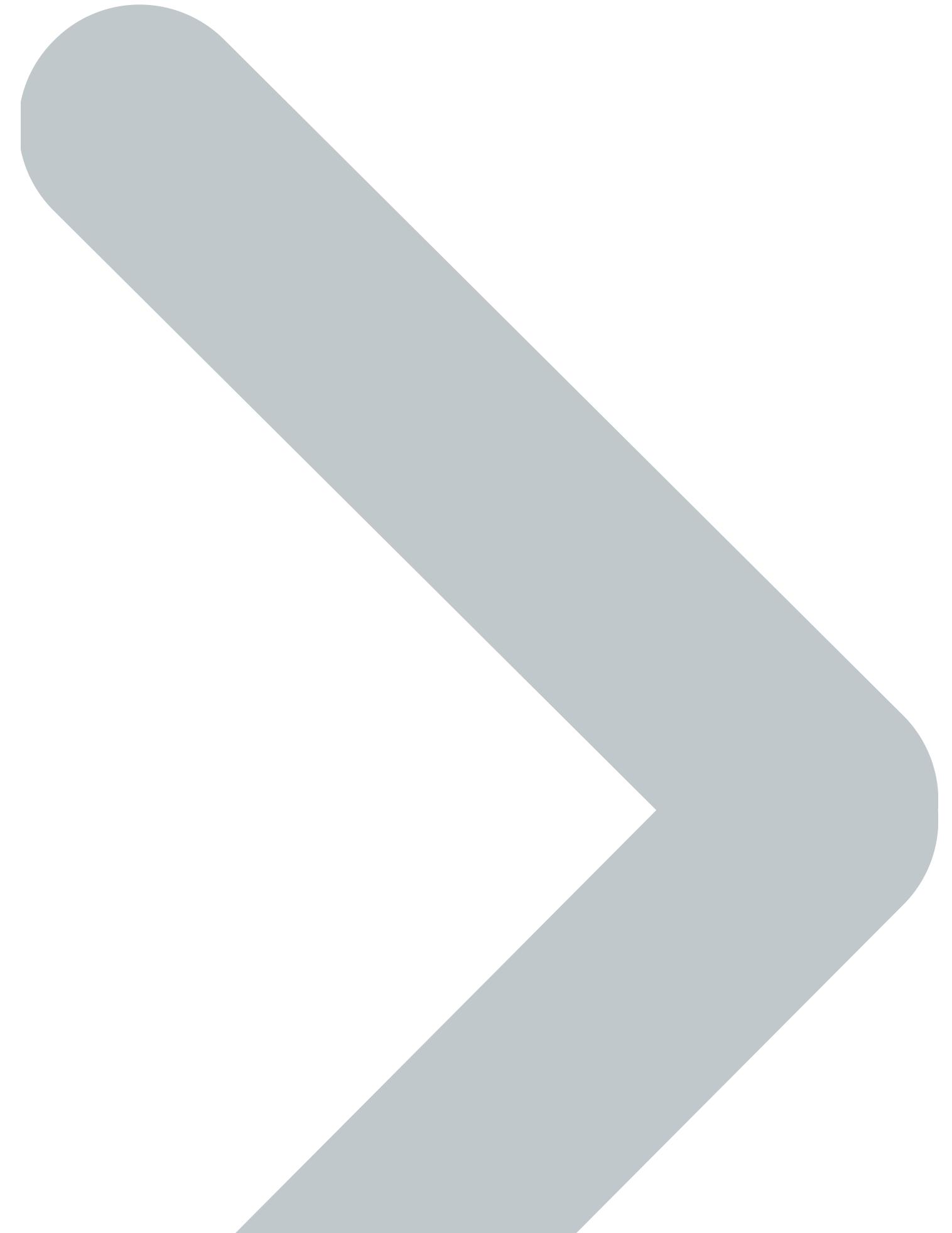
[Why do you need to verify my phone number?](#)

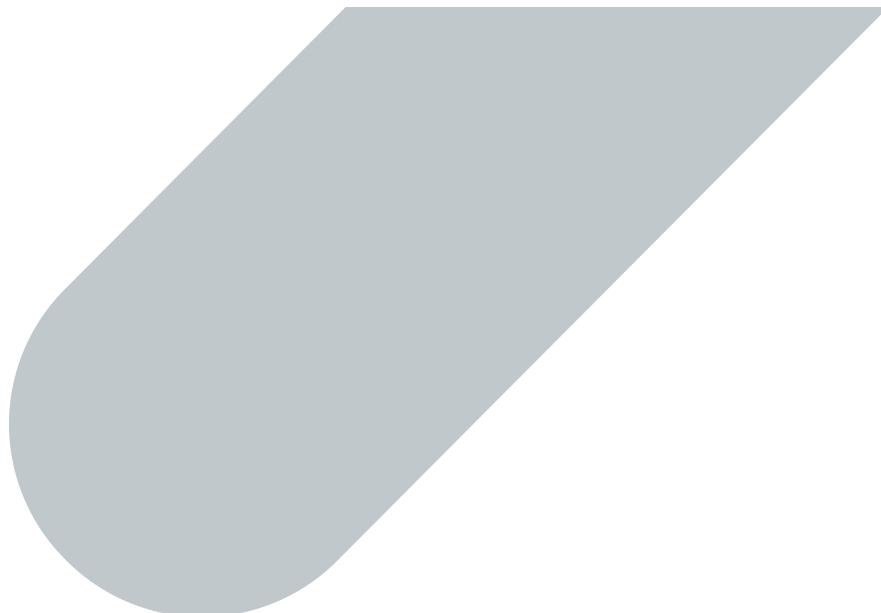




We ask to verify your phone number one time to protect the integrity of our auctions because we want to make sure that all of our bidders are authentic.

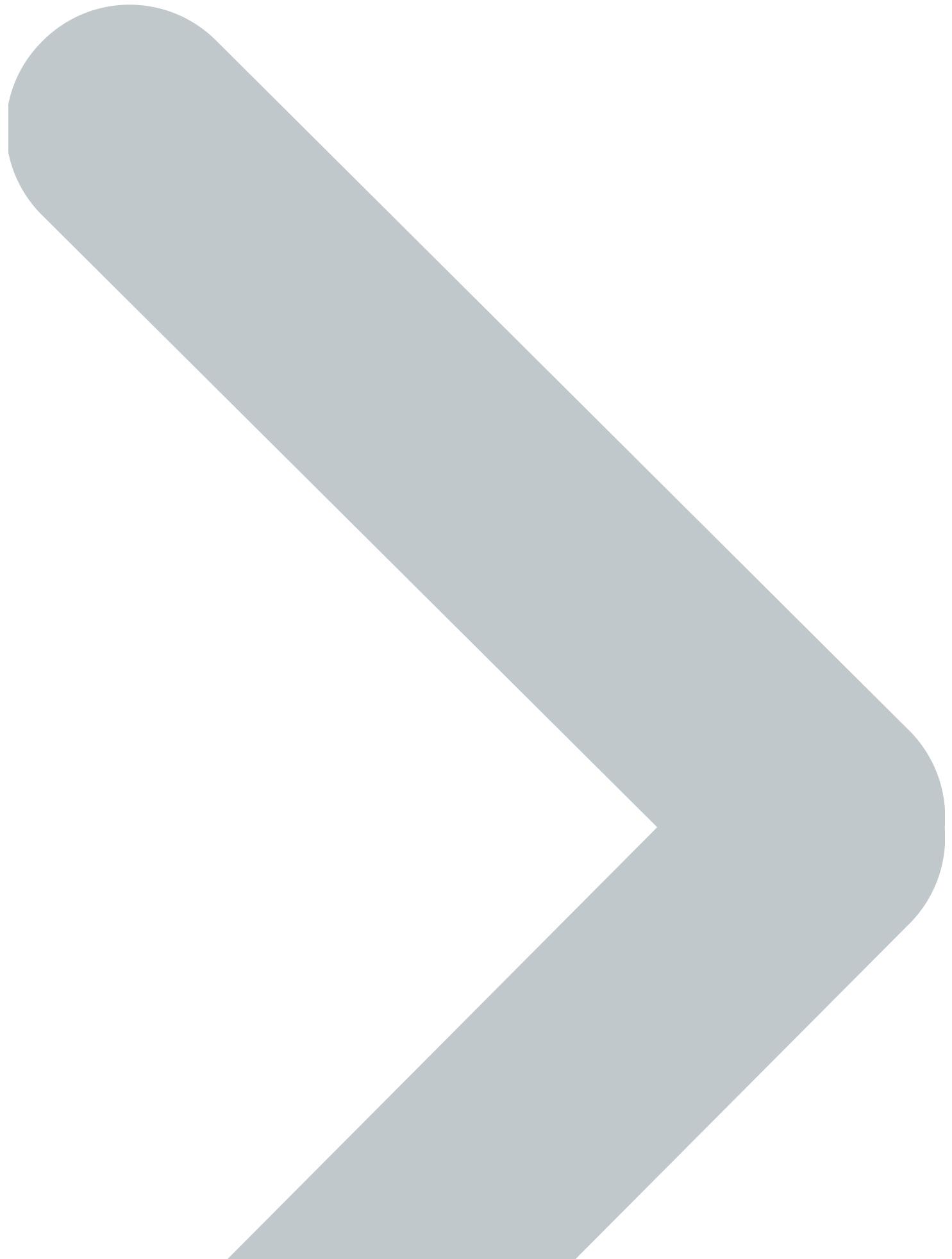
[Will you use my phone number for other purposes?](#)

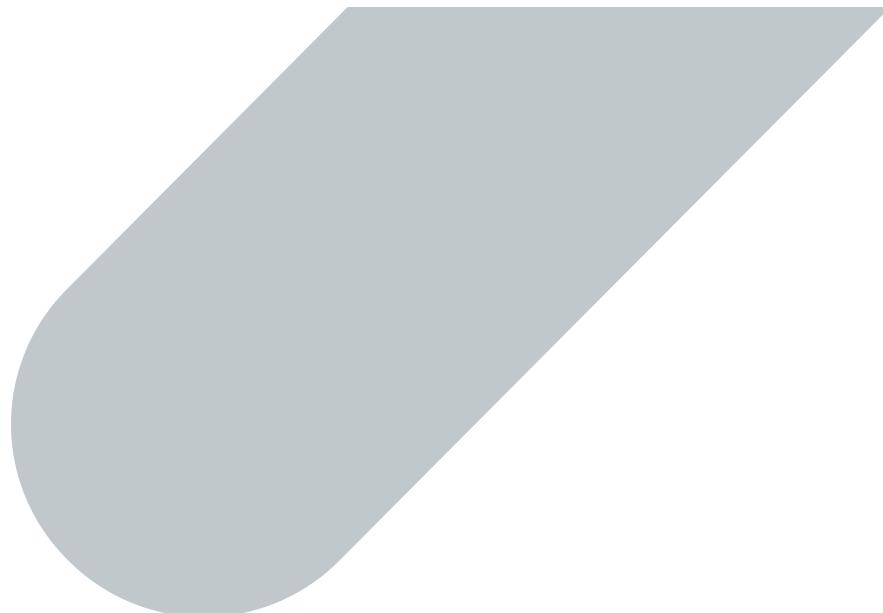




No, we will not. We will never use your number for spam and we will only call if we need to contact you.

[What is an auction event?](#)



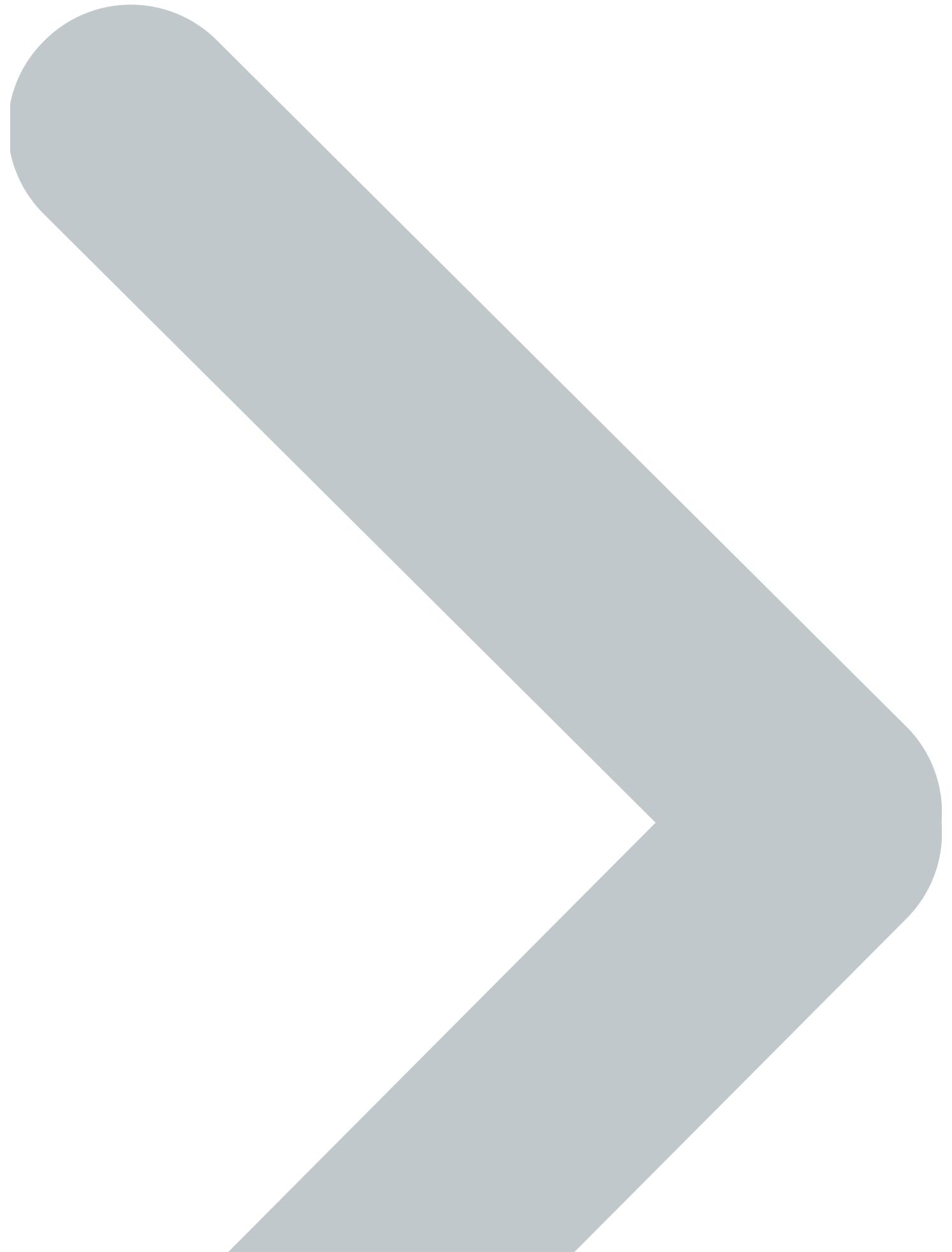


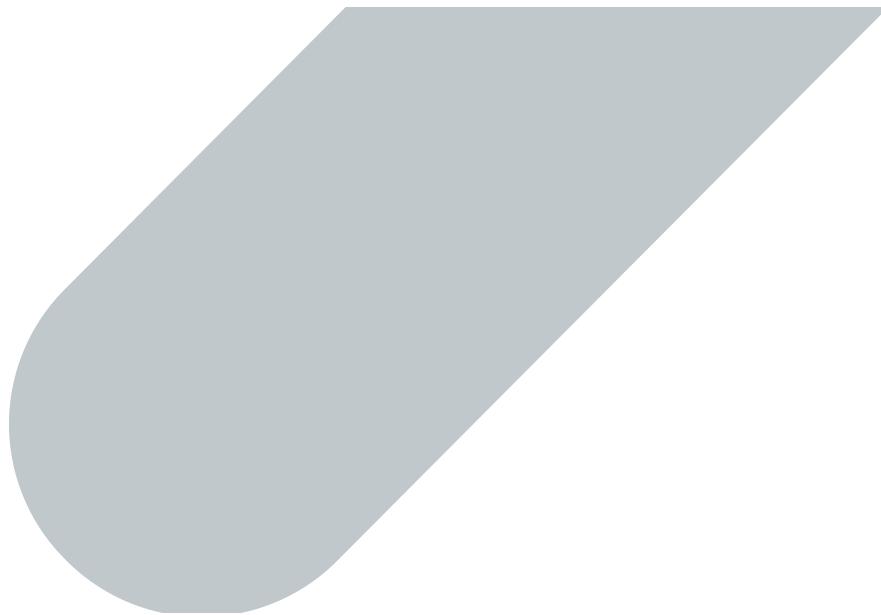
An auction event is a time slot when a group of similar properties are auctioned. To find out if properties are in the same event, compare the Event ID number from the Property Details Page to the Event ID on other properties and see if they are the same. Note: Only the first six digits need to match, the remaining digits are the Item number.

Event ID	O1230L78330
----------	-------------

O1230L78330

[What is Direct Offer?](#)

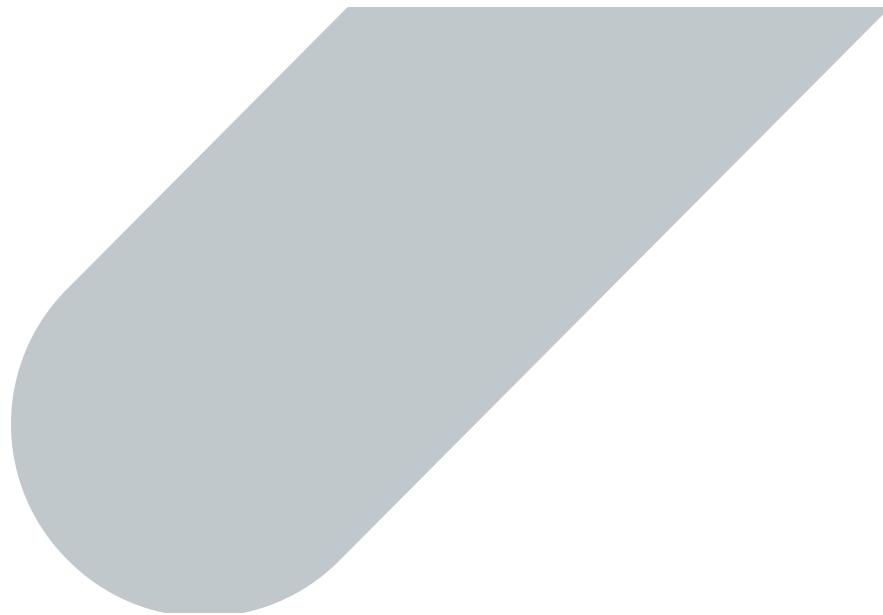




Direct Offer is a feature that allows you to make offers directly to sellers on select bank-owned properties outside of an auction. Direct Offer properties can be found under the “Buying Type” tab on the Search Results Page.

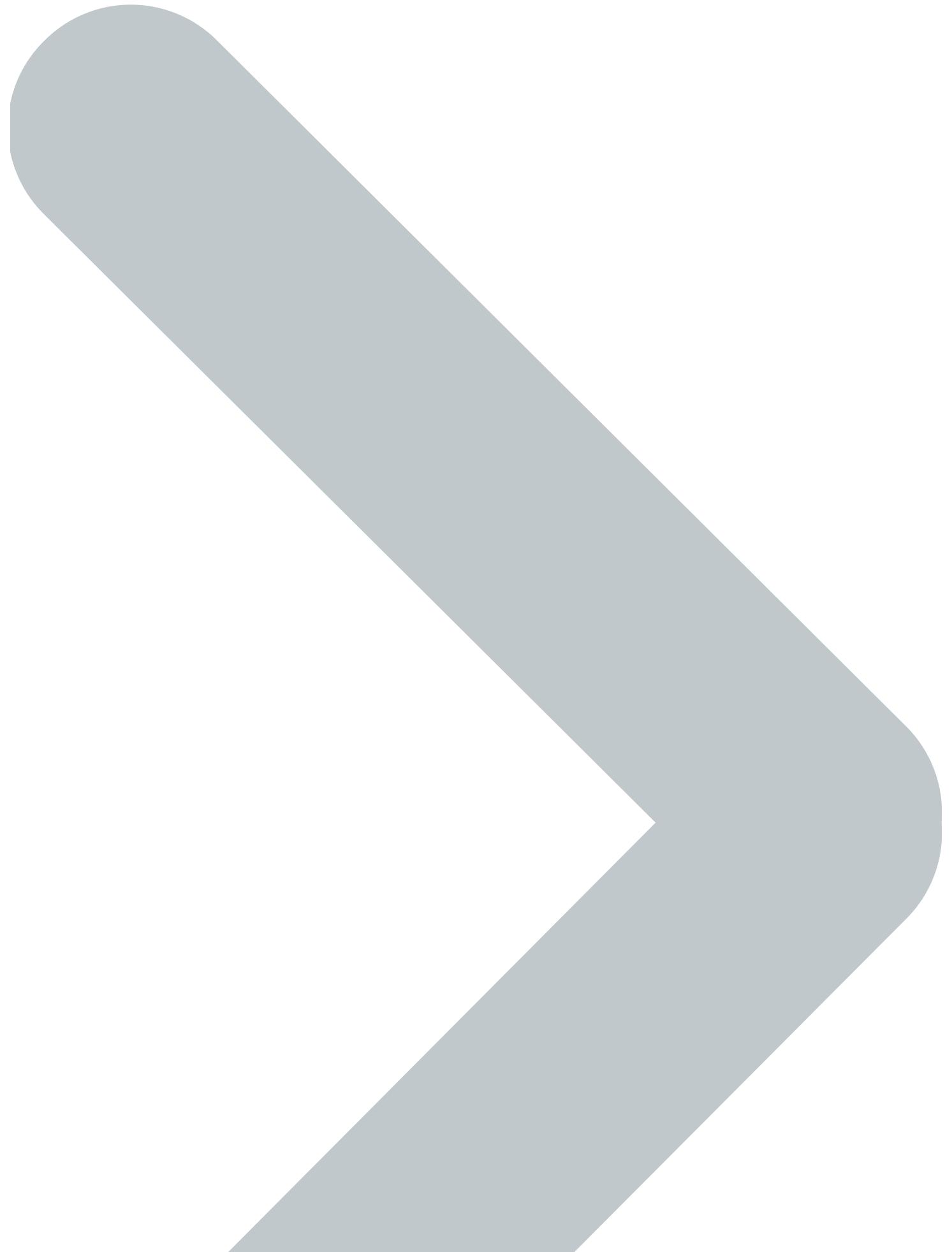
[How do I conduct due diligence on a bank-owned property?](#)

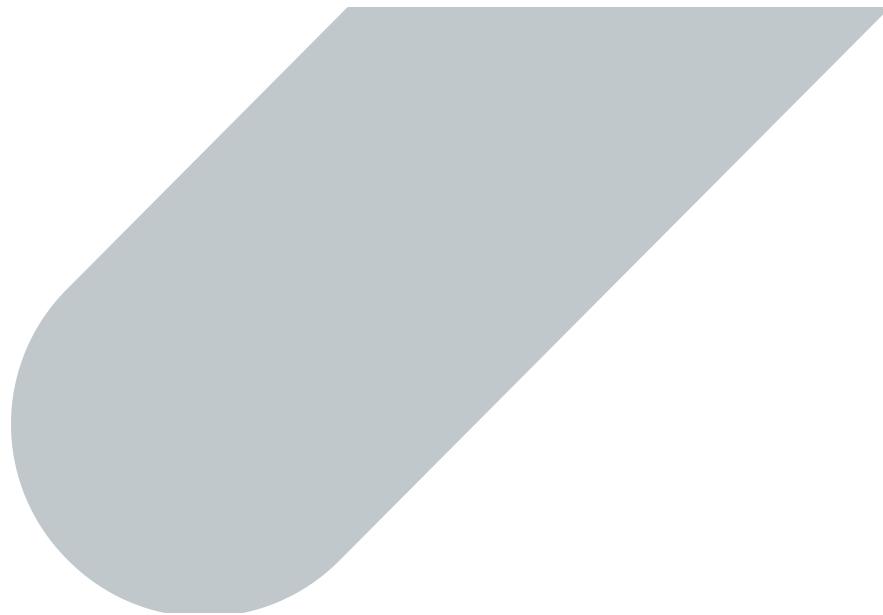




Conducting due diligence involves estimating the value of a property and its renovation costs, investigating the physical property, obtaining a title report, and researching the surrounding neighborhood. [Learn more.](#)

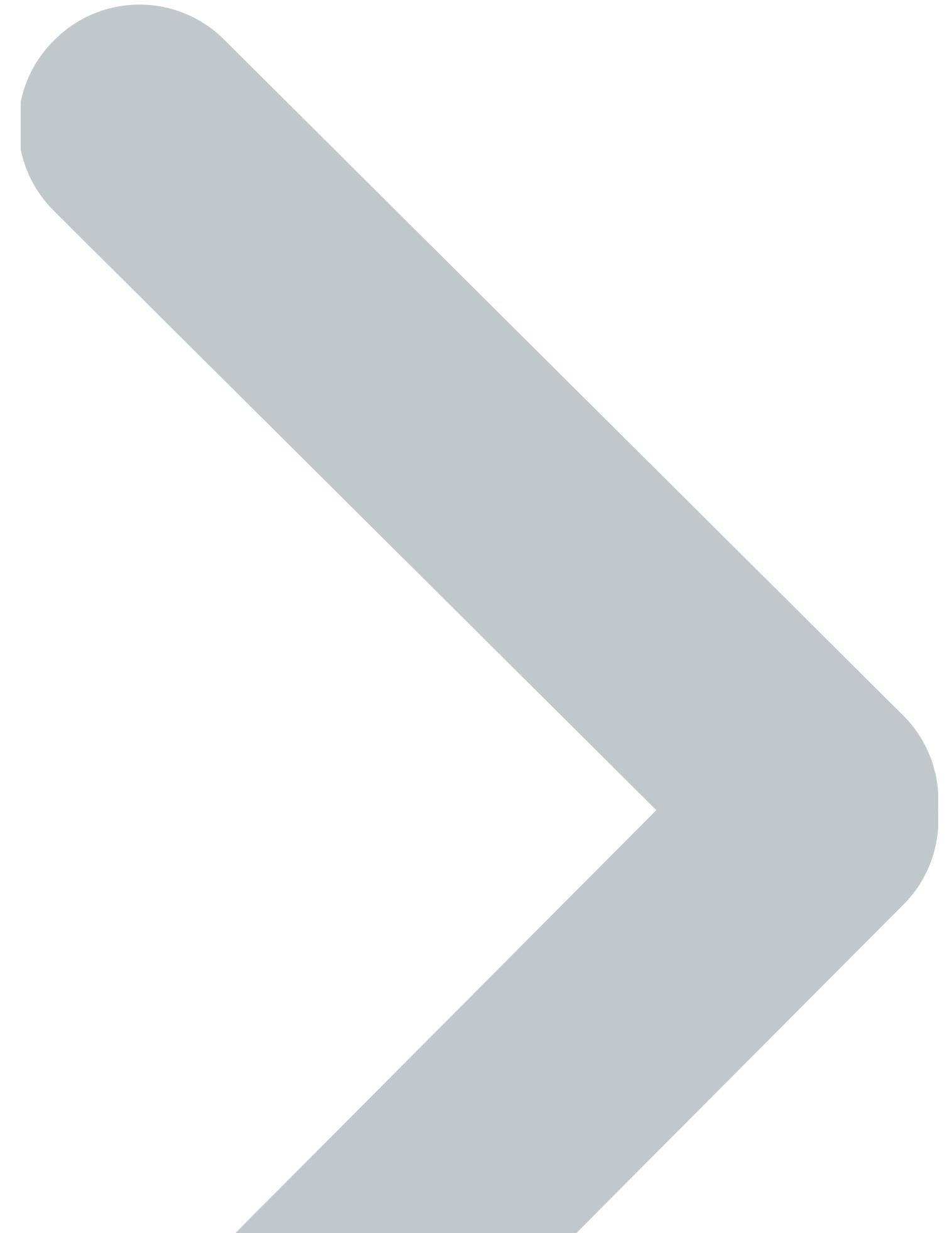
[What does it mean when the property is listed as a “cash only purchase?”](#)

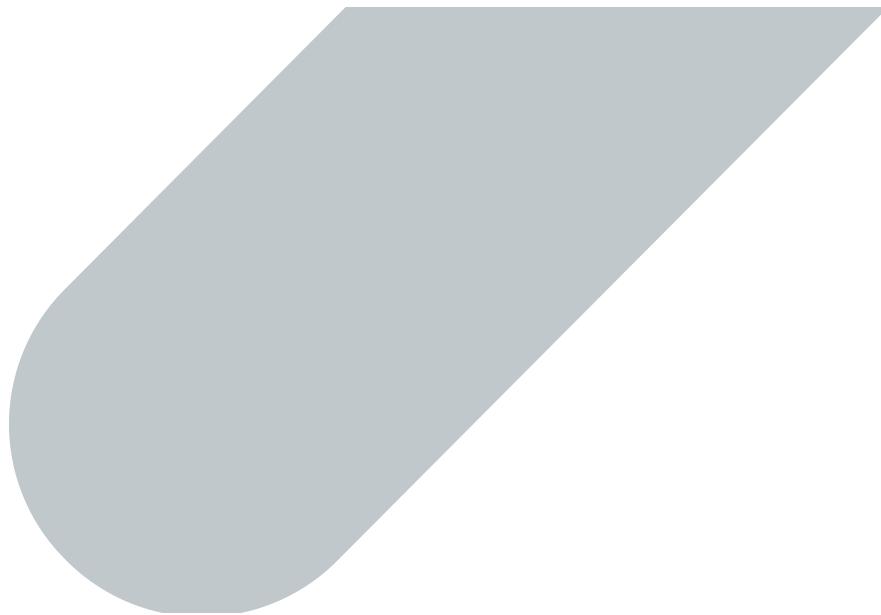




"Cash only" means that the property has to be paid in full following the auction. The funds that you use to buy the property need to come from your bank accounts, securities or other accounts. Some investors use private money from other sources but wherever it comes from, the funds need to be readily available so you can purchase the property immediately.

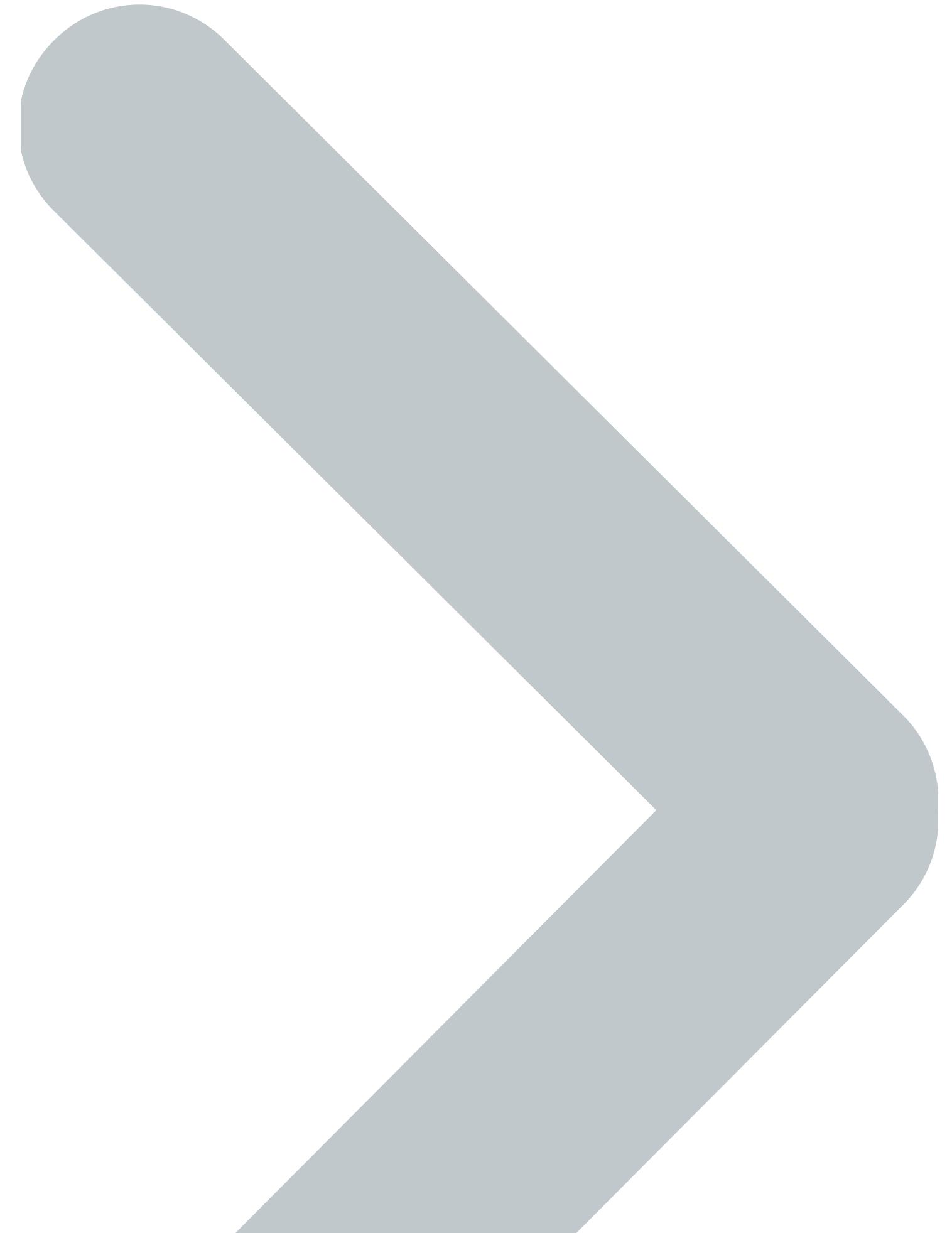
[What is the Reserve Price?](#)

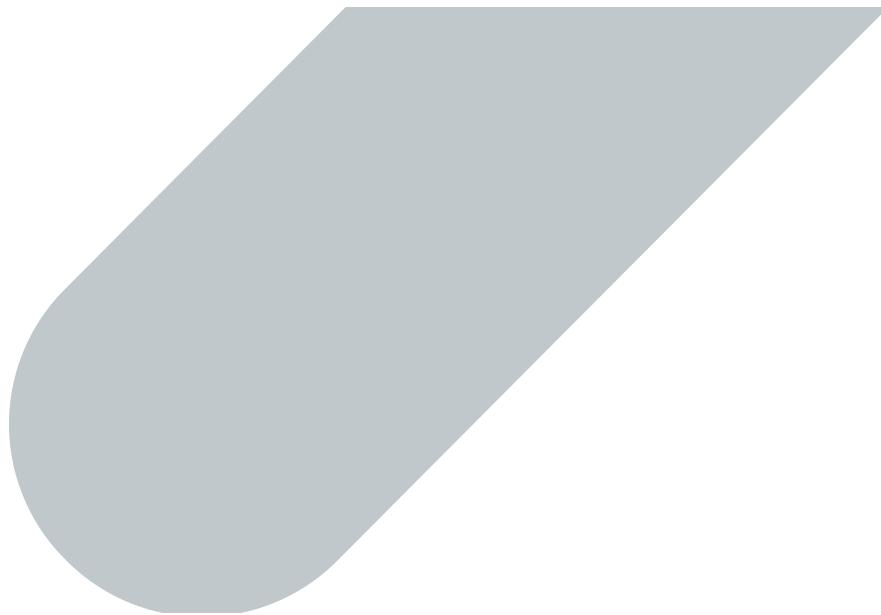




The Reserve Price is the minimum amount accepted by a seller. Most properties have an established Reserve Price, although there are occasions when a winning bidder can be declared even if the Reserve Price isn't met. This occurs when a property is sold "subject to" the seller's approval. Sometimes, sellers sell a property for less than the Reserve Price.

[What happens if the Reserve is not met?](#)

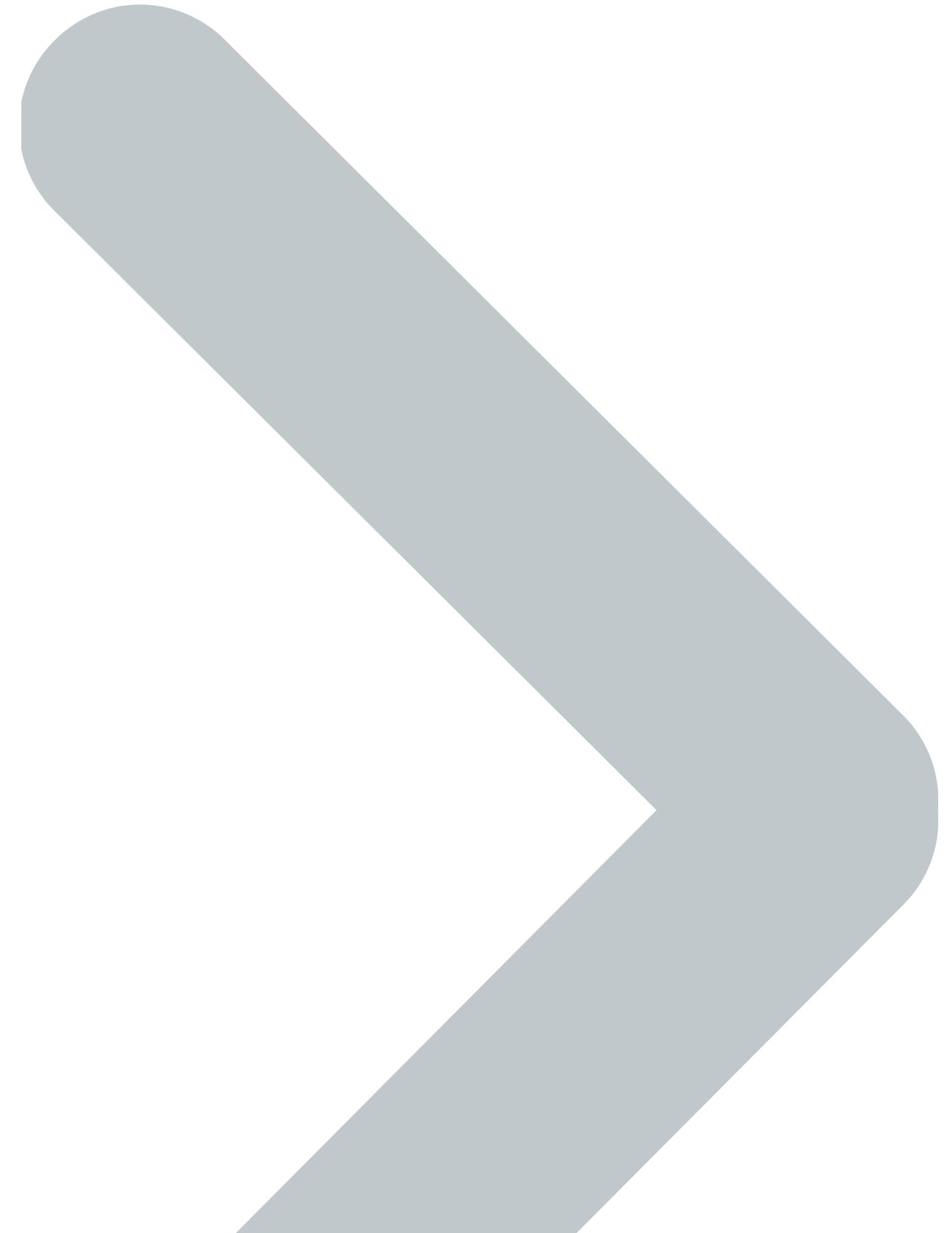




If the Reserve is not met, the Seller has several options, including:

- Declining all bids and re-auctioning the property
- Selling the property to the highest bidder. These offers are considered “Subject to Seller Approval.”

[Why are the bid increments so large?](#)

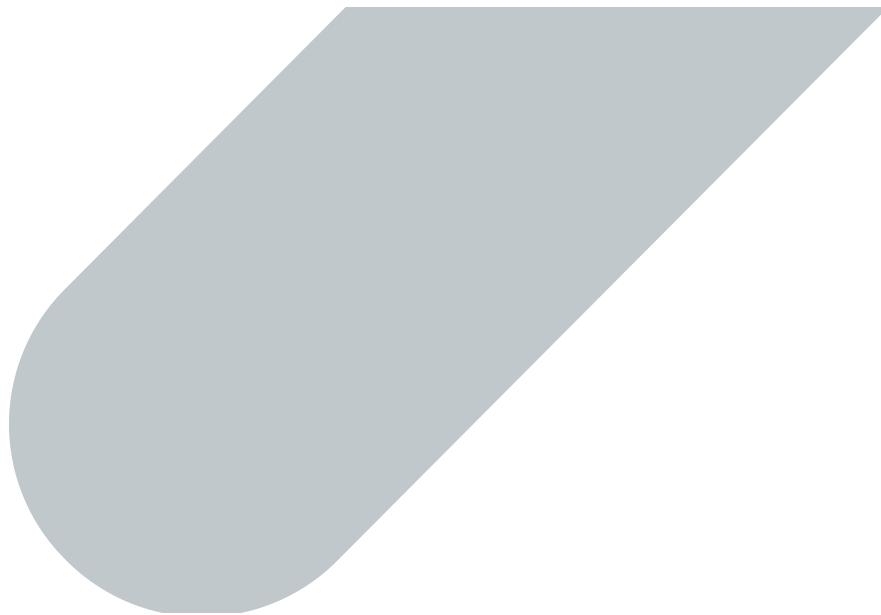




Bid increments are set to keep the auction moving efficiently towards an acceptable price. As an auction winds down, bid increments decrease to give bidders flexibility to place more precise bids.

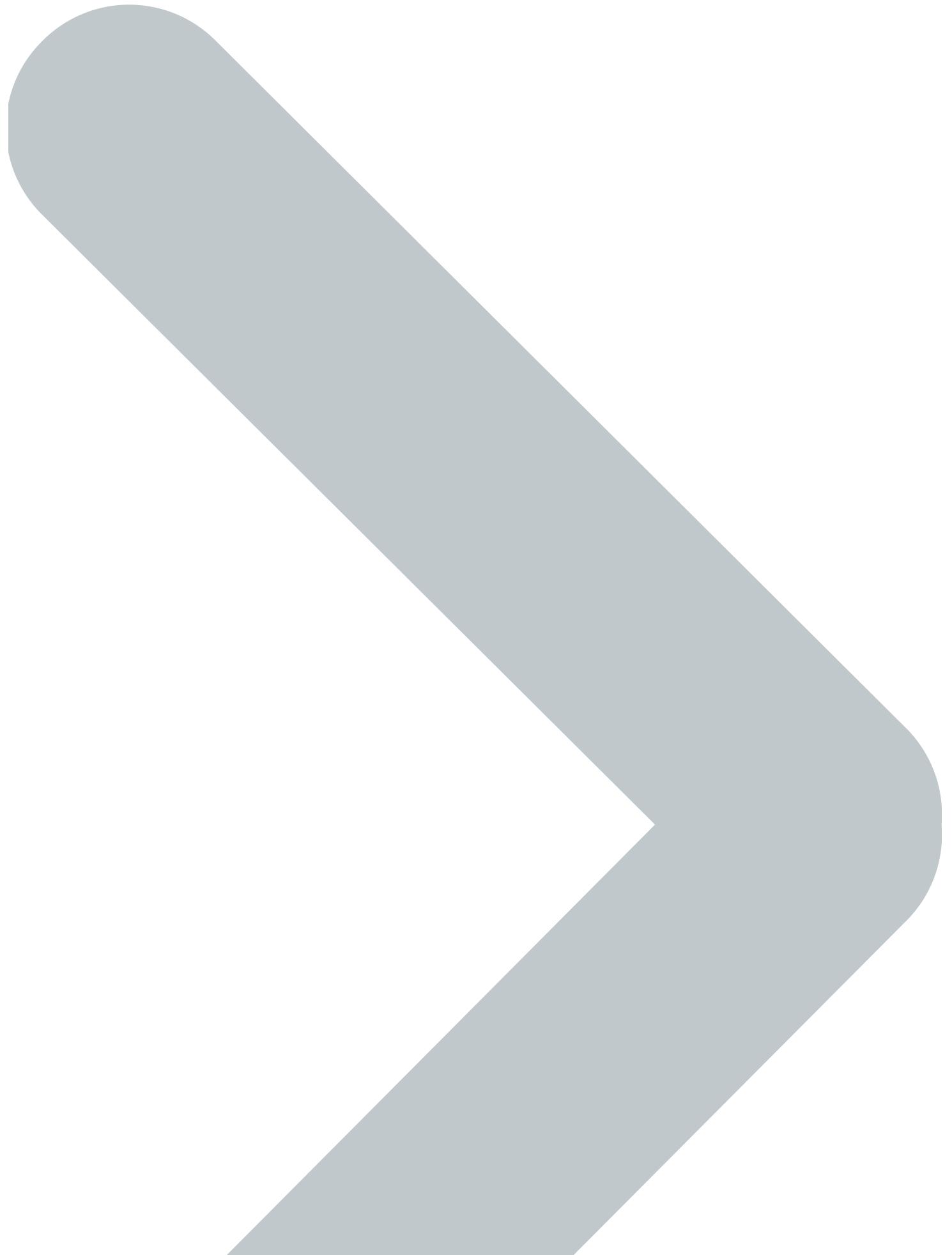
[How does counterbidding work?](#)

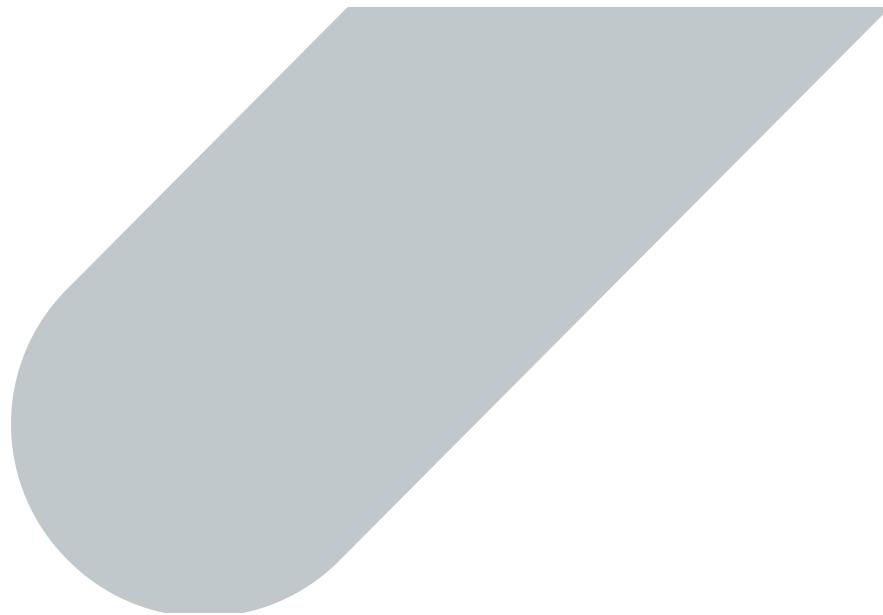




Counter Bidding is a common practice used by all major auction houses. Auction.com will counter bid on behalf of the seller in order to move the price closer to the Reserve Price, or minimum price that a seller will accept. [Learn more](#).

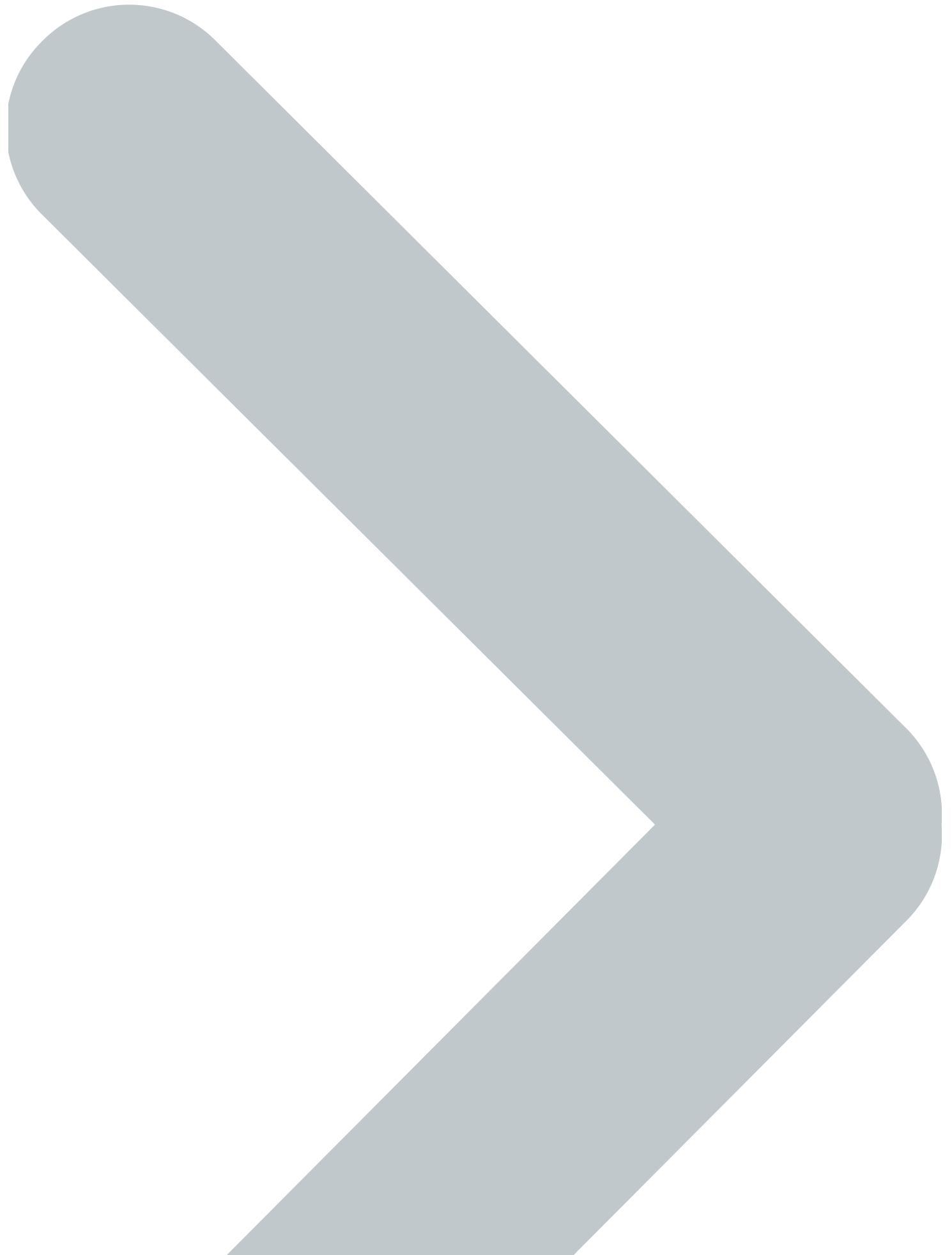
[What happens next if I win the auction?](#)

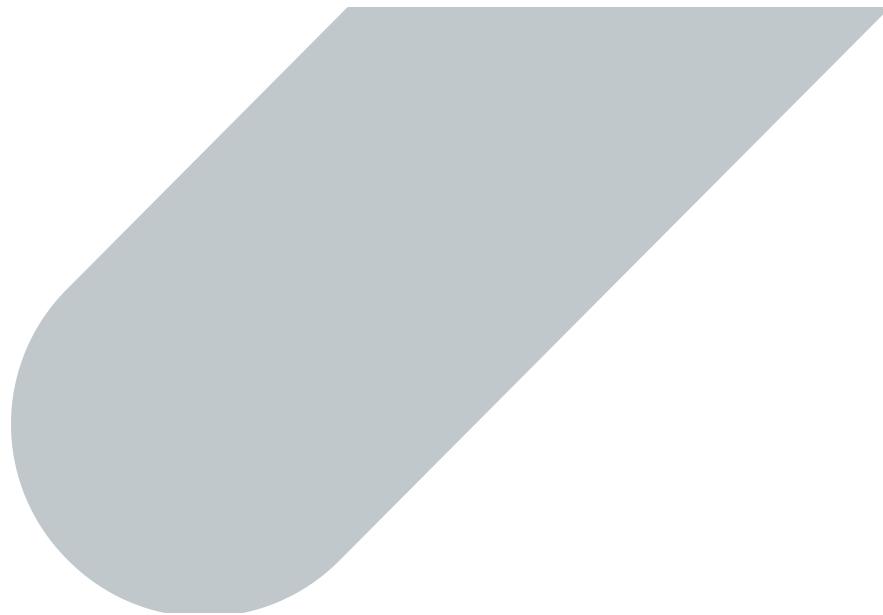




If you are the highest bidder when an auction ends, you will receive an email that confirms you have the highest bid. Then you must complete some important steps to complete your purchase of the property. [Learn more.](#)

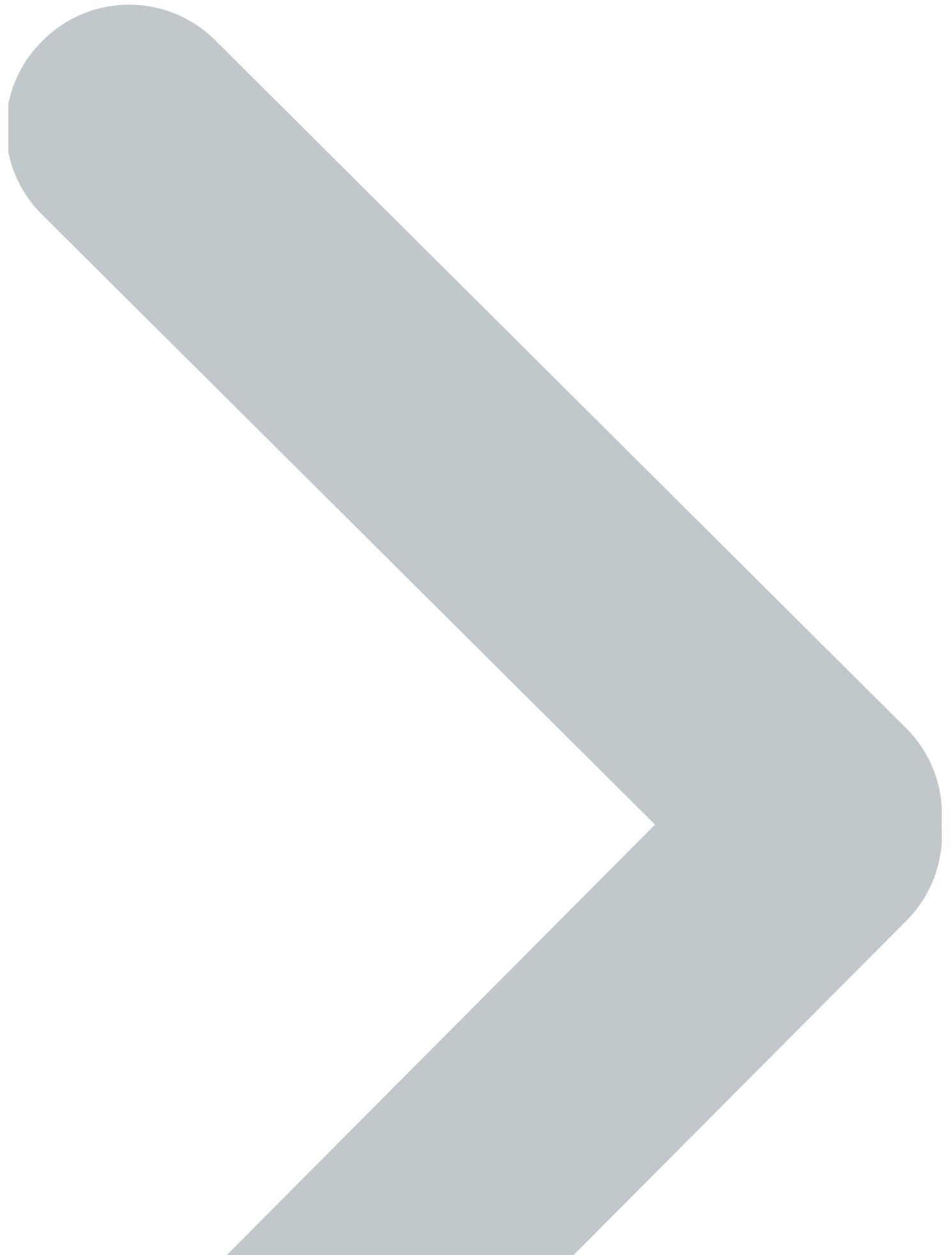
[What is a Purchase Profile?](#)

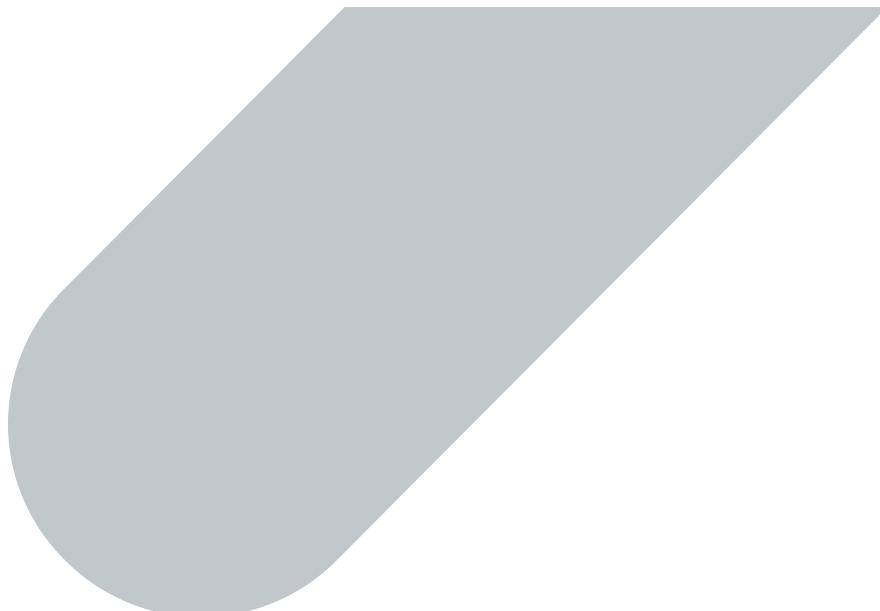




A Purchase Profile is an online form that buyers fill out after they win a bank-owned property. It asks how they plan to use the property – such as an investment or primary residence – and a couple of other questions to complete the purchase. You can create as many profiles as you would like but be sure to name them in a way that's easy to remember so you can re-use the information for future purchases.

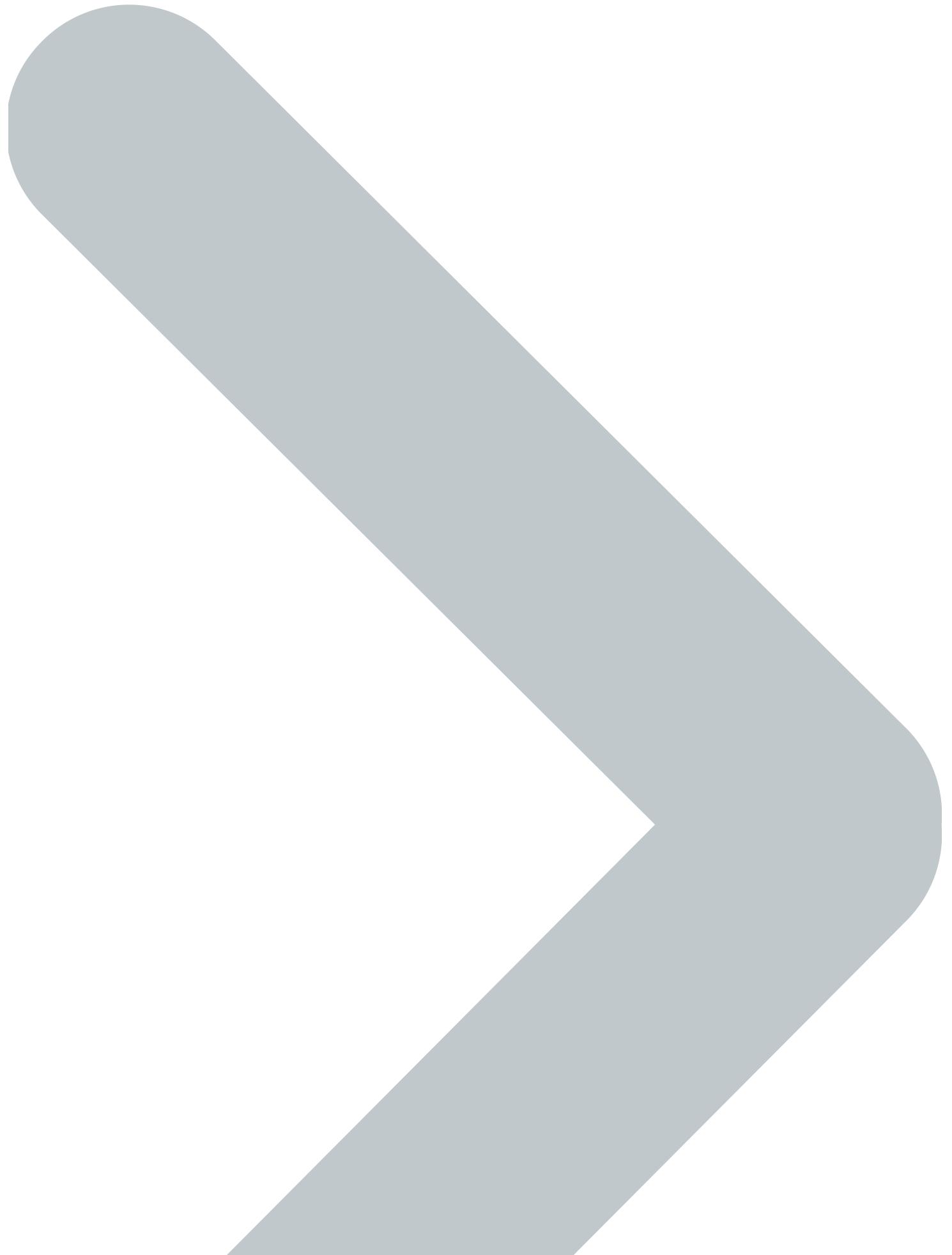
[Why does the bid increment change?](#)





As the auction winds down, the increments become smaller to give bidders the flexibility to place more precise bids.

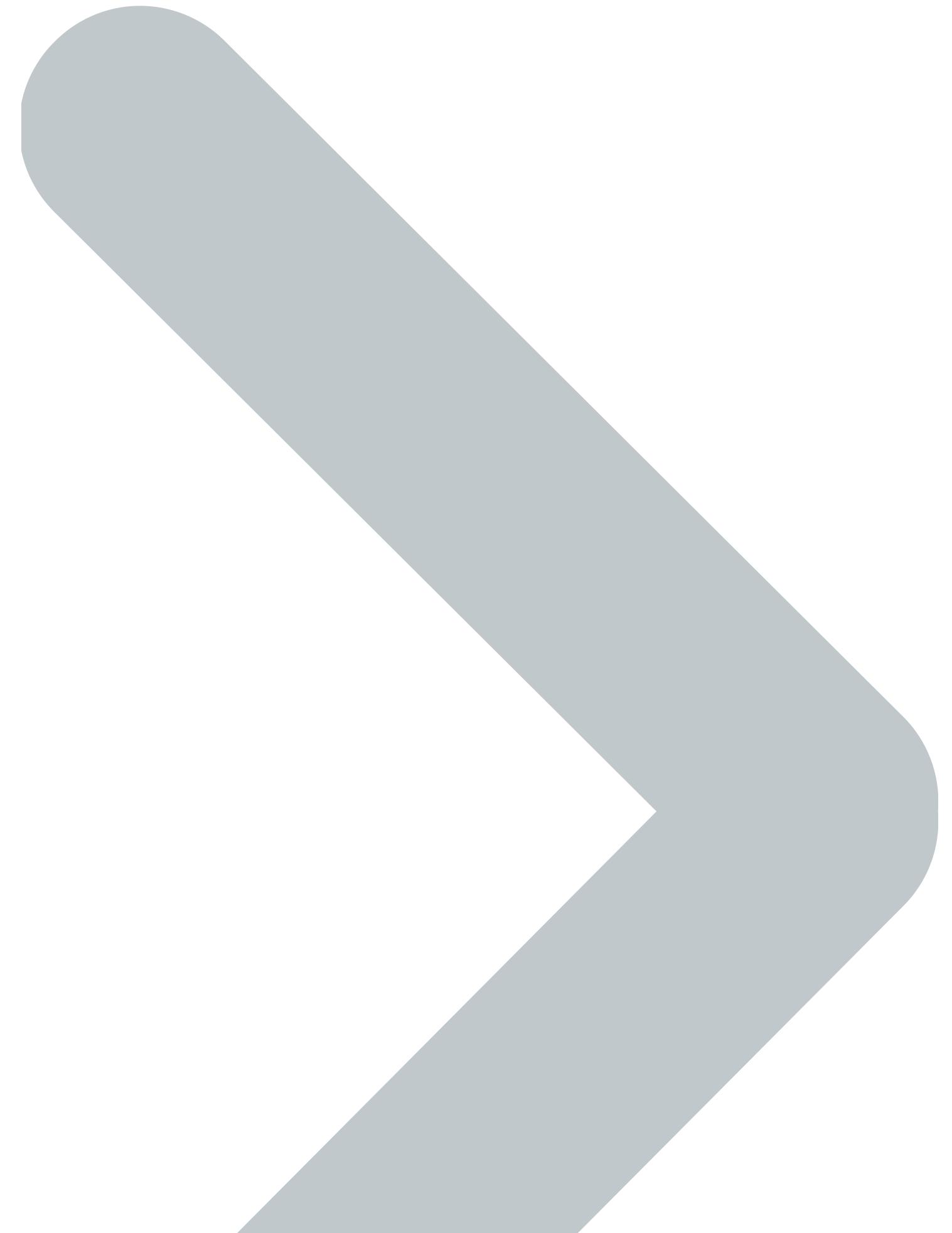
[How does Proxy Bidding work?](#)



- [Proxy bid](#) is a feature available on bank-owned properties that allows you to place a bid before the auction starts. Once you submit the bid from the PDP, Auction.com will bid on your behalf during the live bidding period.
- You can set proxy bids on multiple properties prior to auctions. When the auctions end, we'll send an email notification if you are the winner.

Note: all auction bids are confidential.

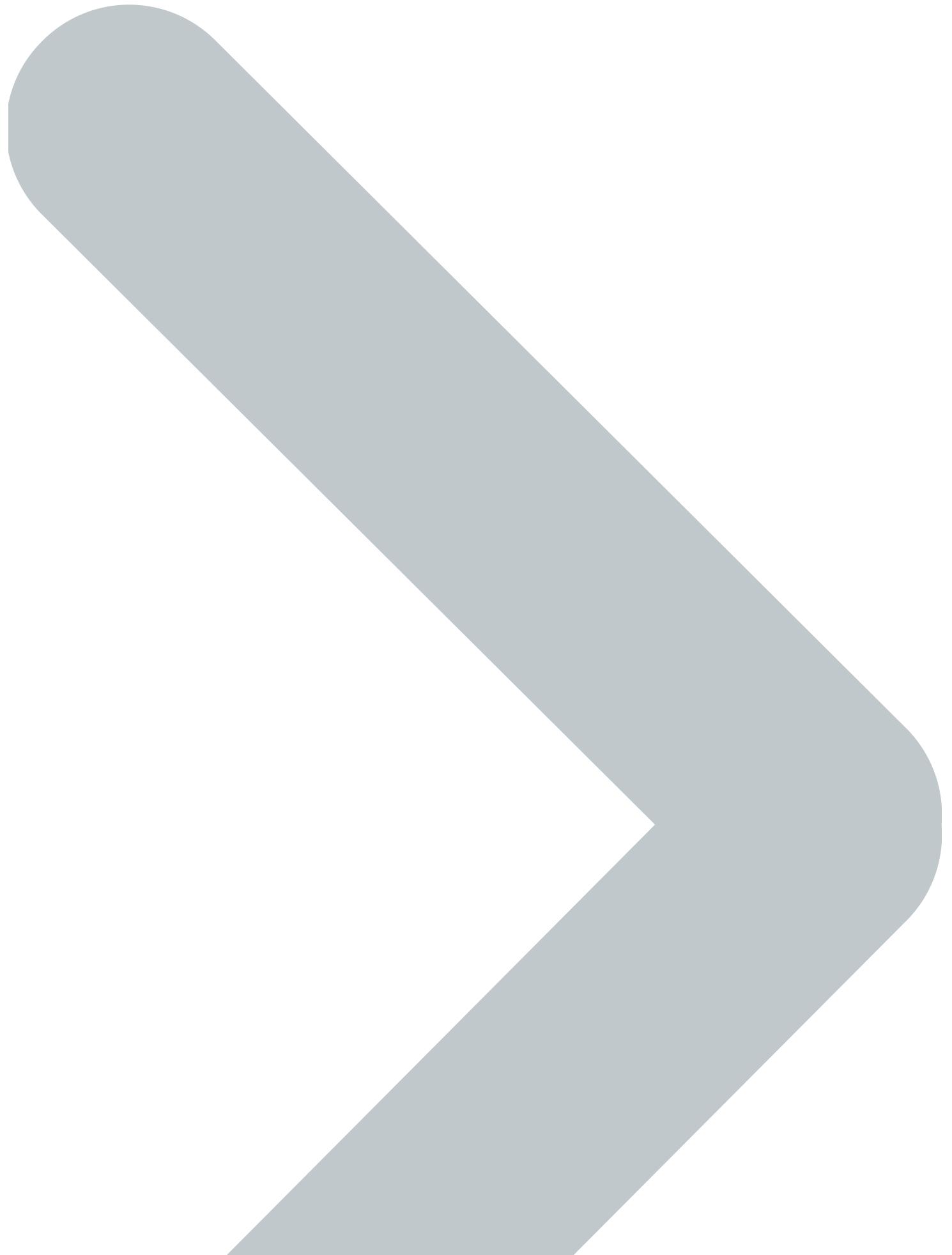
[Do Sellers accept bids below Reserve?](#)

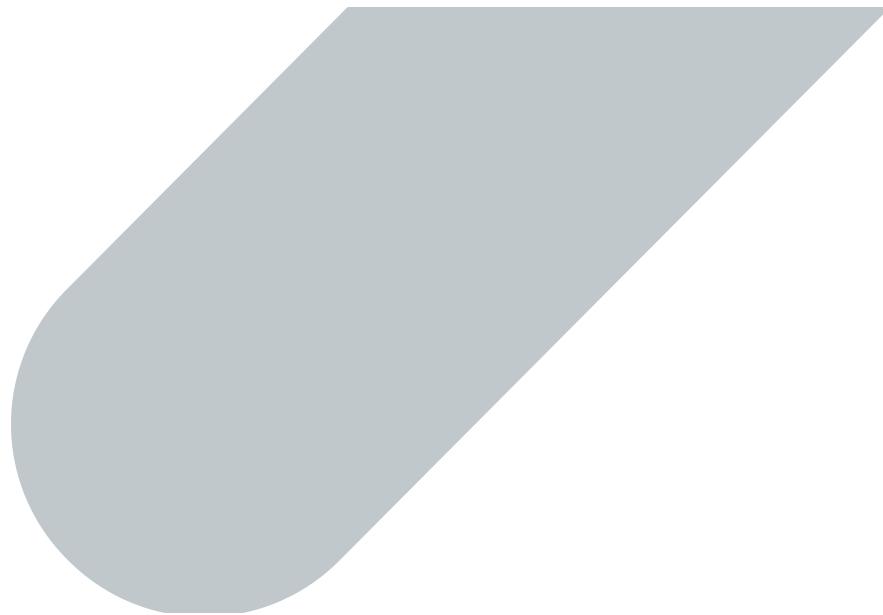




Yes, the Seller may accept a bid below the Reserve. For this reason, we suggest you place your highest and best bid at every auction.

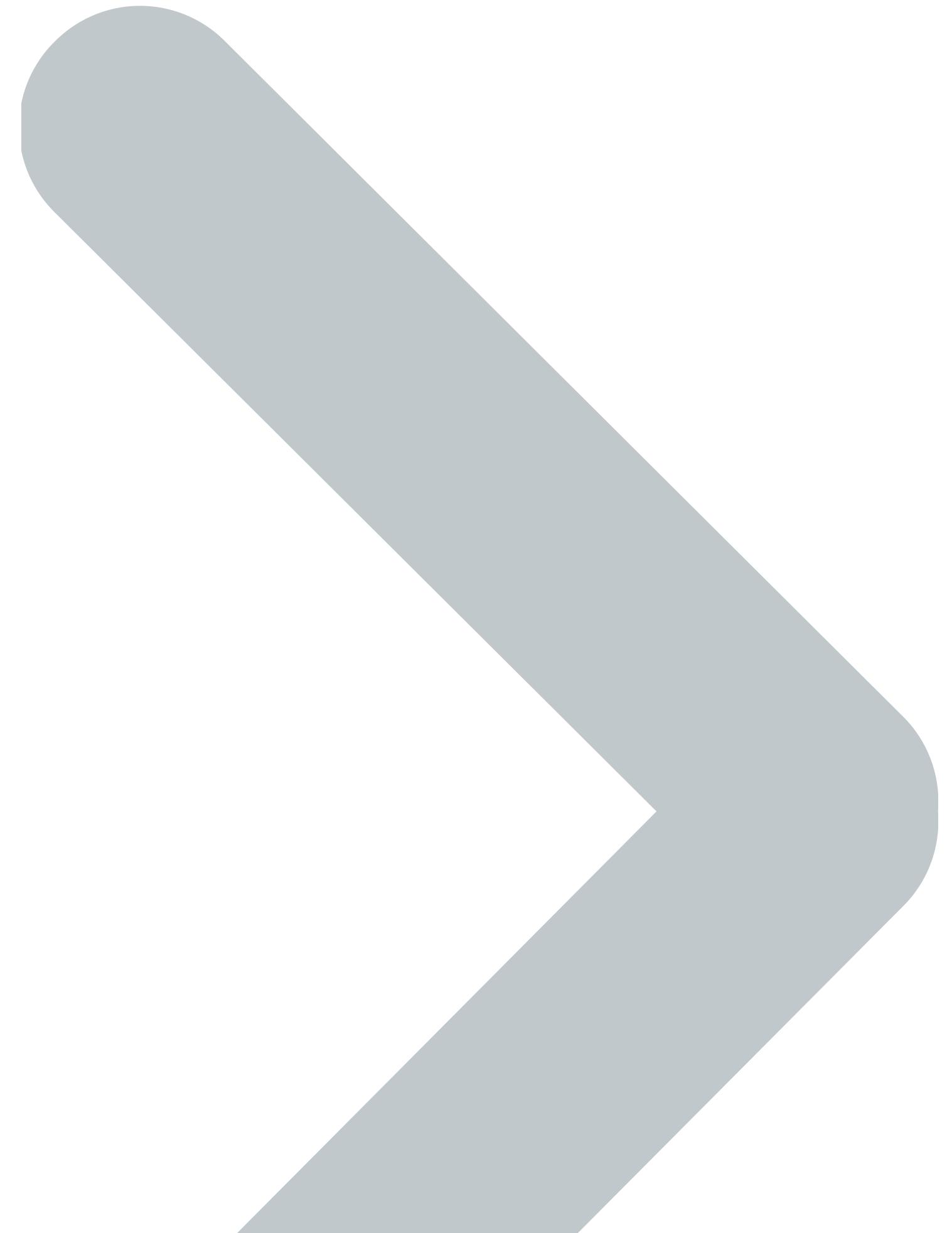
[Is the Opening Bid also the Reserve?](#)

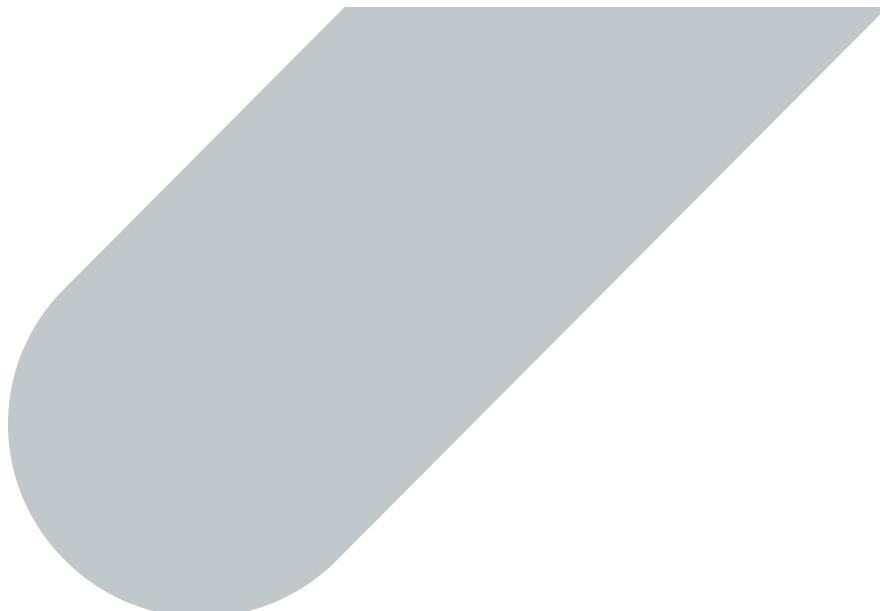




The Opening Bid is the amount the bidding will start; it is not the Reserve and may not be what a Seller will accept as an offer.

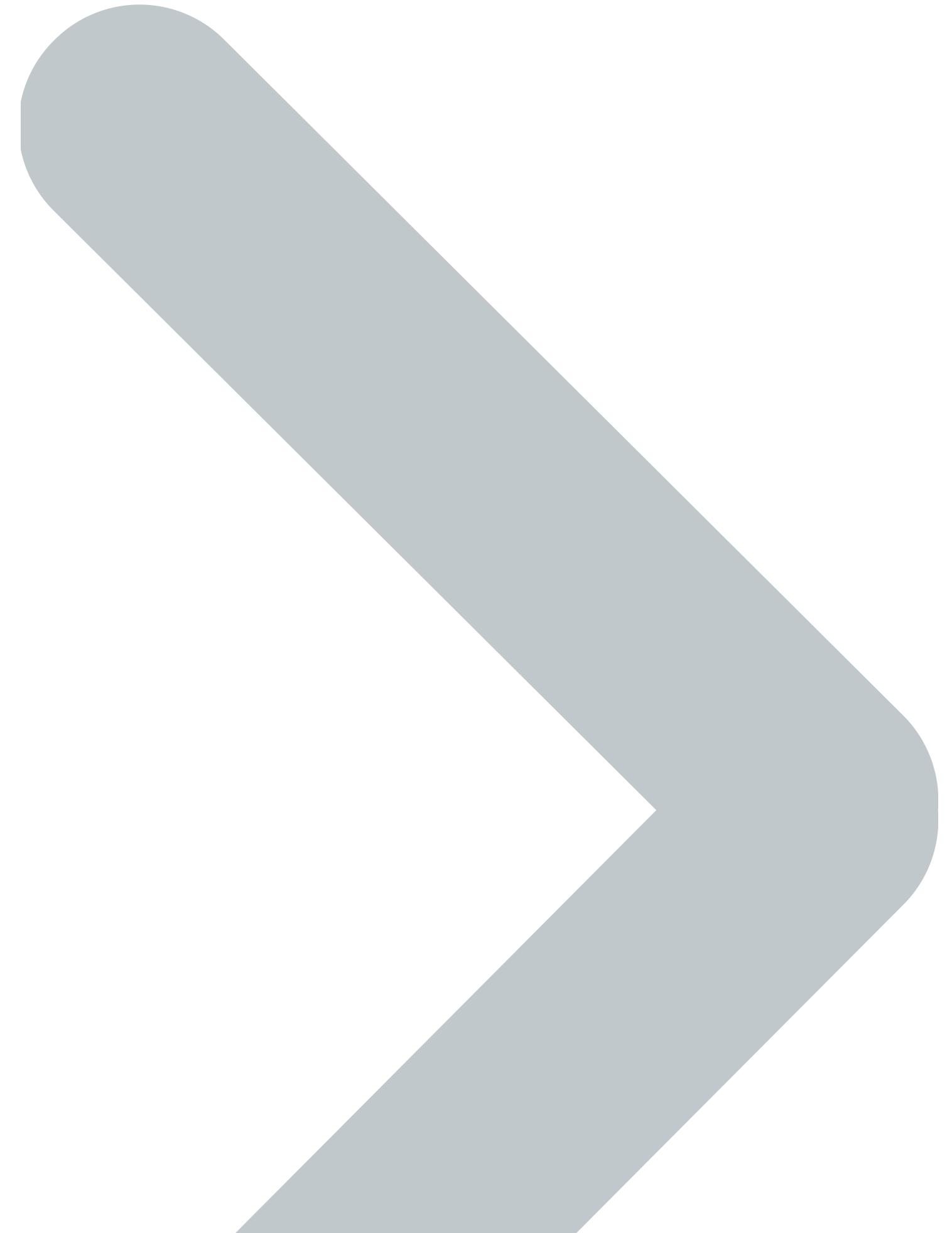
[Why would the auction end time be extended?](#)





Bids placed within the final 2 minutes will extend the auction. This keeps the auction fair by allowing all bidders to place their own last minute bids.

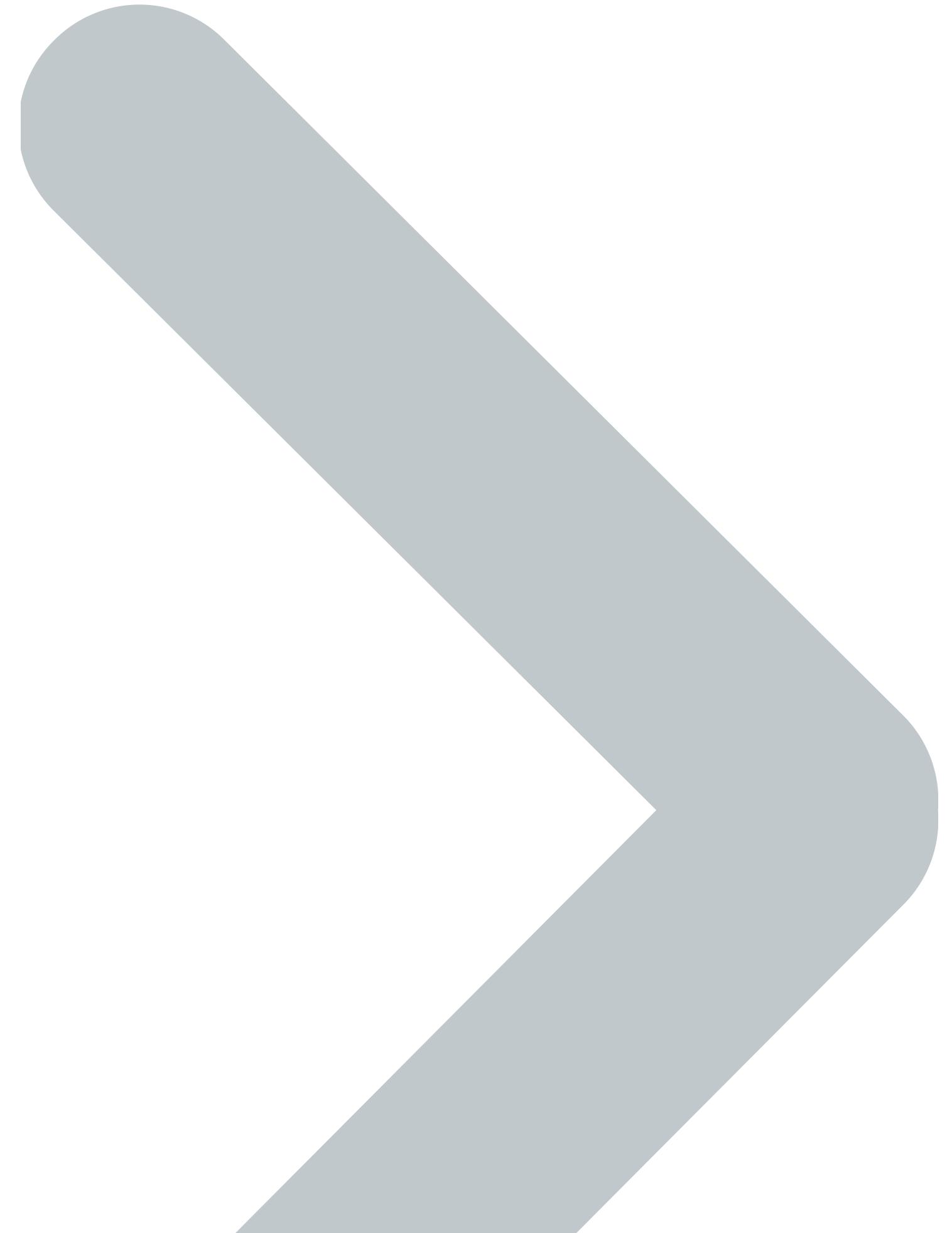
[Can I use a mortgage?](#)

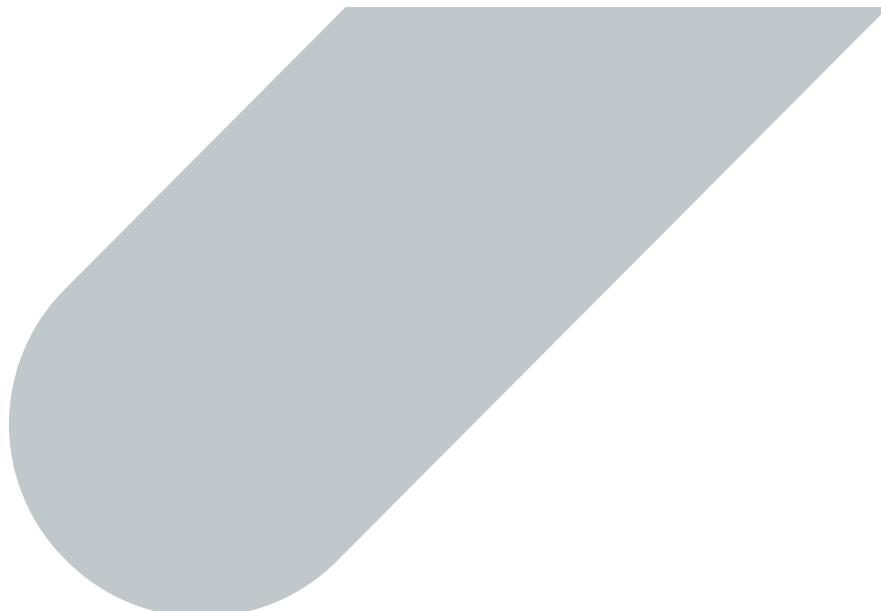




Typically, no. Most properties on Auction.com are “Cash only” which means the property has to be paid in full by the closing date.

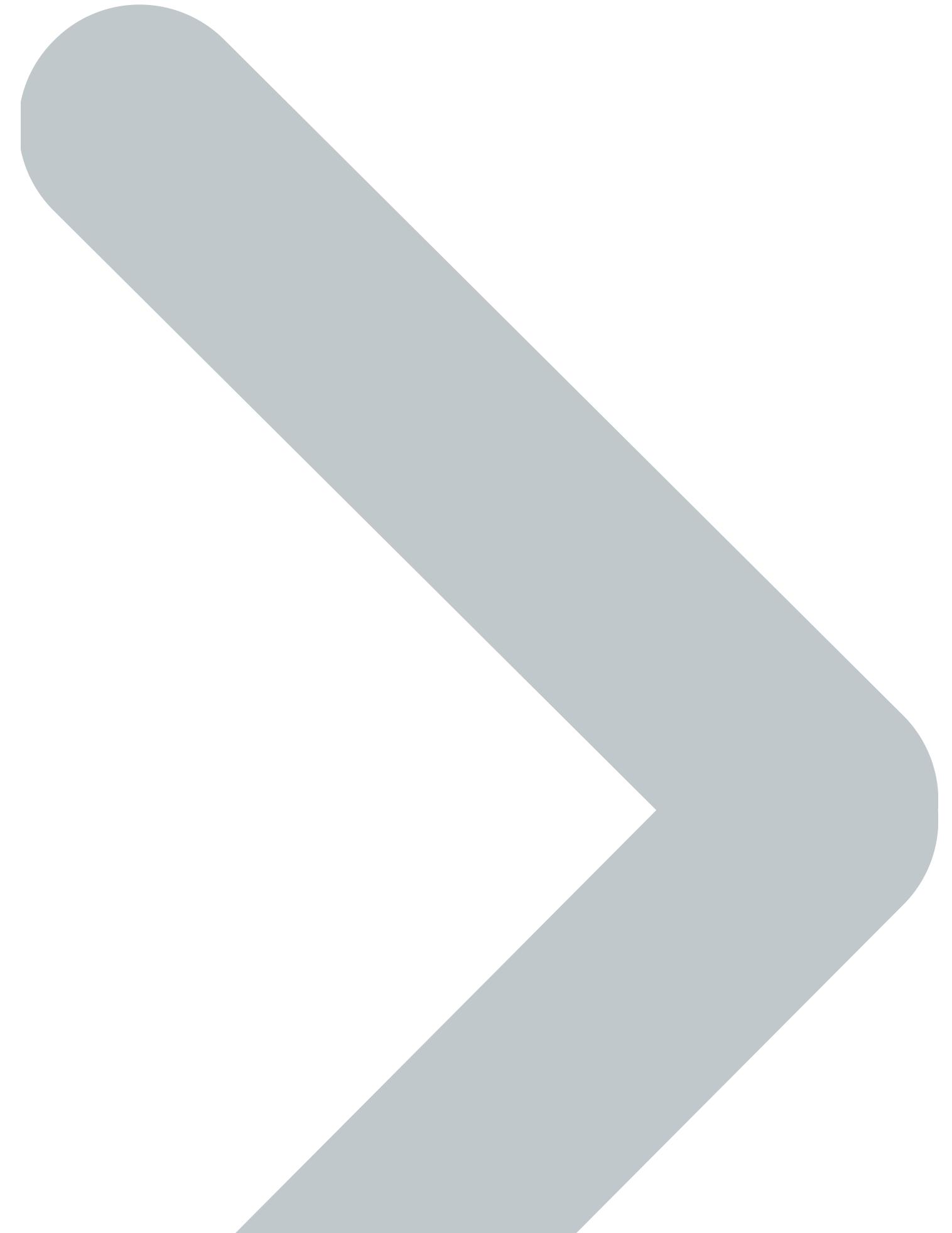
[Can I use financing to buy this property?](#)

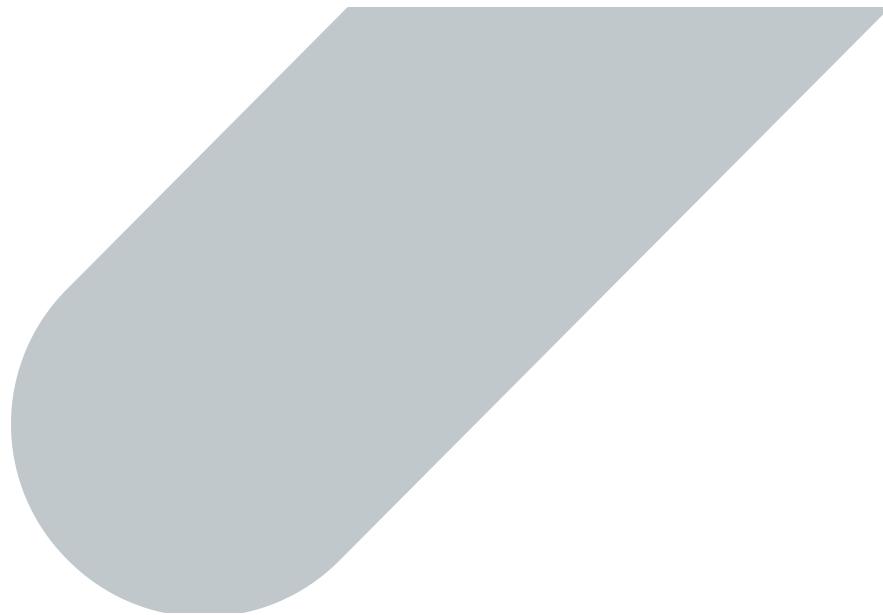




Typically, no. Be sure to check the property listing to see if financing is considered. Most properties on Auction.com are sold cash-only. That means you must pay the entire purchase amount by the closing date.

[Can I purchase a property with multiple separate entities?](#)

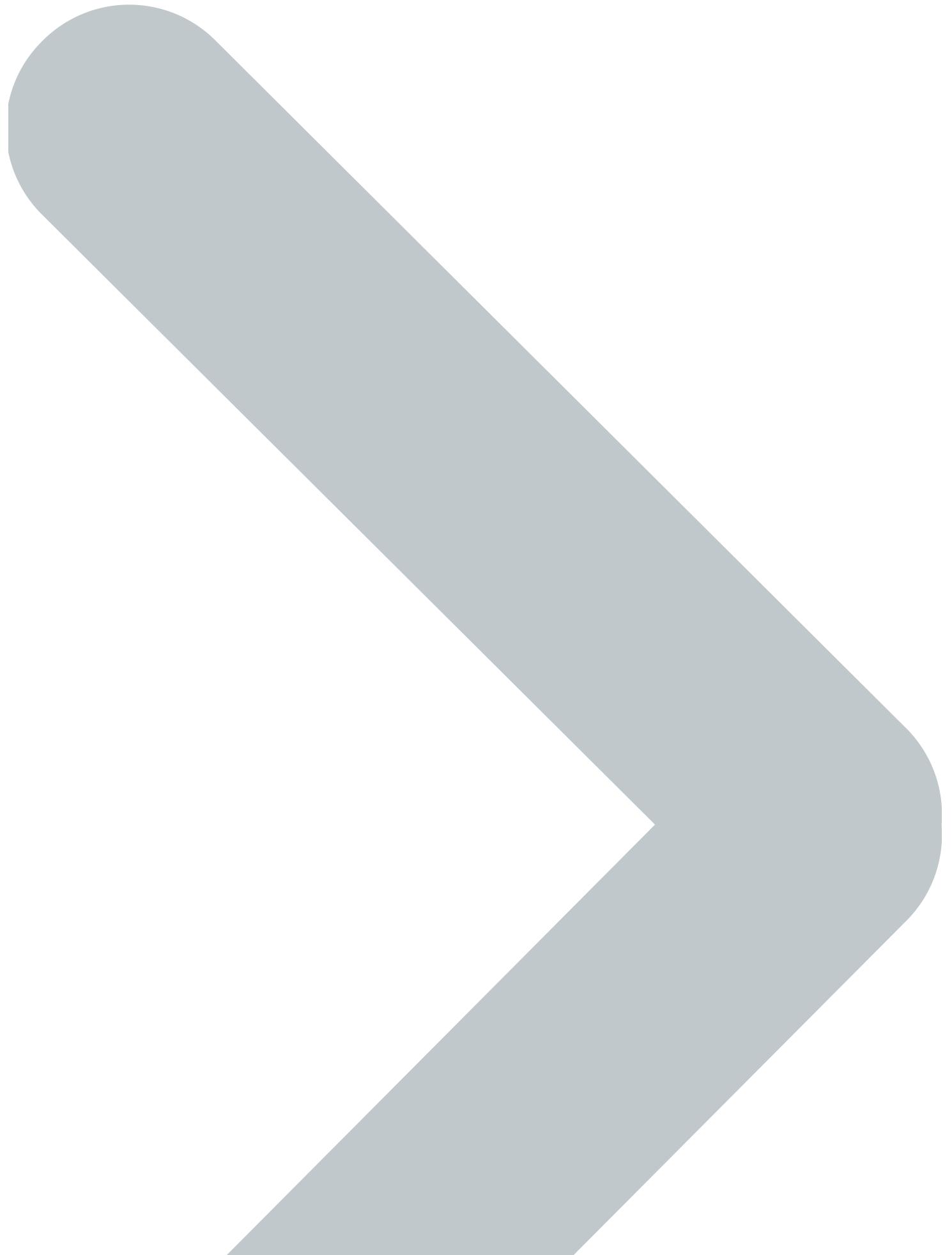


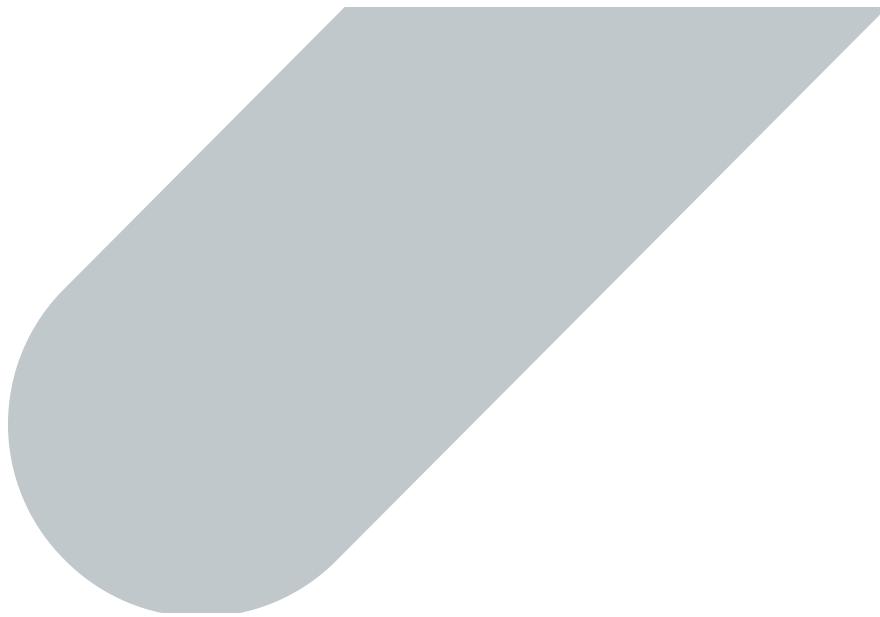


Yes, you can. You can enter up to three entities into your contract and if you would like to be efficient, you can input your entities in advance so that they'll be pre-populated into your contract the next time you win an auction.

#### **How do I buy a foreclosure for sale?**

[How do I participate in a foreclosure auction?](#)





On the [Auction.com website](#), you can browse foreclosure properties by clicking on the “Buy” tab from the navigation bar on the top of the page. Then, select “foreclosure sales” in the dropdown. When you find a foreclosure property that you like, save it to your dashboard and follow these steps:

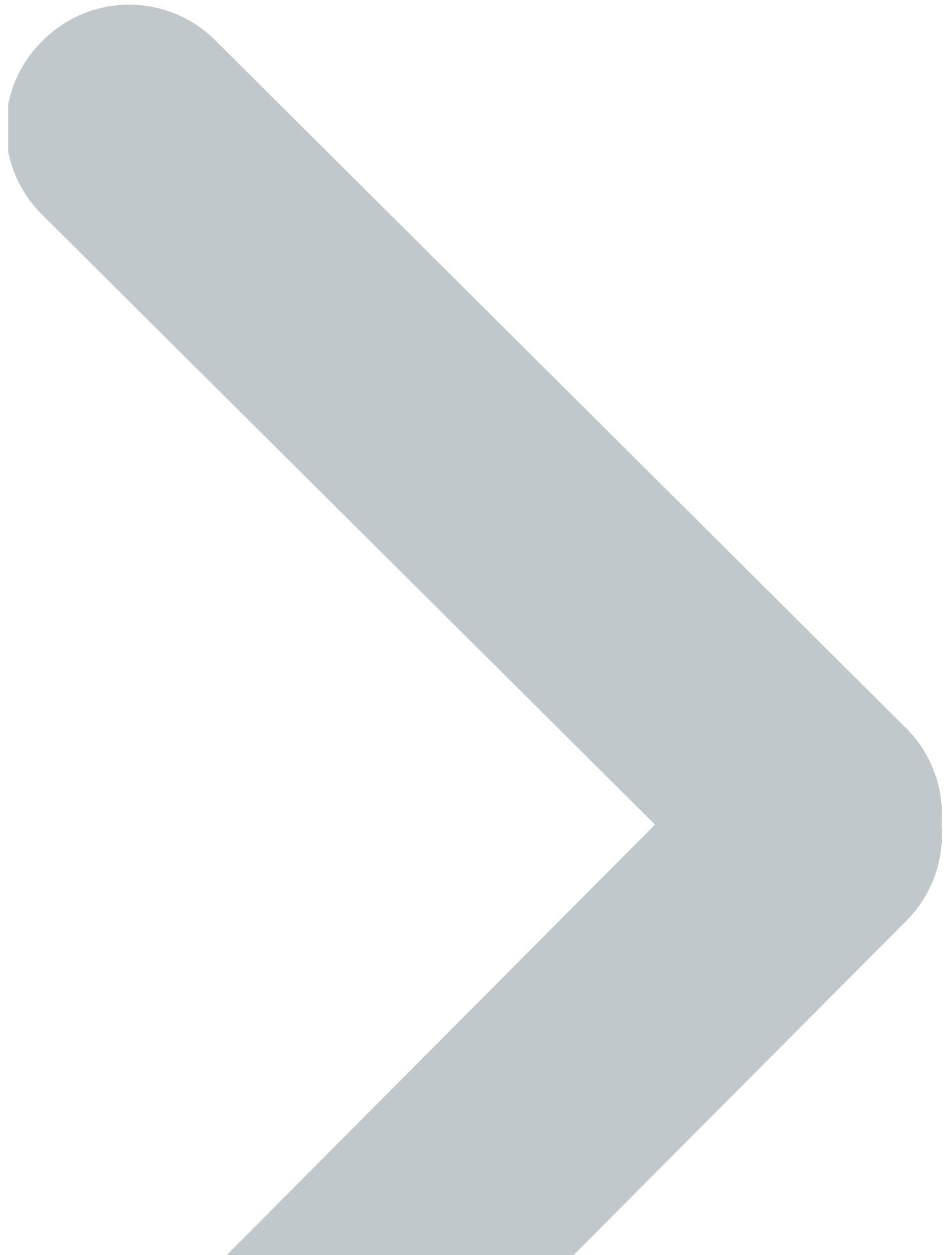
- Conduct your due diligence investigation.
- Prepare your funds. Properties sold at foreclosure sales often must be paid in full on the day of the auction. Check your [state's requirements](#).
- Research the venue so you know where and when the auction will be held.

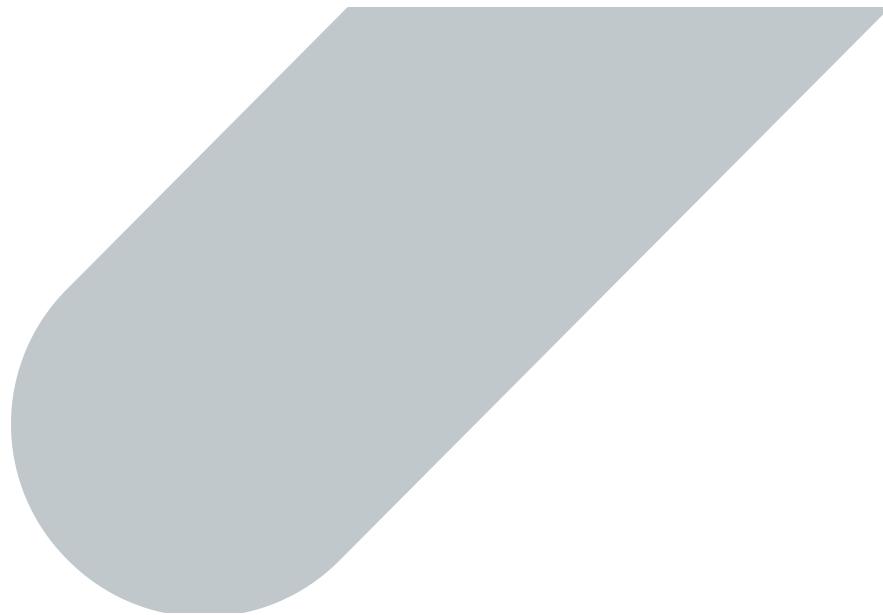
From the [mobile app](#), you may be able to electronically place a bid on select properties before the auction or participate in real-time bidding. All remote bidders must prequalify in advance before placing a bid. To do so, open the Auction.com app and follow these steps:

- Find a property and conduct your due diligence.
- On the property details page or in the Setting Page of the mobile app, click on the “Qualify for a Remote Bid” button
- Fill out the Bidder Profile and the Remote Bid agreements via DocuSign within the app
- Once you have been approved, you will receive an email shortly afterward with instructions on how to fund your escrow account
- In order to bid, your funds will need to be in your account by 2 p.m. (EST) the day before the auction.

For more information, visit [Remote Bid](#).

[Do I need to pay for the property in full at the auction?](#)

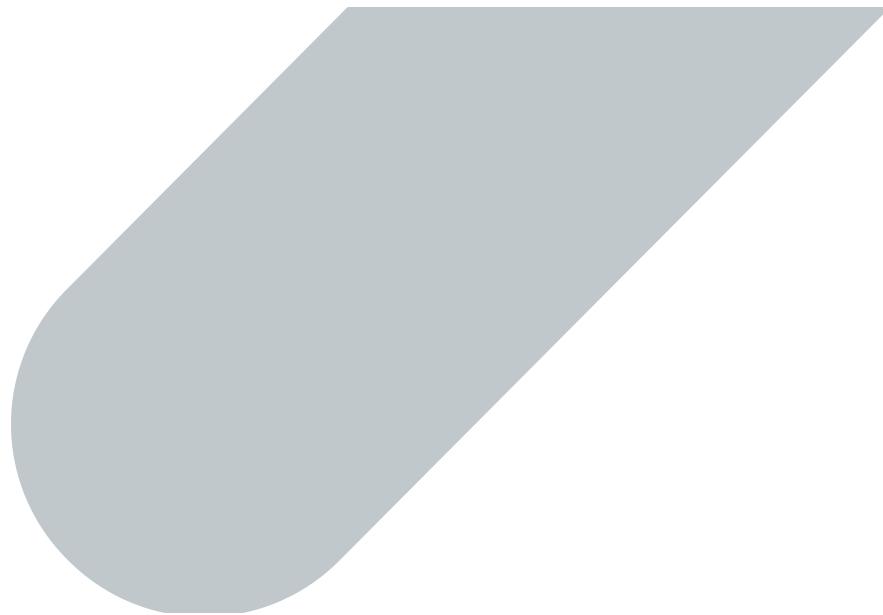




Most foreclosure sales must be paid in full with cash or a cashier's check on the day of the auction. Check your [state's requirements](#) to see if you can pay part of the balance at the auction and the remainder within a certain timeframe, such as 30 days.

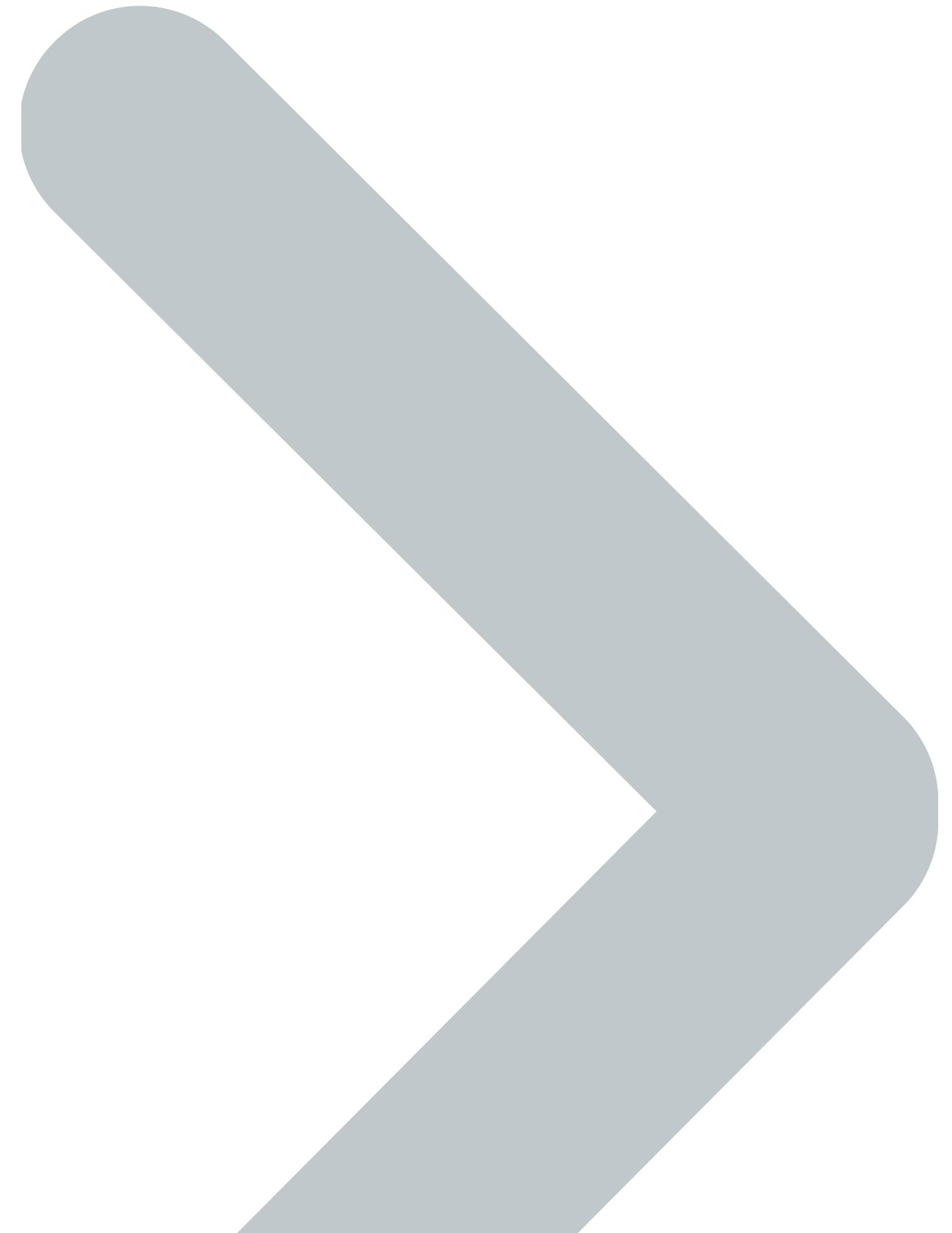
[Are these properties free of liens?](#)

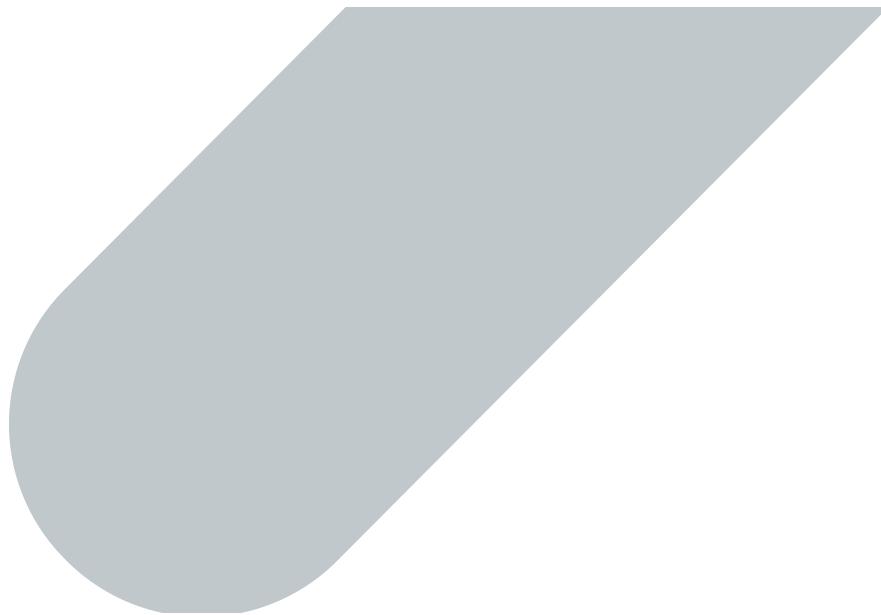




It depends. Some properties have liens and some states have laws in which the lien doesn't carry over to the new owner. As part of your due diligence, you should order a complete title report on the property that you wish to purchase.

[\*\*Why was this property sale postponed or cancelled?\*\*](#)

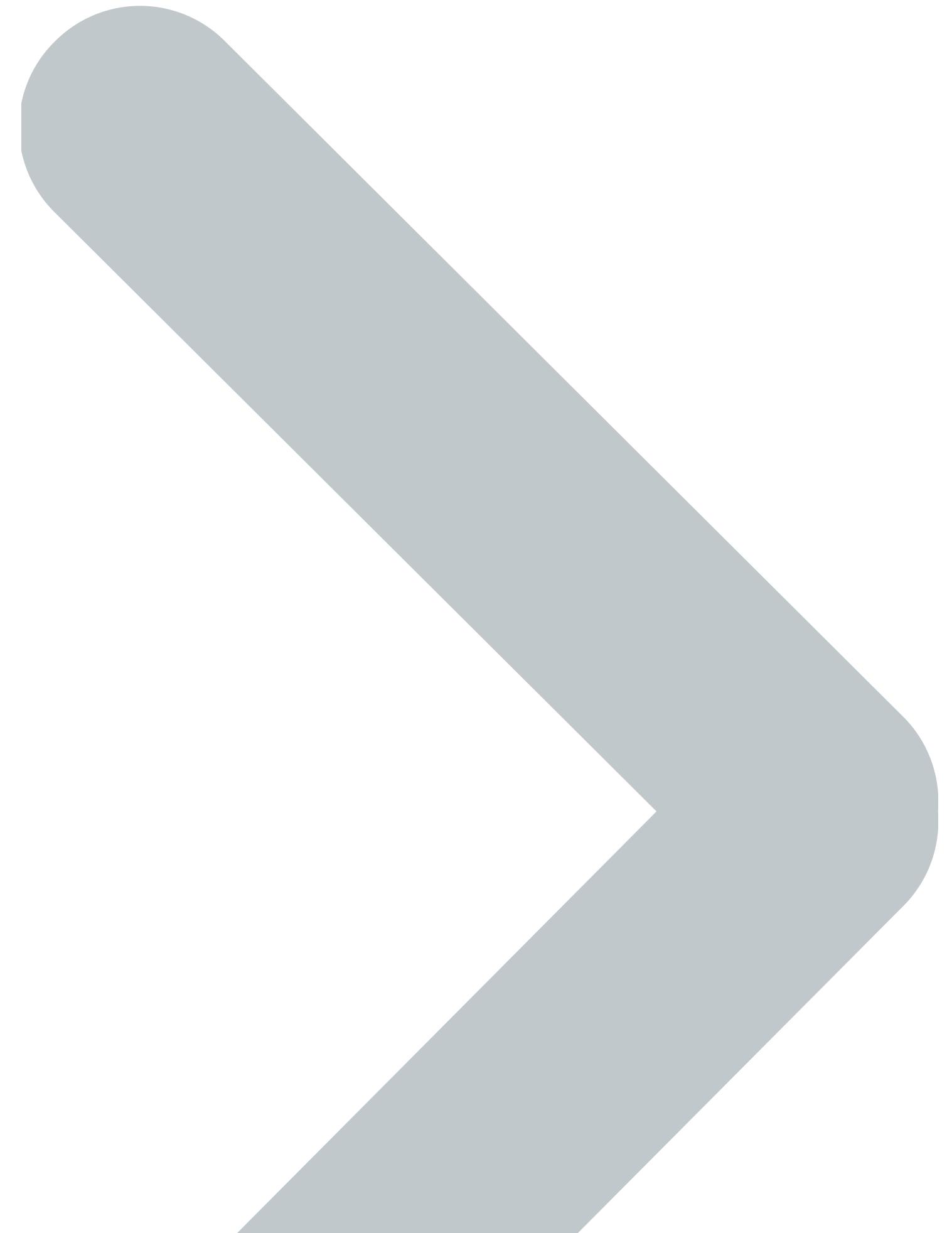


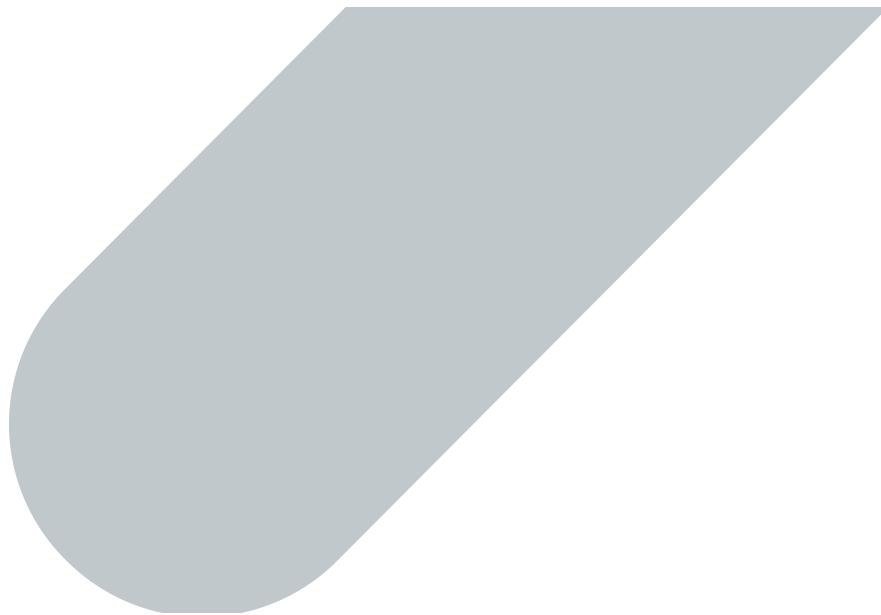


There are many reasons why a foreclosure sale may be postponed or cancelled. When you save a property to your dashboard, you'll typically receive an email alert if the sale is postponed or cancelled. You can also check the website before leaving for the auction. Sales may be postponed or cancelled for some of the following reasons:

- The homeowner and lender agree to postpone the sale.
- The homeowner may have filed for bankruptcy. When this happens, it usually results in a cancellation and the lender has to start the foreclosure process all over. Bankruptcy does not stop foreclosure, it simply delays it until the homeowner resolves the debt or the lender gets approval from the bankruptcy court to continue the sale.
- The lender may sell the property before the auction.

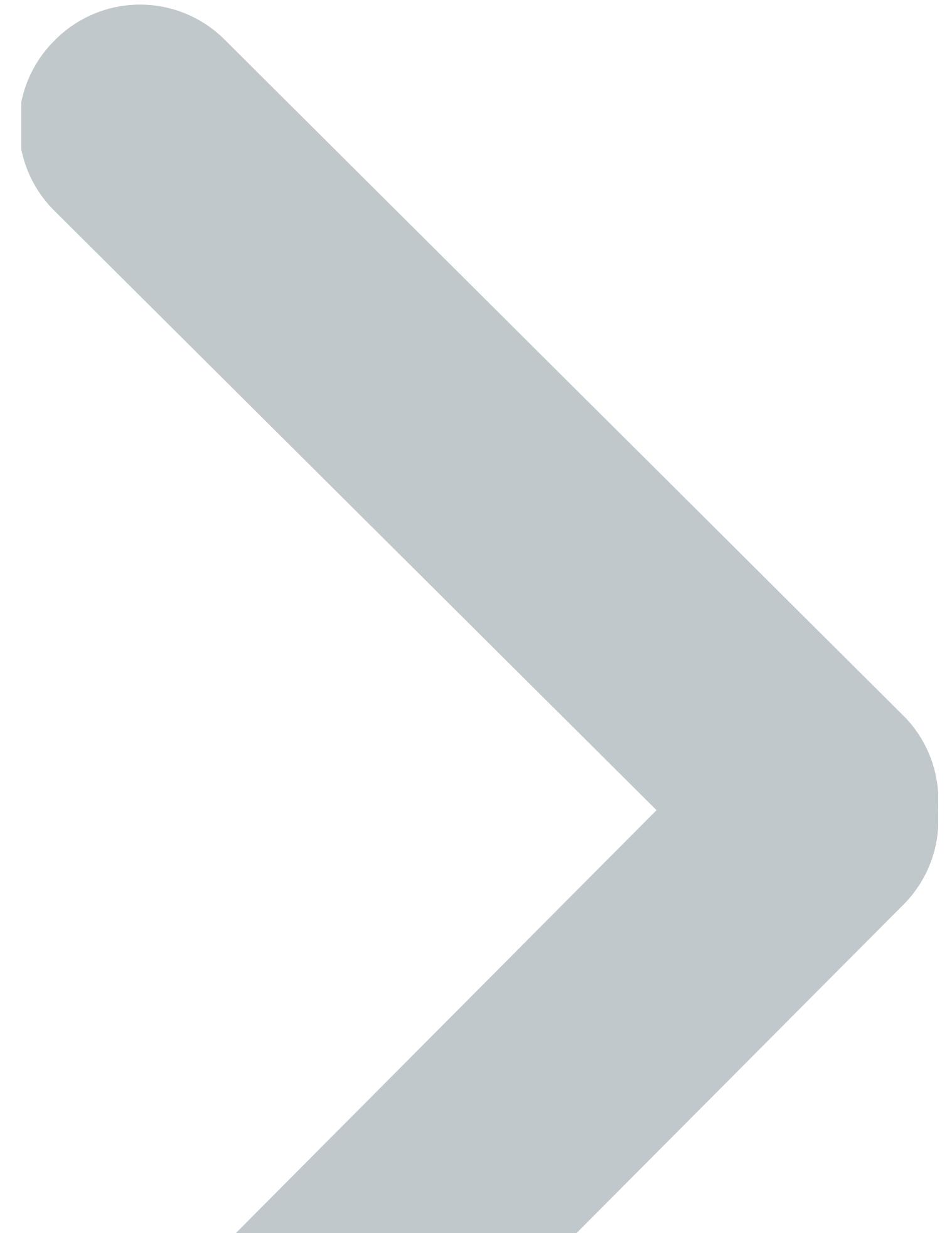
[Can I find out if a sale is postponed or cancelled before I attend the auction?](#)

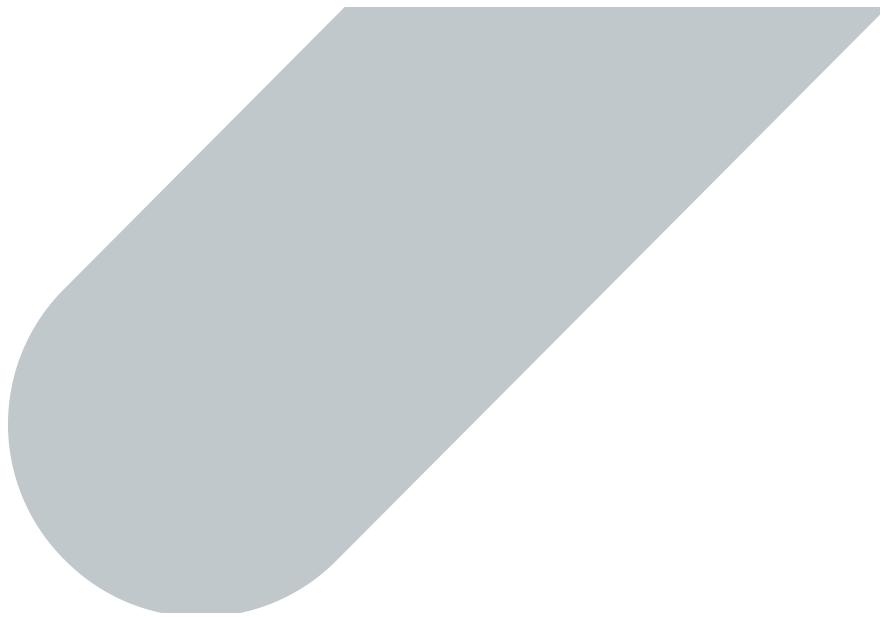




Yes. While browsing properties, save the ones you like to your dashboard and you'll typically receive an email alert if that sale is postponed or cancelled. You also may want to [check the property status](#) on the property details page before leaving for the auction.

[Is there a calendar showing the dates and times of upcoming live auctions?](#)



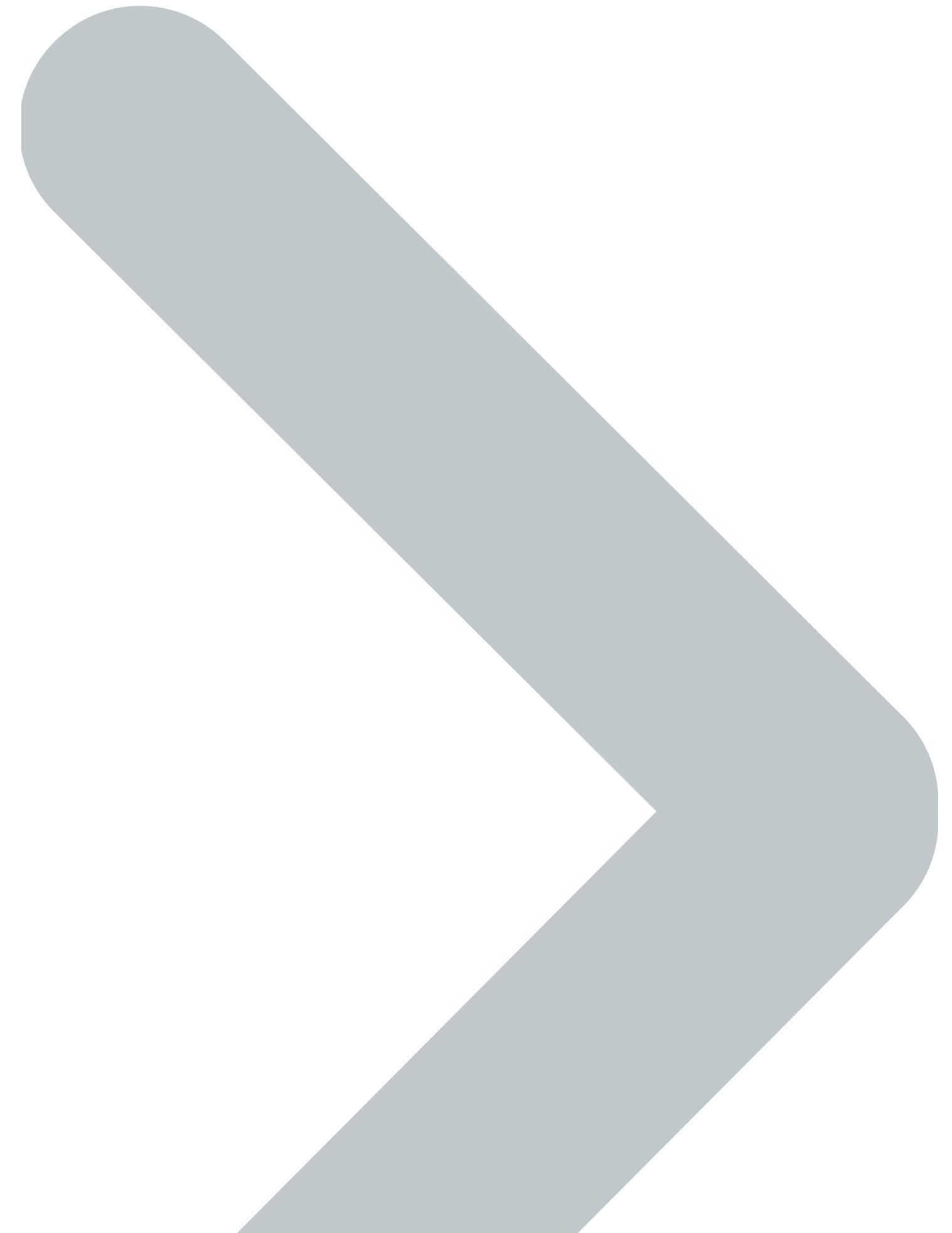


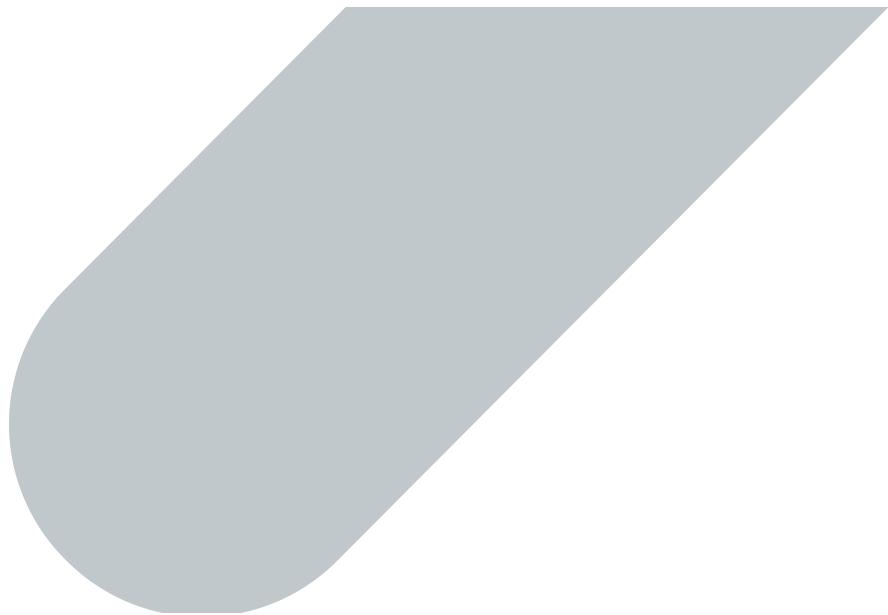
Yes, there is a calendar. Here's how to find it:

- Click on the “calendar” tab from the navigation bar on the home page.
- Enter the auction dates, location, type of property and venue.
- You will then receive a list of auctions.
- Visit our [Real Estate Auction Calendar](#) to see how it works.

### **How do I use a real estate agent with Auction.com?**

[Can I use a real estate agent and how does it work?](#)





Yes. We welcome agent/broker participation with our bank-owned properties. Just follow these steps:

- Check the property details page to see if a commission is offered. Even if one isn't offered, the agent may be able to earn a commission when you flip or rent the property.
- Have your agent or broker register for the property 24 hours before the auction.
- Identify your broker or agent when you register for the auction.
- Agents and brokers must be licensed in the state where the property is located.
- Agents and brokers must provide a completed Participation Form and IRS Form W-9.

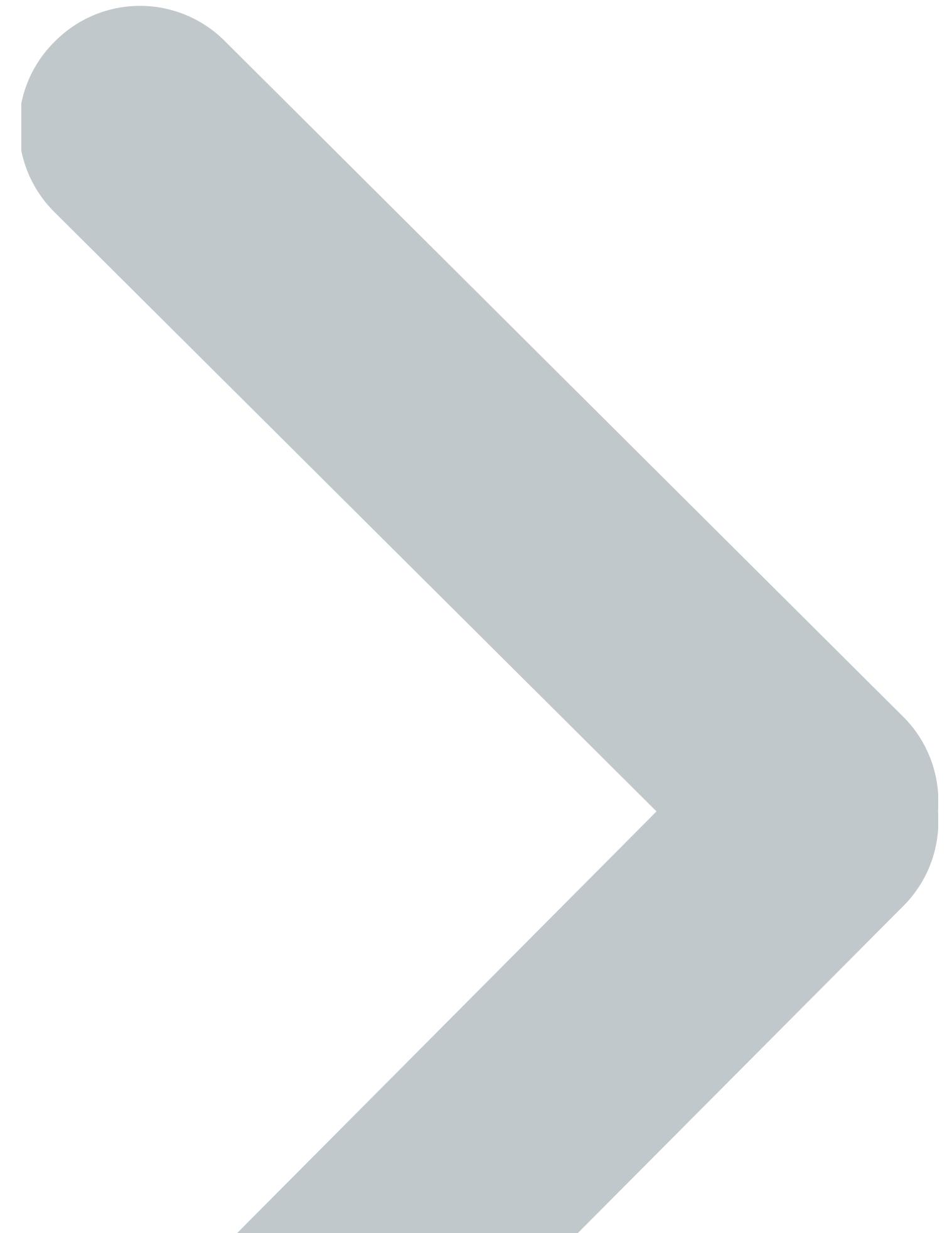
[\*\*How much commission is offered on your properties?\*\*](#)

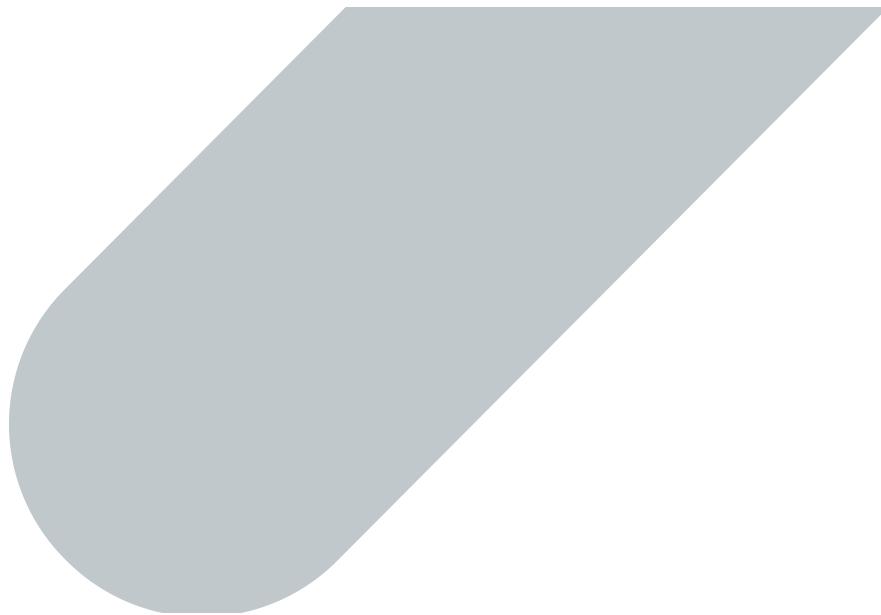




Commissions vary from property to property on bank-owned properties. Check the property details page for details. By law, commissions are not allowed on foreclosure sales.

[As a buyer's agent, what are some of the benefits of working with Auction.com on bank-owned properties?](#)

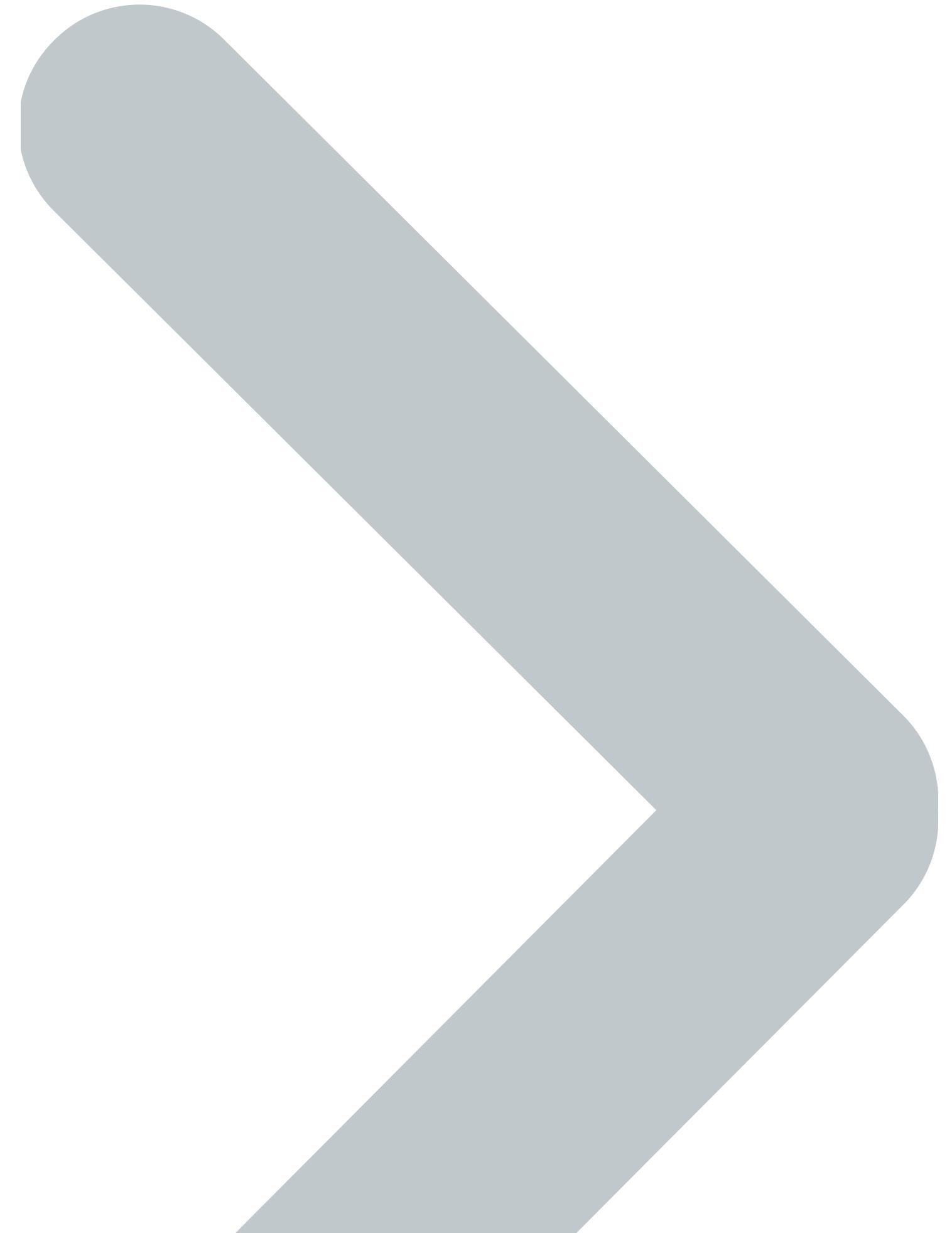


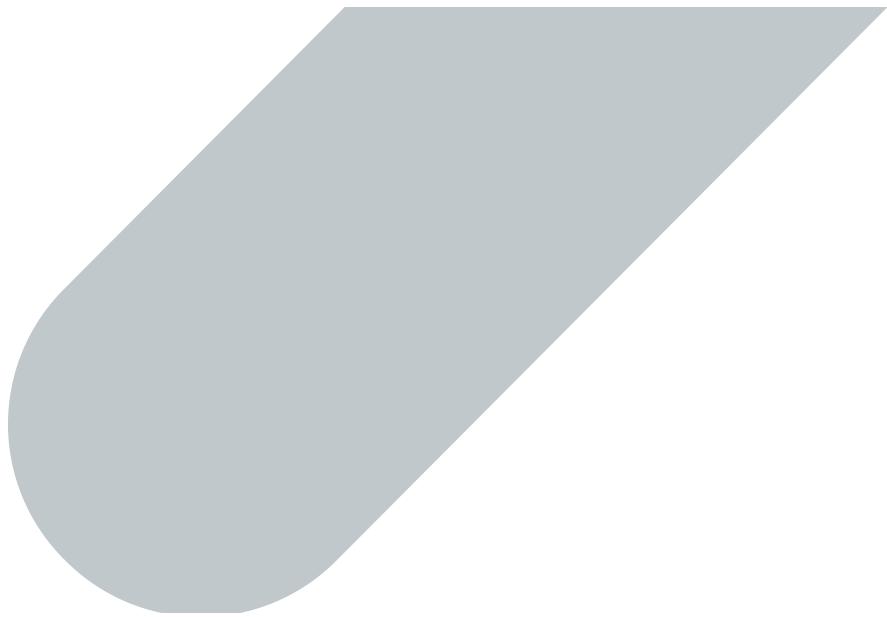


Some bank-owned properties offer commission. In addition, many of our properties are exclusive to our platform so when inventories are low, this provides a significant advantage to the agent. Auction.com also facilitates the closing process and our transparent platform allows buyers to compete on a level playing field.

### **What happens if I win the auction?**

[What happens after I win a bank-owned property auction?](#)





If you are the highest bidder at the end of an auction, here are your post-auction obligations:

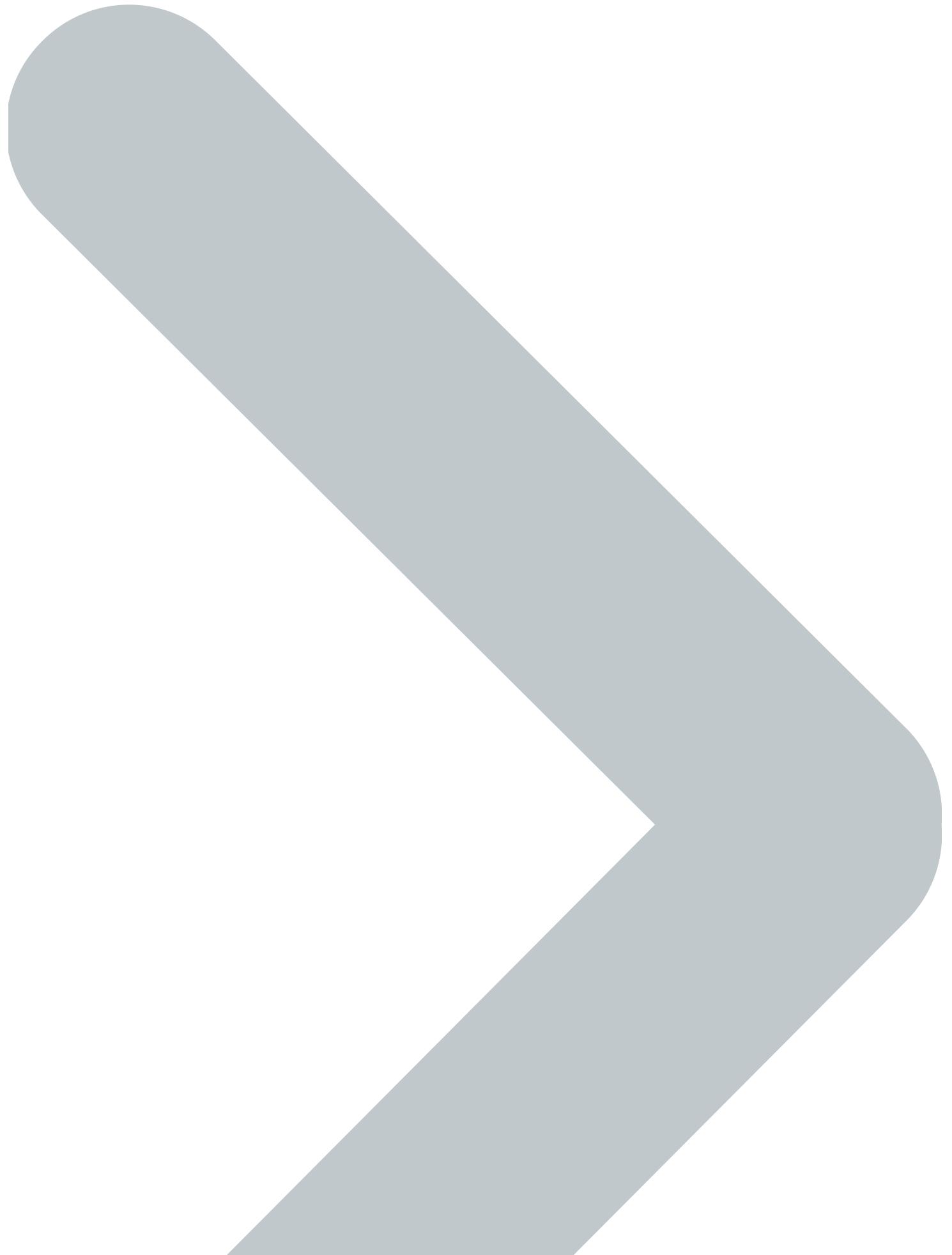
1. **Contract Information:** Your information is required to generate the Purchase Agreement. You will receive an email confirming you have the highest bid. You will then need to provide important contracting information by filling out a form online. To access this form log in to Auction.com and access your [Saved Assets](#). Click on the blue “Submit Contract Information” button to begin the form. You can [preview the required information on this form as a printable checklist](#). Make sure to submit the form within **1 business day**.
2. **Purchase Agreement:** Once everything is verified, the Purchase Agreement will be generated and you will need to sign and return the document for the seller to review and sign.
3. **Proof of Funds:** You will need to upload a copy of your Proof of Funds into your dashboard within **1 business day of the auction** for approval before we send your contract to the seller.
4. **Earnest Money Deposit:** Unless otherwise specified in your purchase agreement, you will need to send the Earnest Money Deposit to the closing company **1 business day after the auction** and upload a copy of your confirmation receipt into your dashboard the same day for approval before we send your contract to the seller.

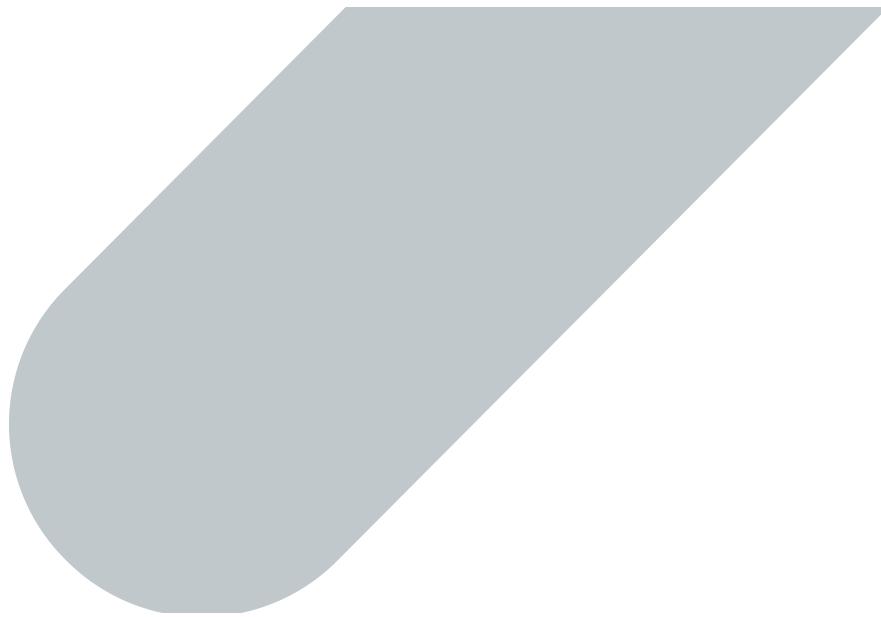
If the property is being sold as “subject to seller’s confirmation,” the seller must approve your auction bid before the sale can be finalized. During this time, the seller will review your bid and determine if it is within their acceptable range. You will receive an email notification if this applies.

Lastly, you will move into the escrow/closing process and be assigned a closing specialist. Your closing specialist helps ensure a smooth closing process.

Note that specific requirements may vary on a per-auction basis. Please carefully review all communication from our team to ensure everything is submitted correctly and in a timely manner.

[What happens after I win a live foreclosure auction?](#)

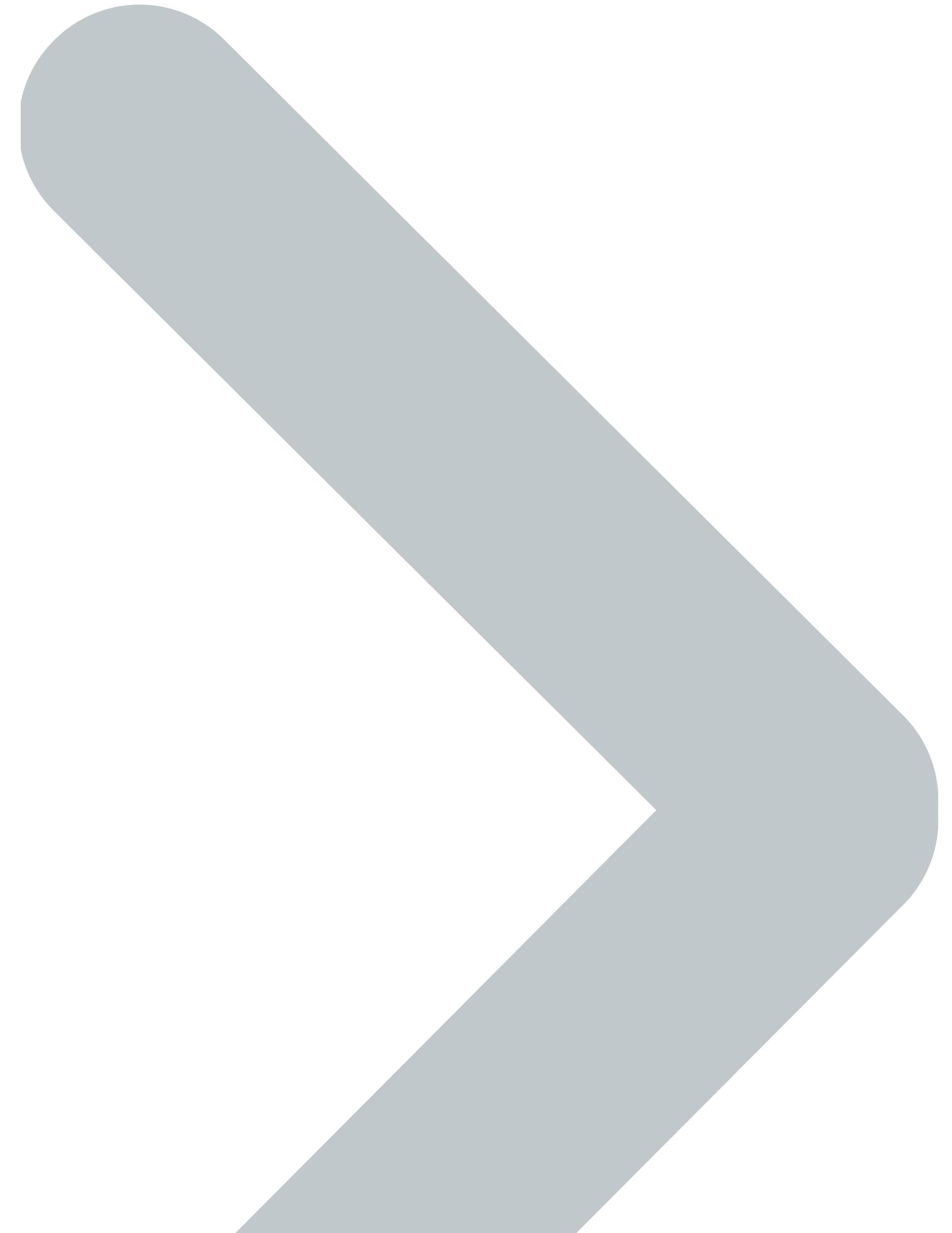


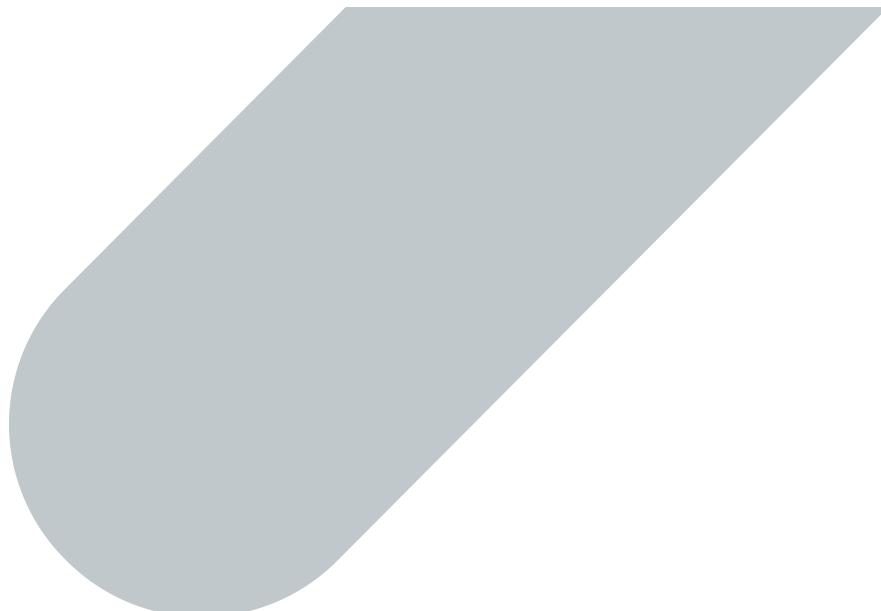


Typically, this is what happens after you win:

- In most states, you have to pay for the property in full immediately following the sale. Check your [state's requirements](#). We recommend paying with a cashier's check.
- In many states, you will receive a Certificate of Sale after you pay for the property. Check your state's procedures for further details.
- After you purchase the property, you typically have to record the deed with the county. You will be responsible for ensuring that the deed is recorded. This is not part of the Auction.com process. Check your state's requirements for details.
- Do not attempt to enter the property, even if it's vacant, until you have the legal right to do so. If the property is occupied, you may want to contact a real estate attorney for assistance.

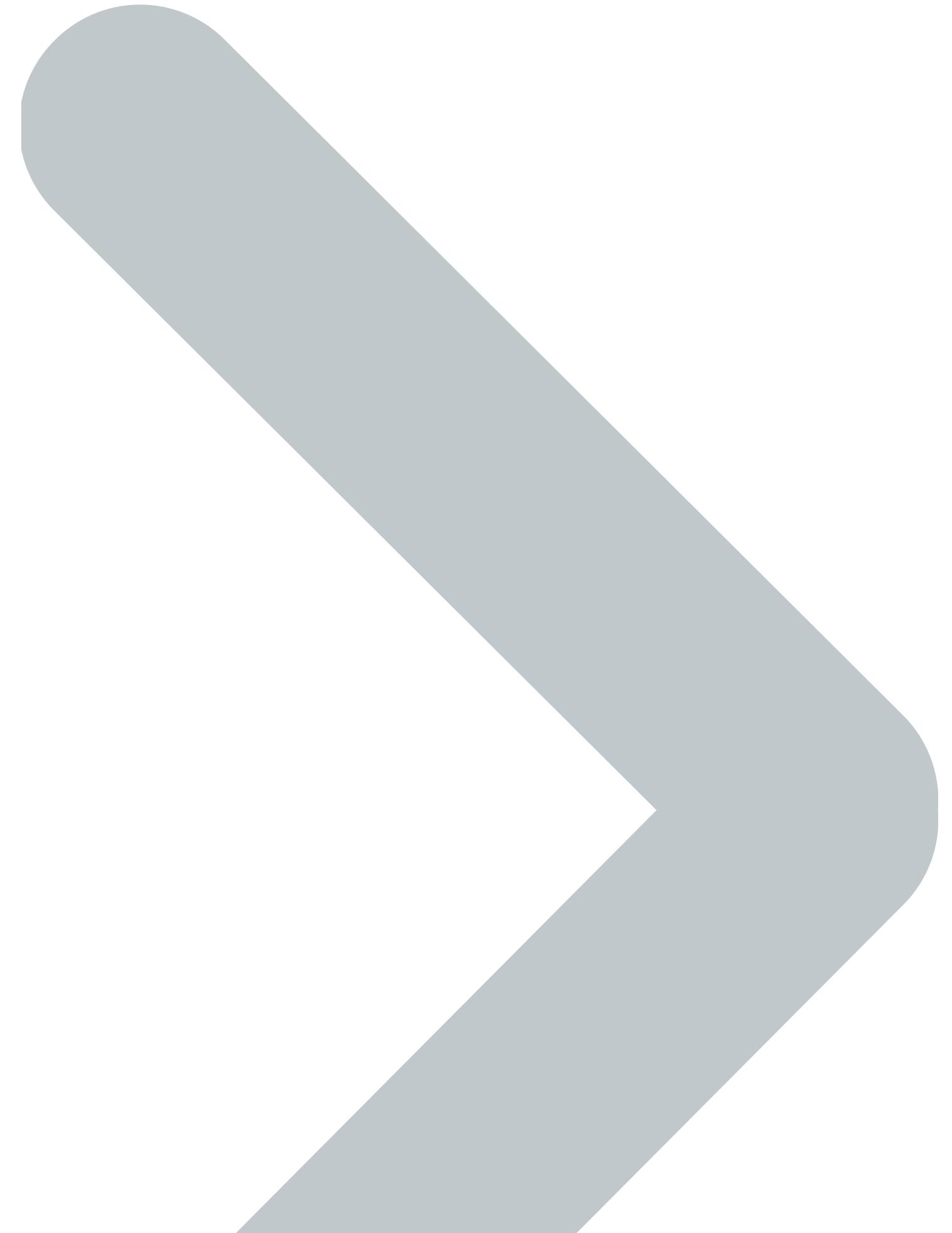
[Can I purchase a property as a separate entity?](#)

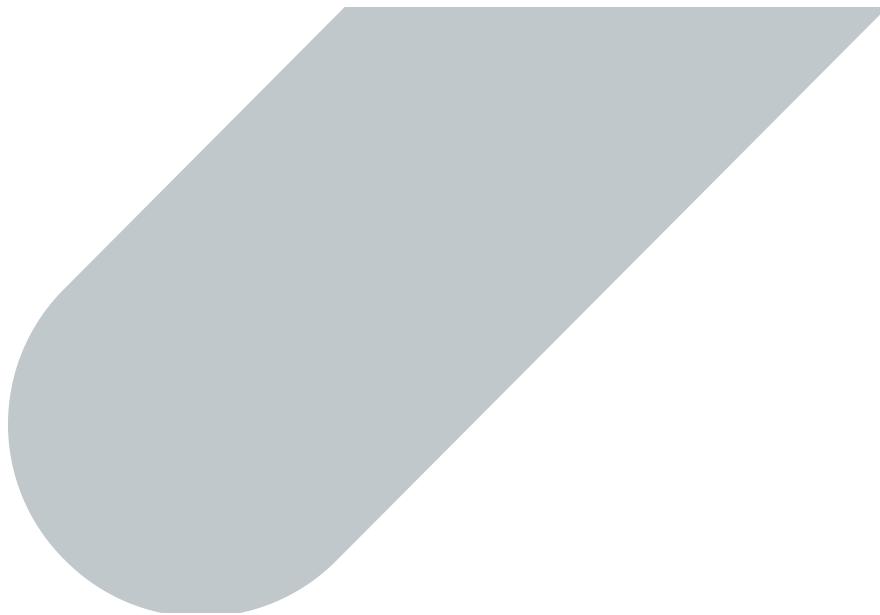




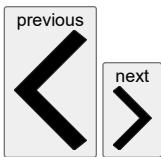
Yes, you can purchase the property as a separate entity, such as a Limited Liability Company or a Trust, but you'll have to provide specific documentation. [Read on to learn more.](#)

[Will I get a deed after I purchase a property at a live auction?](#)





After you purchase the property, you typically have to record the deed with the county. You will have to do this yourself, as this is not part of the Auction.com process. Check your [state's requirements](#), as each state may be a bit different.



[Privacy Statement](#) [Cookie Preferences](#) [Your Privacy Choices](#)

[Terms of Use](#) [Participation Terms](#) [Licensing & Disclosures](#) [Accessibility](#) [SparkOffer](#)



© 2025 Auction.com, LLC. EQUAL OPPORTUNITY

[NY Standardized Operating Procedures](#)

[New York Fair Housing Notice](#)

TREC: [Information About Brokerage Services: Texas Consumer Protection Notice](#)

California DRE # 01093886; WV: Lee Leslie, Broker





# AUCTION.COM

## Cookie Preferences

When you visit our website, it may store or retrieve information on your browser via web cookies and similar technologies. This information, which might be about you, your preferences, or your device, is mostly used to make the site work and to help us advertise and understand the use of our site. Because we respect your right to privacy, you can choose not to allow some types of cookies. See below to find out more and change the default settings. However, blocking some types of cookies may impact your experience of our website and the features we are able to offer. Note that your selections are browser-specific, so you may need to make your selection in every browser you use, including on mobile devices. You may also need to repeat this process if you clear your cookies or if you use a browser that automatically clears them after some time, as the website stores your preferences in a cookie. Be sure to hit “Confirm My Choices” if you modify these settings.

### Manage Consent Preferences



#### Strictly Necessary Cookies

Always Active

These cookies are strictly necessary for the website to function and cannot be switched off. These cookies allow you to use our website's features, such as setting your privacy preferences and accessing areas that require registration. You can set your browser to block or alert you about some of these cookies, but blocking them will cause some parts of the site to not work.



#### Performance / Analytics Cookies

Performance / Analytics Cookies

These cookies allow us and our third-party analytics providers to count visits and traffic sources so we can measure and improve the performance and features of our site for the benefit of you and other visitors. For example, they help us to know which pages are the most and least popular and see how visitors move around the site.



#### Functional Cookies

Functional Cookies

These cookies enable the website to provide enhanced functionality and personalization. They may be set by us or by third party providers whose services we have added to our pages. If you do not allow these cookies, it could impact your ability to use certain features.



#### Targeting Cookies

Targeting Cookies

These cookies allow us and third-party advertising providers to display relevant advertising. They may be set through our website by our advertising partners and may be used by those companies to build a profile of your interests and show you relevant advertising on other sites. If you do not allow these cookies, you may experience the same quantity of advertising, but it may be less relevant to you.



#### Cookie List

Search...[Clear](#) checkbox label label Apply  Cancel

Consent Leg.Interest

 checkbox label label checkbox label label checkbox label label[Reject all unnecessary cookies](#) [Confirm My Choices](#)Powered by  onetrust

Please note: This website includes an accessibility system. Press Control-F11 to adjust the website to people with visual disabilities who are using a screen reader; Press Control-F10 to open an accessibility menu.



- Press enter for Accessibility for blind people who use screen readers
- Press enter for Keyboard Navigation
- Press enter for Accessibility menu



Recent Searches

92691

recent

Mission Viejo, CA

recent

Other

All Locations

US



Recent Searches

92691

recent

Mission Viejo, CA

recent

Other

All Locations

US

Buy

[All](#)[Foreclosure](#)[Bank Owned](#)[Private Seller](#)[Event Calendar](#)

[Sell](#)

Learn

[Help Center](#)[Buying a Foreclosure](#)[Buying a Bank Owned](#)[Blog](#)[Glossary](#)

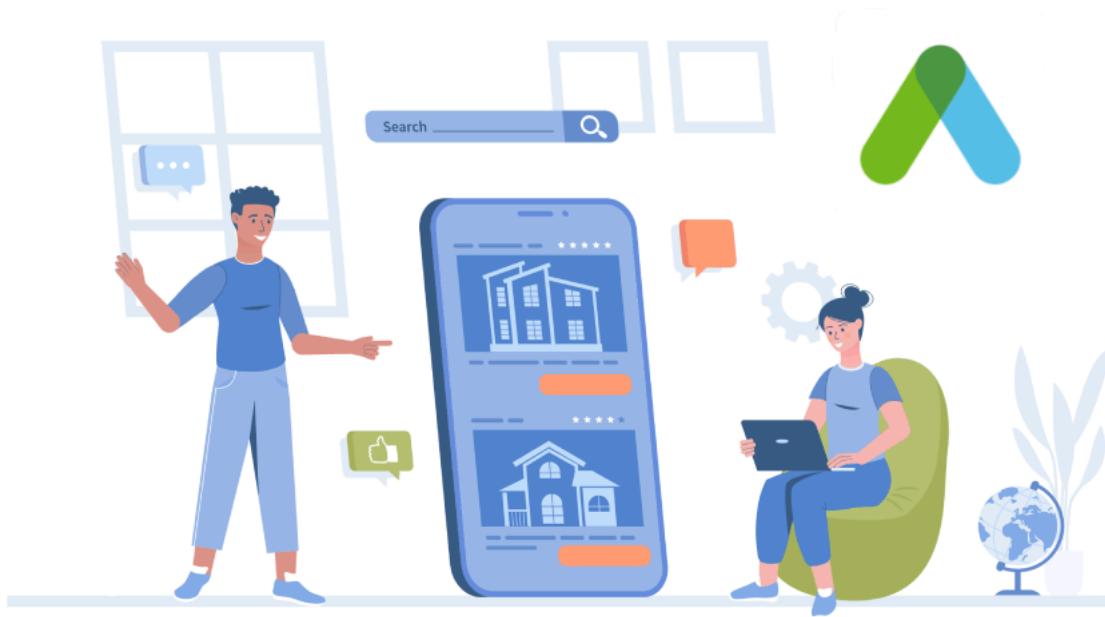
[About Us](#)

Sign Up [Log In](#)

- [Investor Insights](#)
- [Uncategorized Posts](#)

## Your Preferences Help You Find the Right Properties

Auction.com Editorial Team // February 29, 2024



- 
- Your account preferences allow you to personalize your experience and receive the best property recommendations for you on our homepage and in your email inbox.
  - Make sure you keep your properties updated to ensure your search experience remains relevant to your areas of interest!
- 

## Update preferences in your dashboard

### 1. Which areas are you interested in?

The Auction.com preferences page allows you to specify the geographic areas you are interested in, which are crucial for Auction.com to provide you with accurate property recommendations. Keep these areas up to date!

### 2. What types of properties interest you?

Your property selections in this section depend on whether you prefer bank-owned or foreclosure properties. It's important to understand the difference because the auction processes for these types vary. \*Don't forget to Save your preferences.

### 3. Manage your saved searches

You can also inform us about your interests through SAVED SEARCHES! Manage this section while browsing on Auction.com. When you find a search that suits you, just click the Save Search button. Once saved, Auction.com can notify you of new properties that match your search criteria and area of interest.

## Stay Updated to Stay Ahead - Take Control of Your Dashboard

Your preferences matter. Make sure that every property resonates with your goals by adjusting your dashboard preferences **frequently**. This is critical to receiving the most **relevant content**.

[Learn More](#)

1

Which areas (up to 5) are you interested in exploring?

Harris County, TX X   Seattle, WA X   Denver, CO X   Fulton County, GA X  
Florida City, FL X



2

What type of property interests you?



Would you buy occupied properties?



[Save](#)

3

## Manage Your Saved Searches

Update your saved searches based on your area of interest. Subscribe to alerts on deals and auctions.

Florida City, FL

State: FL | City: Florida City

Asset Type: Bank Owned, Foreclosures

Listing Type: Active

Subscribed



## What About Property Saves?

PHOTO COMING SOON

Opening Bid  
TBD      Est. Resale Value  
\$621,000

Los Angeles, CA 90011, Los Angeles County  
2 bd | 1 ba | 1,174 sq. ft.  
Foreclosure Sale, In Person, Oct 19  
Remote Bid | Single Family Home

Saving individual properties is another way to keep track of your interests. Plus, Auction.com will update you on key developments with that property. These properties also show up in the [Saved Assets](#) section of your dashboard. In the Saved Assets section, you can manage your saves: opt in and out of alerts, delete properties from your queue, and download your entire list of properties.

Simply click the heart next to a property and you'll:

- Get updates on the property like sale date and reserve if disclosed
- Discover what the property sold for, even if you didn't bid yourself
- Improve future property recommendations from Auction.com

Don't make us guess at what you're after—with accurate preferences, you'll get the **[best online foreclosure auction](#)** experience with Auction.com!

[Update your preferences now.](#)

## Frequently Asked Questions on Preferences:

### Why should I update my preferences?

Your preferences drive your browsing success. The more fine-tuned your preferences are, the more you will find properties that fit your needs. Better property matches on this page means better auction opportunities, more saved properties, and a clearer path to your real estate goals!

Updating your preferences frequently ensures you receive relevant updates regarding the areas and property types you are interested in, and this can lead to your next great investment.

### What happens when I save my search on the website?

Auction.com will do the work for you. When you search for a property in a geographic area, enter all appropriate filters, such as **asset type**, **vacant**, and more, and then save the search. That search is now in your profile and will be easy to access next time. When new properties come up that match the criteria, you will receive an email notification.

### What happens when I save a property with a heart?

Saving a property with a heart puts the property under **Saved Assets** in your dashboard. Now you will not only stay on top of developments with that property; you can easily access transactional data (how much it sold for, etc.) This data can help you get a competitive edge over time, with invaluable insights into market trends and patterns, property valuations, and much more.

[Update your preferences now.](#)

Also see:

[Understanding the property details page](#):

[REO Winning Bidder Resource Center](#)

[Buying a Foreclosed Home at Auction: The Basics](#)

[Remote Bid](#)

[The Auction.com Help Center](#)

### [Why Buy a Foreclosure Property?](#)

1 year ago by [Auction.com Editorial Team](#) 4 min read No comments



Why Buy a Foreclosure Property? Foreclosure properties can be excellent investments for [...read more...](#)

0

Shares

0  
Shares

Related posts:

1. [Benefits of Buying Bank-Owned Properties](#) Bank-owned properties may offer some of the greatest deals for...

## Tags

[Auction.com](#)  
[preferences](#)  
[searching](#)  
[on Auction.com](#)

[< Prev post](#)

[Next post >](#)

## Popular Posts

[Buying a Foreclosure Home at Auction: The Basics](#)



[5 Ways to Begin Investing In Real Estate with Little or No Money](#)



[Buying an Occupied Property](#)



[How To Successfully Buy Foreclosures at Auction](#)



[4 Steps to Becoming a Real Estate Millionaire](#)



# LEARN HOW TO BUY FORECLOSURES IN FLORIDA



[Watch Video](#)

Related posts:

1. [Benefits of Buying Bank-Owned Properties](#) Bank-owned properties may offer some of the greatest deals for...



## Modal Title



[Privacy Statement](#) [Cookie Preferences](#) [Your Privacy Choices](#)  
[Terms of Use](#) [Participation Terms](#) [Licensing & Disclosures](#) [Accessibility](#) [SparkOffer](#)



© 2025 Auction.com, LLC. EQUAL HOUSING OPPORTUNITY  
[NY Standardized Operating Procedures](#)  
[New York Fair Housing Notice](#)

TREC: [Information About Brokerage Services](#); [Texas Consumer Protection Notice](#)

California DRE # 01093886; WV: Lee Leslie, Broker



# AUCTION.COM

## Cookie Preferences

When you visit our website, it may store or retrieve information on your browser via web cookies and similar technologies. This information, which might be about you, your preferences, or your device, is mostly used to make the site work and to help us advertise and understand the use of our site. Because we respect your right to privacy, you can choose not to allow some types of cookies. See below to find out more and change the default settings. However, blocking some types of cookies may impact your experience of our website and the features we are able to offer. Note that your selections are browser-specific, so you may need to make your selection in every browser you use, including on mobile devices. You may also need to repeat this process if you clear your cookies or if you use a browser that automatically clears them after some time, as the website stores your preferences in a cookie. Be sure to hit "Confirm My Choices" if you modify these settings.

## Manage Consent Preferences



### Strictly Necessary Cookies

Always Active

These cookies are strictly necessary for the website to function and cannot be switched off. These cookies allow you to use our website's features, such as setting your privacy preferences and accessing areas that require registration. You can set your browser to block or alert you about some of these cookies, but blocking them will cause some parts of the site to not work.



### Performance / Analytics Cookies

Performance / Analytics Cookies

These cookies allow us and our third-party analytics providers to count visits and traffic sources so we can measure and improve the performance and features of our site for the benefit of you and other visitors. For example, they help us to know which pages are the most and least popular and see how visitors move around the site.



### Functional Cookies

Functional Cookies

These cookies enable the website to provide enhanced functionality and personalization. They may be set by us or by third party providers whose services we have added to our pages. If you do not allow these cookies, it could impact your ability to use certain features.



### Targeting Cookies

Targeting Cookies

These cookies allow us and third-party advertising providers to display relevant advertising. They may be set through our website by our advertising partners and may be used by those companies to build a profile of your interests and show you relevant advertising on other sites. If you do not allow these cookies, you may experience the same quantity of advertising, but it may be less relevant to you.



### Cookie List

Search... Clear checkbox label label Apply  Cancel

Consent Leg.Interest

 checkbox label label checkbox label label checkbox label label Reject all unnecessary cookies Confirm My ChoicesPowered by  onetrust



State, County, City, Zip, Address



# GETTING TO KNOW AUCTION.COM

Property Types      Tools for Success

## OUR MISSION IS SIMPLE:

We create better outcomes for neighborhoods, buyers, and sellers through **transparency, technology, and care.**

## WHAT WE DO



Make the buying process easier for buyers and sellers.



Level the playing field and bring transparency to the entire process.

Bring  
of  
f



## WHAT WE DON'T DO

We don't own the properties we list.

We don't set the property prices.

## PROPERTIES YOU'LL FIND ON AUCTION.COM

### FORECLOSURE PROPERTIES



Foreclosure properties come up for auction when homeowners default on their loans. These auctions may look different depending on where the event takes place, but usually, these auctions happen in person.

Also i  
ov

[\(https://youtu.be/PljbBqjNISU\)](https://youtu.be/PljbBqjNISU)

# BUYING ON AUCTION.COM IS DIFFERENT

[WATCH 3.5 MINUTE VIDEO](#)

Watch  
REO a

Watch this brief video and get a glimpse of the live auction process and how to get started in Foreclosure auctions.

## AUCTION.COM WORKS BEST WHEN YOU:



## SET PREFERENCES

## SET YOUR PREFERENCES



Setting your preferences lets you personalize your experience and receive recommended properties on our homepage to your inbox.

SAVE  
POWER OF SAVE

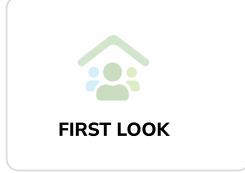
**Go to Your Dashboard Now(<https://www.auction.com/dashboard/pref>**



## DOWNLOAD THE APP



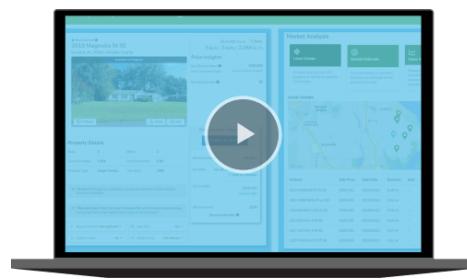
## REMOTE BID



## FIRST LOOK

## BID WITH CONFIDENCE

Watch the Webinar Replay for Everything You Need to Know to Win Bank-Owned (REO) Auction Properties Online



(<https://www.auction.com/lp/learn-how-to-win-reo-properties#video-section>)

**Learn([Https://Www.Auction.Com/Lp/Learn-](https://www.auction.com/lp/learn-more-how-to-win-reo-properties)**

**More How-To-Win-Reo-Properties)**

Watch Our Webinar Replay to Navigate In-Person and Remote Bid Foreclosure Auctions with Ease



**Learn([Https://Www.Auction.Com/Lp/Learn-how-To-Win-Foreclosure-Auctions](https://www.auction.com/lp/learn-how-to-win-foreclosure-auctions#video-section))**

## WE ARE HERE FOR YOU!

Need help getting started? Connect with a specialist now.

**LIVE CHAT(<https://www.auction.com/apps/chat>)**



(<https://www.auction.com>)

About Us (<https://www.auction.com/lp/about-us/>)

Careers (<https://www.auction.com/lp/careers/>)

Contact Us (<https://www.auction.com/lp/contact-us/>)



(<https://www.linkedin.com/company/auction>)



(<https://www.youtube.com/user/auctionsnow>)



(<https://auction.onelink.me/WqvL/462df8a>) (<https://auction.onelink.me/WqvL/c9539c45>)



(<https://www.linkedin.com/company/auction>)



(<https://www.youtube.com/user/auctionsnow>)

Privacy Statement(<https://www.auction.com/lp/legal/privacy/>) | Cookie Preferences

Your Privacy Choices  (<https://privacyportal.onetrust.com/webform/8d2beebc-7be2-456a-9bcb-4b0a3fcfcd7/draft/70e0f70d-a61c-4c73-b46d-a609cbad7b34>)

Terms of Use(<https://www.auction.com/lp/legal/terms/>) | Participation Terms(<https://www.auction.com/lp/legal/participation-terms/>)

Licensing & Disclosures(<https://www.auction.com/lp/legal/licensing-disclosures/>) | Accessibility(<https://www.auction.com/lp/accessibility-statement/>)

SparkOffer(<https://www.sparkoffer.com/>)

© 2025 Auction.com, LLC. 



▼

[content/uploads/files/lp/mlhdocs.com/legal/agencydisclosures/ADC/Texas.pdf](#)[New York Fair Housing Notice \(<https://dos.ny.gov/fair-housing-notice>\)](#)[TREC: Information About Brokerage Services \(<https://www.auction.com/lp/wp->](#)[content/uploads/files/lp/mlhdocs.com/legal/TexasCPN.pdf](#)

California DRE # 01093886; WV: Lee Leslie, Broker



State, County, City, Zip, Address



# WE'RE HERE FOR YOU

Reach out to us with one of the methods below and we'll be more than happy to help you.

## CONTACT US

Mon-Fri 5 a.m. – 5 p.m. PT

Live In-Person Foreclosure Properties  
(800) 280-2832 (tel:+1-800-280-2832)

Online REO Bank Owned Properties  
(800) 793-6107 (tel:+1-800-793-6107)

Puerto Rico callers  
Dial 011 1 (800) 793-6107 (tel:+1-800-793-6107)

Contact Us For Assistance  
[customerservice@auction.com](mailto:customerservice@auction.com) (<mailto:customerservice@auction.com>)

---

## RESOURCE CENTER

Visit our Auction Help Center (/lp/learn-more/) to learn how to buy properties and find answers to FAQs.

---

## MEDIA INQUIRIES

Email us at [media@auction.com](mailto:media@auction.com) (<mailto:media@auction.com>)

Download the Auction.com Press Kit (/lp/wp-content/uploads/files/lp/adc\_cms/downloadable/ADC\_PressKit\_2023.zip)

---

## COME JOIN US

Search our job openings (<https://www.auction.com/careers>)

### Connect With Us



(<https://www.facebook.com/Auctioncom/>)



(<https://twitter.com/auction>)



(<https://www.linkedin.com/company/auction.com>)

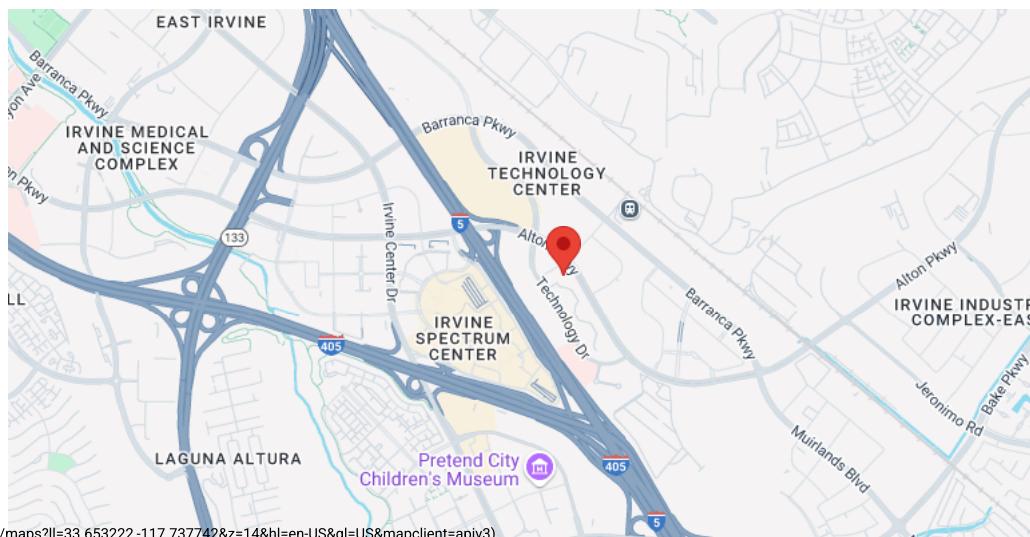


(<https://www.youtube.com/user/auctionsnow>)

# LOCATIONS




Select Location



 (<https://www.auction.com>)

About Us (<https://www.auction.com/lp/about-us/>)

Careers (<https://www.auction.com/lp/careers/>)

Contact Us (<https://www.auction.com/lp/contact-us/>)

 (<https://www.linkedin.com/company/auction>)

 (<https://www.youtube.com/user/auctionsnow>)



(<https://auction.onelink.me/WqvL/462df8a>) (<https://auction.onelink.me/WqvL/c9539c45>)

[Privacy Statement](#) (<https://www.auction.com/lp/legal/privacy/>) | [Cookie Preferences](#)

Your Privacy Choices  (<https://privacyportals.onetrust.com/webform/8d2bebbc-7be2-456a-9bcb-4b0a3fcfcd7/draft/70e0f70d-a61c-4c73-b46d-a609cbad7b34>)

[Terms of Use](#) (<https://www.auction.com/lp/legal/terms/>) | [Participation Terms](#) (<https://www.auction.com/lp/legal/participation-terms/>) | [Licensing & Disclosures](#) (<https://www.auction.com/lp/legal/licensing-disclosures/>)

[Accessibility](#) (<https://www.auction.com/lp/accessibility-statement/>) | [SparkOffer](#) (<https://www.sparkoffer.com/>)

© 2025 Auction.com, LLC. 

[NY Standardized Operating Procedures](#) (<https://adc-tenbox-prod.imgix.net/static/A8F10DAB56CD43049CBD2756649015D7.v1.pdf>)

New York Fair Housing Notice (<https://dos.ny.gov/fair-housing-notice>)

TREC: Information About Brokerage Services (<https://www.auction.com/lp/wp-content/uploads/files/lp/mlhdocs.com/legal/agencydisclosures/ADC/Texas.pdf>); Texas Consumer Protection

Notice (<https://www.auction.com/lp/wp-content/uploads/files/lp/mlhdocs.com/legal/TexasCPN.pdf>)

California DRE # 01093886; WV: Lee Leslie, Broker

Please note: This website includes an accessibility system. Press Control-F11 to adjust the website to people with visual disabilities who are using a screen reader; Press Control-F10 to open an accessibility menu.

## Accessibility

- Press enter for Accessibility for blind people who use screen readers
- Press enter for Keyboard Navigation
- Press enter for Accessibility menu

Buy

[All](#)[Foreclosure](#)[Bank Owned](#)[Private Seller](#)[Event Calendar](#)

[Sell](#)

Learn

[Help Center](#)[Buying a Foreclosure](#)[Buying a Bank Owned](#)[Blog](#)[Glossary](#)

[About Us](#)

[Sign Up](#)[Log In](#)

Property

Asset Type

Buying Type

Condition

Featured

More Filters

Clear Filters

Save Search

**Sort By: Distance**

**19 Properties near 92691**

**Include nearby results within**

## **100 Miles**

Opening Bid

**\$750,000**

Est. Resale Value

**TBD**

2004 Echo Park Avenue

Los Angeles, CA 90026, Los Angeles County

**6 bd**

**4 ba**

**2,480 sq. ft.**

---

Private Seller, Online, Jun 29 - Jul 01

3 Plex building

## **Interior Access**

Opening Bid

**\$750,000**

Est. Resale Value

**TBD**

827 831 835 839 North Beverly Glen Blvd

Bel Air, CA 90077, Los Angeles County

---

Private Seller, Online, Jun 29 - Jul 01

Land

**26 images**

Opening Bid

**\$65,000**

Est. Resale Value

**TBD**

3923 Deer Avenue

Sherman Oaks, CA 91423, Los Angeles County

---

Private Seller, Online, Jun 30 - Jul 02

Land

**22 images**

Opening Bid

**\$1,000**

Est. Resale Value

**TBD**

0 Mary Bell Shadow Hills

Sunland, CA 91040, Los Angeles County

---

Private Seller, Online, Jun 30 - Jul 02

Land Listed by FIRST TEAM

Opening Bid

**\$1**

Est. Resale Value

**TBD**

0 N Trail Rd

Sylmar, CA 91342, Los Angeles County

---

Private Seller, Online, Jun 29 - Jul 01

Land

**25 images**

Opening Bid

**\$125,000**

Est. Resale Value

**TBD**

0 Old Topanga Canyon Rd

Topanga, CA 90290, Los Angeles County

---

Private Seller, Online, Jun 30 - Jul 02

Land

**15 images**

Opening Bid

**\$1**

Est. Resale Value

**TBD**

0 Croydon Ln

Topanga, CA 90290, Los Angeles County

---

Private Seller, Online, Jun 30 - Jul 02

Land

**4 images**

Opening Bid

**\$1**

Est. Resale Value

**TBD**

0 40th St W

Lancaster, CA 93536, Los Angeles County

---

Private Seller, Online, Jun 30 - Jul 02

Land

**9 images**

Opening Bid

**\$1,000**

Est. Resale Value

**TBD**

0 173 StE /Ave T8 Palmdale

Palmdale, CA 93591, Los Angeles County

---

Private Seller, Online, Jun 30 - Jul 02

Land Listed by FIRST TEAM

**15 images**

Opening Bid

**\$1,000**

Est. Resale Value

**TBD**

0 110 St E/Avenue O12

Palmdale, CA 93591, Los Angeles County

---

Private Seller, Online, Jun 30 - Jul 02

Land Listed by FIRST TEAM

**4 images**

Opening Bid

**\$1**

Est. Resale Value

**TBD**

0 98th St E

Lancaster, CA 93535, Los Angeles County

---

Private Seller, Online, Jun 30 - Jul 02

Land

**9 images**

Opening Bid

**\$1,000**

Est. Resale Value

**TBD**

0 Dawn Rd

Rosamond, CA 93560, Kern County

---

Private Seller, Online, Jun 30 - Jul 02

Land Listed by FIRST TEAM

**7 images**

Opening Bid

**\$100,000**



---

872 Sierra Vista Drive unit 11

Lake Arrowhead, CA 92391, San Bernardino County

4 bd

3 ba

1,970 sq. ft.

---

Private Seller, Online, Jun 23 - Jul 07

Condominium Unit

5 images

Opening Bid

\$1

Est. Resale Value

TBD

0 Walnut Dr

Cedar Glen, CA 92321, San Bernardino County

---

Private Seller, Online, Jun 30 - Jul 02

Land

Opening Bid

**\$60,000**

Est. Resale Value

**TBD**

0 Paseo Chaparro

Murrieta, CA 92562, Riverside County

---

Private Seller, Online, Jun 29 - Jul 01

Land Listed by Moon Realty

Opening Bid

**\$250,000**

Est. Resale Value

**TBD**

41895 Park Avenue

San Jacinto, CA 92583, Riverside County

---

Private Seller, Online, Jun 29 - Jul 01

Land

Make an OfferInterior Access

24 images

List Price

**\$299,999**



---

69723 Encanto Court

Rancho Mirage, CA 92270, Riverside County

2 bd

2 ba

999 sq. ft.

---

Private Seller, Online

Offer | Condominium Unit Listed by Harcourts Prime

Opening Bid

**\$325,000**

Est. Resale Value

TBD

0 Calle Los Arboles

Spring Valley, CA 91978, San Diego County

---

Private Seller, Online, Jun 29 - Jul 01

Land

5 images

Opening Bid

**\$1**

Est. Resale Value

**TBD**

2525 Rodeo Rd

Thermal, CA 92274, Imperial County

---

Private Seller, Online, Jun 30 - Jul 02

Land



State, County, City, Zip, Address

**A-E F-J K-O P-T U-Z**

# GLOSSARY

Brush up on Auction.com terms, real estate definitions and industry knowledge.

## A.

### ALERTS

After you create a free account, you can choose to receive custom alerts and real-time email notifications when a property is cleared for sale or the auction is postponed or cancelled.

### AUCTION BIDDER CARD

The numbered card that bidders use to submit a bid at a live foreclosure auction.

### AGENT COMMISSIONS

This is the amount paid to a real estate broker and/or agent when a home is sold.

### AUCTION.COM

The nation's leading auction marketplace for residential bank-owned and foreclosure sale properties.

### AUCTION.COM ACCOUNT

This is your free personal account. Once you create an account, you'll receive a dashboard where all of your saved properties, searches and messages will reside.

### AUCTION CALENDAR

The calendar lists upcoming auction dates, venues and other important information for live foreclosure auctions. Some live events span the course of several days so make sure to review each day's properties for the ones you intend to bid on.

### AUCTION MARKETING AGREEMENT (AMA)

The signed agreement between the seller of a property and Auction.com.

**A-E F-J K-O P-T U-Z****BANK-OWNED**

These properties are owned by a lending institution and typically are sold through bank-owned auctions.

**BANK-OWNED INCOME PRODUCING**

These properties are owned by a lending institution and are rentals with paying tenants in place.

**BANK-OWNED & NEWLY-FORECLOSED**

Newly foreclosed properties are those that are posted for sale just days after they are classified as foreclosed.

**BANK-OWNED OCCUPIED**

These properties are owned by a lending institution and may be occupied by the former owner or tenants. The new owner takes on the responsibility of managing the occupancy state once purchased.

**BANK-OWNED VACANT**

These properties are owned by a lending institution and do not house tenants or owner-occupants.

**BENEFICIARY**

A beneficiary in real estate is typically the lender. When the legal ownership of property is transferred, it takes place with a deed of trust. The title is transferred to a trustee, which holds it as security for a loan between the borrower and lender. The borrower is referred to as the trustor, while the lender is referred to as the beneficiary.

**BID**

To offer an amount in an attempt to buy something, while competing with others at an auction. At Auction.com, bidding can be done online or at a live foreclosure auction. The bidder who meets the seller's minimum price and is the highest bidder typically wins the auction.

**BID DEPOSIT**

Auction.com may require two types of bid deposits:

- For select properties, a deposit may be required during the registration period. This deposit shows you are committed to proceed to closing if you are the auction's winning bidder. You will be required to submit the deposit funds to finalize your property registration and activate your bidding privileges. It is essential to note that this process may take 1 to 2 business days, so plan accordingly to ensure adequate clearance time before the auction commences.
- For specific customers, a bid deposit may be necessary to reactivate their account after they have failed to comply with the bidding terms and conditions. In this scenario, the required deposit amount may increase in correlation with the number of violations of these terms and conditions.

**BID INCREMENT**

The bid increment is the amount that the bid increases during the auction. For example, if the current bid is \$50,000 and the bid increment is \$5,000, the next acceptable bid amount would be \$55,000.

**BID PENDING CONFIRMATION**

If you see "Bid Pending Confirmation" BEFORE the property's scheduled auction time, it was sold as a "Make an Offer Now" property. If you see "Bid Pending Confirmation" AFTER the property's auction time, the property was sold in the auction.

**BROKER**

Any person who acts as an agent, bringing two parties together for any type of transaction and earns a fee for his or her service. Auction.com, broker partnerships are encouraged.

**A-E F-J K-O P-T U-Z**



## BUNDLE AND SAVE EVENT

An exclusive auction event that allows buyers to reduce their buyer's premium fees by eliminating the minimum of \$2,500 when purchasing two or more selected properties. When you purchase two or more properties during this event, you'll only pay a fixed 5% of the purchase price. If one of the bundled properties does not have buyer's premium, you only pay 5% for the property(s) with a buyer's premium requirement. Properties with no buyer's premium count for the bundle. Exact buyer's premium amounts will be provided during contracting phase.

The Bundle and Save promotion only applies to selected properties won in the Cyber Monday event concluding on 11/27/2023. Buyers must close on two or more properties selected for the event and perform timely under the Participation Terms and the purchase agreement for all properties to qualify for this offer.

For additional questions place contact a Buyer Experience Team Member at 800-793-6407 Mon – Fri 5am-5pm PT.

## BUYER'S PREMIUM

Some properties sold in bank-owned online auctions require a "Buyer's Premium." The premium is usually 5% of the winning bid or \$2,500 whichever is greater. This fee is only required if you are the winning bidder.

# C.

## CANCELLATION FEE

A \$2,500 cancellation fee may be charged when the winning buyer does not fulfill their post-auction obligations, as per the Participation Terms (/lp/legal/participation-terms/). This improves the auction experience by encouraging all participants to place serious bids.

## CANCELLED PROPERTY

A foreclosure sale can be cancelled for several reasons. Some of the more common ones include:

- When a homeowner and lender reach an agreement so the homeowner can keep the property.
- When a homeowner files for bankruptcy protection, this results in an automatic stay being placed on the property. The bankruptcy doesn't stop the foreclosure, but delays it until the homeowner resolves the debt or the lender gets approval from the bankruptcy court to proceed with the sale.
- The beneficiary (lender) can decide to cancel the sale for any reason. The lender may not be ready to sell the property; may sell it elsewhere or may get paid off by the homeowner.

Unfortunately, Auction.com is not privy to the reasons behind a cancellation.

## CASHIER'S CHECK

A cashier's check is a check guaranteed by a bank, drawn on the bank's own funds and signed by a cashier. Cashier's checks are treated as guaranteed funds because the bank, rather than the purchaser, is responsible for paying the amount.

## CERTIFICATE OF SALE

In many states, you will receive a Certificate of Sale at the live foreclosure auction after you pay for the property. Check your state's procedures for details.

## CLEARED FOR AUCTION

When a foreclosure property is "cleared for auction," it means the sale is scheduled to go as planned. Many foreclosure sales get cancelled or postponed so we recommend checking the status of the property before going to the live auction.

**A-E F-J K-O P-T U-Z**

If you win a property auction, the closing process includes the final steps in your transaction. The closing process may take anywhere from 30 to 60 days and the closing date will be set by the contract. Once complete, the property ownership is transferred from the seller to the buyer.

**COA**

Condominium Owner's Association

**COUNTER BIDDING**

Counter bidding is a common practice used by all major auction houses. Auction.com will counter bid on behalf of the seller in order to move the price closer to the Reserve Price or Credit Bid, which is the minimum that a seller will typically accept. Once the bidding reaches that threshold, Auction.com will no longer counter bid.

# D.

**DASHBOARD**

Once you create a free account, you'll have access to your own personalized dashboard where you can receive emails, create lists of saved properties and receive email alerts for a specific property or properties in certain locations. You can also manage your bids from your dashboard.

**DEED**

A legal instrument that confirms the transfer of a property's title.

**DIRECT OFFER**

A feature which allows you to make offers and counter offers directly to sellers on select Bank-Owned properties outside of an auction.

**DISCLOSING THE RESERVE PRICE**

The Reserve Price is the lowest price that the seller is willing to accept. It's up to the seller to disclose the Reserve Price. When the Reserve Price is disclosed, you can find it on the property details page.

**DISTRESSED RESIDENTIAL REAL ESTATE**

These are homes that are either in a pre-foreclosure state or have undergone the foreclosure process and are now bank-owned properties. They also may become short-sales, in which the lender agrees to sell the home for less than what is owed on it.

**DISCLOSURE DOCUMENTS**

Important property and legal documents that should be reviewed by interested bidders prior to the auction. Disclosure documents can be found on the property details page.

**DUE DILIGENCE**

Conducting due diligence involves thoroughly investigating a property before you bid on it. It includes researching the estimated value, estimating repair costs, reviewing title reports, inspecting the property (if possible) and researching the surrounding neighborhood.

**DUE DILIGENCE ON AN OCCUPIED PROPERTY**

Many of our properties are occupied by former owners or tenants so be sure to check the property details page to learn as much as you can. If a property is occupied, you can still do your due diligence with the exception of seeing the inside of it. You can drive

by the outside to take photos and observe the neighborhood. You can also research the schools and crime rate. But please do not disturb the occupants or trespass on the property.



A-E F-J K-O P-T U-Z

# E.

## EARNEST MONEY DEPOSIT

A deposit placed by the bidder to let the seller know that the bidder is earnest or serious about buying the property.

## ENTITY

A separate entity is a structure in which the law allows a group of people to act as if they were a single person for certain purposes. Entities are most commonly used for property ownership, lawsuits and contracts.

## ESCROW

When the lender releases the home purchase funds around the same time that the deed is recorded to reflect the new ownership. Escrow opens when the buyer and seller sign a sales contract, commonly called a real estate purchase agreement.

## ESTIMATED DEBT

This is the total estimated debt, plus court-imposed fees, unpaid interest and legal costs owed by the homeowner at the notice of foreclosure sale.

## ESTIMATED CREDIT BID (ECB)

The credit bid is the minimum amount bidders must 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.

## EST. RESALE VALUE (ERV)

The Est. Resale Value (ERV) is derived from an automated value provided by a third-party. It's based on comparable sales of similar properties that are very well maintained and with no deferred maintenance. The Est. Resale Value (ERV) is critical because it helps investors calculate the difference between the "as-is" value, or price they pay for a property and the resale value, the price they can potentially get when they sell the property. It gives investors an estimate of their profit margin after all necessary repairs are made.

## EVENT

An auction event is a time slot when a group of similar homes are auctioned. To find out if properties are in the same event, compare the Event ID number from the Property Details Page to the Event ID on other properties and see if they are the same. Note: Only the first six digits need to match, the remaining digits are the Item number.

# F.

## FCL PREDICT

These foreclosure properties are most likely to go to sale on their scheduled auction date.

## FINAL JUDGMENT AMOUNT

This is the final amount due when you buy a home at a foreclosure sale. It typically includes the remaining amount owed on the mortgage; accrued interest; attorney fees and advertising fees. It also states the possibility that you may have to pay liens, taxes and other costs. That's why it's imperative to do a thorough due diligence investigation before you bid on a property.

## FINANCING

Financing a property means that you could purchase a property if approved for a mortgage loan that you would pay back in payment installments. Check the property details page to see if financing is available on the property that you are considering purchasing.

## FIRST AUCTION FOR ALL

These REO properties are scheduled for a first auction in which all customers can participate.

## FORECLOSURE SALES

These properties are generally sold at live auctions. A foreclosure sale occurs when a lender attempts to sell a property to recover the balance of a loan.

## FULL WARRANTY DEED

A deed in which the seller guarantees that he or she holds clear title to a piece of real estate and has a right to sell it to the buyer.

# G.

## GAINING POSSESSION OF A PROPERTY

When you purchase a property at a foreclosure sale, you typically can't gain possession until you have a clear title, the deed is transferred into your name and the home is vacant. If the property is occupied, you may want to contact a real estate attorney for assistance.

## GENERAL PARTNERSHIP

A general partnership is an arrangement consisting of two or more people who agree to share in all assets, profits and financial and legal liabilities of a business. Members must sign a Partnership Agreement.

# H.

## HOA

Homeowners' Association

## HOT BANK OWNED

These bank owned properties are likely to be well-priced and sell quickly.

## HOT FORECLOSURE

These foreclosure properties are likely to go to sale and likely to be well-priced.

## HUD

U.S. Department of Housing and Urban Development.

**A-E F-J K-O P-T U-Z**

## HUD-1 SETTLEMENT STATEMENT

This is a standard form which is used to itemize services and fees charged to the borrower by the lender or broker when applying for a loan for the purpose of purchasing or refinancing real estate.

**I.**

### INCORPORATION (INC)

The process of establishing a company, city or other organization as a legal corporation, which is an entity that is separate and apart from its owners.

### INTERIOR ACCESS AVAILABLE

You can search for properties that allow interior access so you can see the inside of the home before you bid on it. Start by typing in the location where you would like to buy. Click on "All Asset Types" and go to "Bank Owned & Newly Foreclosed." Then, in the box on the right, click on "Access Available" and you will see all of the homes that will allow you inside.

### INVESTMENT PROPERTY

A real estate property purchased with the intention of earning a return on the investment either through rental income, the future resale of the property, or both.

### IRA

An individual retirement account (IRA) is a type of an individual retirement plan that provides tax advantages for retirement savings. There are several different types of IRAs, with each having its own tax implications and eligibility requirements.

**J.****K.****L.**

### LAND

Property or real estate, not including buildings or equipment.

### LANDLORD

Any person(s) that rents or leases property to an occupant.



## A-E F-J K-O P-T U-Z



A lease is a contractual agreement between a tenant and landlord that spells out the terms of tenancy. This includes length of time for occupancy, monthly rent to be paid, responsibilities and rules. At Auction.com, you can bid on tenant-occupied rental properties that already have a lease in place.

### LIMITED LIABILITY COMPANY

A limited liability company (LLC) is a corporate structure whereby the members of the company cannot be held personally liable for the company's debts or liabilities.

### LIMITED PARTNERSHIP

A limited partnership (LP) consists of two or more partners who operate the company jointly, and each partner's liability may be limited to each partner's level of investment.

### LOG-IN

When you sign into your account.

### LOG-OUT

When you sign out of your account.

# M.

### MAKE AN OFFER NOW

With Make an Offer Now, you can submit your offer for select properties online. These offers must meet the minimum bid amount, but should also reflect your highest and best offer. If the offer is accepted, the property will sell proceed to sell.

### MANUFACTURED HOME

A manufactured home in the United States is typically a home built in a factory that complies with HUD code standards. These standards were developed in 1976 so manufactured homes in the U.S. have been built after that year. Manufactured homes can be placed on private land or in a community with other manufactured homes and mobile homes.

### MATCH THE BID

Properties that feature a "Match the Bid" icon are properties where the winning bidder is given 6 hours to complete their Contract Information Form to move forward with the closing process. During that time other interested bidders will be given the opportunity to MATCH THE WINNING BID and get in line to purchase the property should the transaction fail to be completed.

### MOBILE HOME

A mobile home in the United States is typically a home built in a factory prior to 1976 before the HUD code was established. Mobile homes can be placed on private land or in a community with other mobile and manufactured homes.

### MORTGAGE

A mortgage is a legal agreement that allows an individual to borrow money from a lender to buy property. Once the mortgage is paid off, the agreement becomes void.

[A-E](#) [F-J](#) [K-O](#) [P-T](#) [U-Z](#)

## NEWLY-FORECLOSE

These are properties on Auction.com that recently became available for auction, usually days after the property became bank-owned.

## NOW VACANT

These REO properties recently became vacant and were previously labeled as occupied.

# O.

## ONE BID AWAY

Displayed on the bidding window when the highest bid is one bid away from reserve, this message alerts bidders that the next bid placed will meet reserve.

## ONE DOLLAR OPENING BID

These REO properties have one dollar starting bids and typically low reserves.

## ONLINE BIDDING

This is where a buyer participates in an online auction by placing bids.

## OPENING BID

This is the estimated dollar amount that starts the auction.

## OUTBID PERIOD

This is a term specific to properties won in foreclosure sales in North Carolina. The Outbid Period is a 10-day period in which someone can place a higher bid than the previous bid, usually 5% or \$750 higher, whichever is greater. Each time a new high bid is placed through the county clerk, the 10 days start over. This process continues until no new bids are placed and the 10 days runs out.

# P.

## PENSION PLAN

A pension plan is a type of retirement plan in which an employee adds money into a fund that is matched (or contributed to) by an employer, based on employee income and length of employment.

## POSTPONED PROPERTY

A foreclosure sale can be postponed for several reasons. Some of the more common ones include:

- When a homeowner files for bankruptcy protection, this results in an automatic stay being placed on the property.



- The bankruptcy doesn't stop the foreclosure, but delays it until the homeowner resolves the debt or the lender gets approval from the bankruptcy court to proceed.

A-E F-J K-O P-T U-Z



- The beneficiary (lender) can postpone the sale for any reason. It could be simply that the lender is not ready to sell the property.

Unfortunately, Auction.com is not privy to the reasons behind a postponement.

## PRICE DROP

The reserve on these REO properties has recently been reduced.

## PRIMARY RESIDENCE

The home which is considered to be the main living location where the majority of the time is spent by an individual.

## PROFILE

Your profile is established when you create your account. It contains your name, physical address, phone numbers, email address and password.

## PURCHASE PROFILE

A Purchase Profile gives buyers the ability to save the information they provide during the online contracting process for bank-owned properties. This information lets Auction.com know how the buyer intends to vest the property. Saved profiles can be used for future purchases so the information doesn't have to be provided again. Buyers can also access their Purchase Profiles in their dashboard.

## PROOF OF FUNDS (POF)

A document that demonstrates that a bidder has the funds available to purchase a property. All bidders will need a Bidder Qualification Form and be prepared to provide a recent (within the last 60 days) bank or brokerage account statement.

## PROPERTY DETAILS PAGE

This is the page on Auction.com where you can start your due diligence. It contains photos of the property; square footage; characteristics of the home; property reports and how to register for an auction or information on a live event. To get to the property details page, type in the location where you would like to buy property, then when you see the homes in your preferred location, click on a photo and you will be taken to the property details page.

## PROPERTY INFORMATION REPORT

This report summarizes neighborhood schools, crime and environmental factors affecting the property. When available, the report can be found on the property details page.

## PROPERTY INSPECTION REPORT

This report provides additional information about the property, neighborhood and may offer comparable sales. But it's not an appraisal and its accuracy cannot be guaranteed.

## PROPERTY STATUS

This information tells you if the property was cleared for sale or if the auction has been postponed or canceled. The property status can be found on the Property Details Page directly above the address.

## PROXY BID

Available in select online auctions, the bidder can set a specific bid amount before the auction starts, which will be automatically placed during the auction.

## PUD

A planned unit development (PUD) is a residential community governed by a homeowner's association. PUDs can consist of single-family homes, condos and commercial property, such as stores and restaurants. If you purchase a property within a PUD,

you'll most likely have to pay HOA dues to cover amenities such as a pool, playground or park. The dues can also be used to pay for security, landscaping and street lights.

**A-E F-J K-O P-T U-Z**



# Q.

## QUITCLAIM DEED

A quitclaim deed conveys the seller's rights and interests in a property to the buyer. It does not, however, provide any warranties or covenants to the buyer. Many properties on Auction.com have a special warranty deed option which allows the buyer to purchase title insurance and receive a special warranty deed instead of a quitclaim deed.

## QR CODE

A QR code (quick response code) is a type of barcode that is used to provide easy access to information through a smartphone. Our app's new QR Code feature was developed to help our customers expedite check-in at registration. Simply pre-register on the app and use the QR Code that is generated to check in at our in-person auctions.

# R.

## REAL ESTATE AGENT

An individual who sells and rents buildings for a client. Real estate agents are welcome to help their clients buy property with Auction.com.

## RECEIPT OF SALE

A Receipt of Sale, also known as a Certificate of Sale, is typically given to buyers at a live foreclosure auction after the buyer pays for the property. But this practice varies from state to state. Check your state's procedures for details.

## REDEMPTION PERIOD

A redemption period is a specific period of time during which foreclosed homeowners can buy back or "redeem" their property. If you purchase a property in a redemption state, you will not be able to evict the homeowner or tenant during the redemption period. Check your state's guidelines to see if it offers a redemption period.

## REMOTE BID

Remote Bid is a feature within the Auction.com mobile app that allows investors to place bids on select foreclosure properties. Investors can submit their bids in advance and wait until the end of the auction to see if they won. Or, they can bid in real-time from their phone where live remote bid is available.

## RENT

The amount of money a tenant pays a landlord to occupy a property, typically paid each month.

## RENTALS

A property that is rented out each month by a tenant. You can bid on tenant-occupied rental properties that already have a lease in place at Auction.com.

## REO

Real Estate Owned (REO) refers to properties that have reverted to the lender's ownership after a foreclosure auction or deed-in-lieu of foreclosure.

**A-E F-J K-O P-T U-Z**



## REO OVERTIME

When the highest bid is near reserve but not accepted by the seller, the auction is extended for one day, giving bidders more time to increase their bid amount.

## RESERVE PRICE

The reserve price is the lowest price that the seller is willing to accept. The reserve price is set when the listing is created. This minimum price must be met by the buyers in order for the property to sell.

## RESIDENTIAL PROPERTY

Any non-commercial property such as single-family homes, condominiums, townhouses, fourplexes, triplexes, duplexes and manufactured homes.

## RESIDENTIAL NOTES

A real estate loan that is secured by a residential property. There are two types: Performing (the owner is paying their mortgage) and Non-Performing (the owner has stopped paying their mortgage).

# S.

## SALES DEPOSIT

The Sale Deposit is an amount set by statute required by law to be paid by the winning bidder. When purchasing Ohio Foreclosures online (/lp/foreclosure/oh/?faq=online) with Auction.com, all sale deposits must be wired by the winning bidder to the title company indicated by the PSO and Auction.com within 2 hours following the end of the sale.

## SECOND HOME

A residence that you intend to occupy for part of the year in addition to your primary residence.

## SHORT SALE

A sale when a borrower may be behind on their mortgage payments or owe more than the property is worth. Lender approval may be required.

## SECURITY DEPOSIT

An amount of money held by a landlord during the term of a lease to cover non-payment or any potential future damages to the property.

## SELLER

The beneficiary or owner of a property who transfers ownership to the buyer in return for a payment.

## SELLER WATCHING LIVE

These REO properties are in an auction where sellers review bids in real time at auction end.

## SEPARATE ENTITY

When real estate is purchased under a separate entity rather than as an individual. Types of entities include partnerships, limited liability companies (LLC) and corporations. Auction.com requires the entity to provide legal documentation as part of bidding process.

**S**EPARATE ENTITY DOCUMENTS**A-E F-J K-O P-T U-Z**

These are the legal documents required when property is purchased by a separate entity on Auction.com.

**SFR**

SFR is an acronym for Single Family Residence.

**STARTING BID**

The beginning price for an available property to be bid on at an auction.

**"SUBJECT TO SELLER ACCEPTANCE"**

All bank-owned properties bought at auction are "Subject to Seller Acceptance." Please know that whether the buyer meets the Reserve Price, that doesn't guarantee that their bid will be accepted by the seller. Once the purchase agreement is signed by the buyer and the seller then the bid has been accepted.

**T.****TENANT**

Any person(s) legally allowed to occupy a rental property as part of a lease or rental contract.

**TENANT-OCCUPIED**

A property that is leased or rented by tenants.

**TITLE REPORT**

A full title report shows exactly what is on the title and indicates if there are any liens for items like unpaid taxes or homeowner association dues.

**TOP REO DEALS**

These hand-selected REO properties have certain qualities or features that deem them potential top-tier deals.

**TOTAL PURCHASE PRICE**

The final amount of money due from the winning bidder. This amount is comprised of the winning bid amount plus a Buyer's Premium (if applicable).

**U.****UPSET BID**

This term refers to properties won in foreclosure sales in North Carolina. The upset bid is a bid that is placed within 10 days after the end of the auction. Each subsequent bid must be 5% or \$750 higher than the previous bid. Each time a new high bid is placed through the county clerk, the 10 days start over. This process continues until no new bids are placed and the 10 days runs out.

[A-E](#) [F-J](#) [K-O](#) [P-T](#) [U-Z](#)

## VALUE-BASED BIDDING

A value-based bid means that the beneficiary of the property, typically the lender, has provided or is expected to submit a bid based on the current market value and below the total estimated debt.

## VENUE

This is the site of the live foreclosure auction. On Auction.com, most live auctions are held at county courthouses or hotels.

## VIP BUYER

A VIP Buyer is an investor who buys multiple properties per year at Auction.com. As a VIP Buyer, you are entitled to many privileges, such as having the bid deposit waived and receiving priority service when you win an auction. Learn more about the VIP program.

# W.

## WARRANTY DEED

This is a deed that guarantees a clear title to the buyer of the property.

# X.

# Y.

# Z.

## ZONING LAWS

The basic purpose of zoning is to divide a municipality or county into residential, commercial and industrial districts (or zones) that are – for the most part – separate from each other.



[About Us](#) (<https://www.auction.com/lp/about-us/>)

[Careers \(https://www.auction.com/lp/careers/\)](https://www.auction.com/lp/careers/)**A-E F-J K-O P-T U-Z**[\(https://www.linkedin.com/company/\)](https://www.linkedin.com/company/)[Contact Us \(https://www.auction.com/lp/contact-us/\)](https://www.auction.com/lp/contact-us/)[\(https://www.linkedin.com/company/auction/\)](https://www.linkedin.com/company/auction/)[\(\)](https://www.youtube.com/user/aucti)[\(\)](https://www.youtube.com/user/auctionsnow)[\(https://auction.onelink.me/WqvL/462df8a\)](https://auction.onelink.me/WqvL/462df8a) [\(https://auction.onelink.me/WqvL/c9539c45\)](https://auction.onelink.me/WqvL/c9539c45)[Privacy Statement\(https://www.auction.com/lp/legal/privacy/\)](#) | [Cookie Preferences](#)Your Privacy Choices (<https://privacyportal.onetrust.com/webform/8d2beebc-7be2-456a-9bcb-4b0a3fcfcd7/draft/70e0f70d-a61c-4c73-b46d-a609cbad7b34>)[Terms of Use\(https://www.auction.com/lp/legal/terms/\)](#) | [Participation Terms\(https://www.auction.com/lp/legal/participation-terms/\)](#)[Licensing & Disclosures\(https://www.auction.com/lp/legal/licensing-disclosures/\)](#) | [Accessibility\(https://www.auction.com/lp/accessibility-statement/\)](#)[SparkOffer\(https://www.sparkoffer.com/\)](#)

© 2025 Auction.com, LLC.

[NY Standardized Operating Procedures \(https://adc-tenbox-prod.imgix.net/static/A8F10DAB56CD43049CBD2756649015D7.v1.pdf\)](#)[New York Fair Housing Notice \(https://dos.ny.gov/fair-housing-notice\)](#)[TREC: Information About Brokerage Services \(https://www.auction.com/lp/wp-](#)content/uploads/files/lp/mlhdocs.com/legal/agencydisclosures/ADC/Texas.pdf); Texas Consumer Protection Notice (<https://www.auction.com/lp/wp-content/uploads/files/lp/mlhdocs.com/legal/TexasCPN.pdf>)

California DRE # 01093886; WV: Lee Leslie, Broker



State, County, City, Zip, Address

**BUYING A PROPERTY****BENEFITS OF BUYING BANK-OWNED PROPERTIES**

(<https://www.auction.com/blog/why-buy-bank-owned-properties/>)

**BUYING A PROPERTY****BENEFITS OF BUYING BANK-OWNED PROPERTIES**

JANUARY 14, 2025

**FINANCING**

## HOW TO FLIP A FORECLOSURE PROPERTY

OCTOBER 4, 2024

### LEARN HOW TO BUY FORECLOSURES IN FLORIDA

[\( /lp/foreclosure/fl/#online-learning \)](/lp/foreclosure/fl/#online-learning)[Watch Video](#)**INVESTOR INSIGHTS**

## TOP 10 INVESTMENT DESTINATIONS NEAR TALLAHASSEE, FL

JANUARY 21, 2025



## TOP 10 INVESTMENT DESTINATIONS NEAR TALLAHASSEE, FL

The vibrant city of Tallahassee, FL, is emerging as a prime location for real estate investment. Tallahassee's foreclosures market presents a lucrative investment avenue...

### RENTAL PROPERTIES

## HOW TO CALCULATE ROI ON RESIDENTIAL RENTAL PROPERTY

OCTOBER 4, 2024

### TRENDS

## TOP 7 ALTERNATIVE CITIES FOR AMARILLO FORECLOSURE INVESTORS

OCTOBER 21, 2024

 [\(https://www.auction.com\)](https://www.auction.com) 

[About Us \(https://www.auction.com/lp/about-us/\)](https://www.auction.com/lp/about-us/)

[Careers \(https://www.auction.com/lp/careers/\)](https://www.auction.com/lp/careers/)

[Contact Us \(https://www.auction.com/lp/contact-us/\)](https://www.auction.com/lp/contact-us/)

 <https://www.linkedin.com/company/auction>

 <https://www.youtube.com/user/au>

 <https://www.linkedin.com/company/auction>

 <https://www.youtube.com/user/auctionsnow>

[\(https://auction.onelink.me/WqvL/462df8a\)](https://auction.onelink.me/WqvL/462df8a) [\(https://auction.onelink.me/WqvL/c9539c45\)](https://auction.onelink.me/WqvL/c9539c45)

[Privacy Statement \(https://www.auction.com/lp/legal/privacy/\)](https://www.auction.com/lp/legal/privacy) | [Cookie Preferences](#)

Your Privacy Choices  (<https://privacyportal.onetrust.com/webform/8d2beebc-7be2-456a-9bcb-4b0a3fcfcdd7/draft/70e0f70d-a61c-4c73-b46d-a609cbad7b34>)

[Terms of Use \(https://www.auction.com/lp/legal/terms/\)](https://www.auction.com/lp/legal/terms) | [Participation Terms \(https://www.auction.com/lp/legal/participation-terms/\)](https://www.auction.com/lp/legal/participation-terms)

[Licensing & Disclosures \(https://www.auction.com/lp/legal/licensing-disclosures/\)](https://www.auction.com/lp/legal/licensing-disclosures) | [Accessibility \(https://www.auction.com/lp/accessibility-statement/\)](https://www.auction.com/lp/accessibility-statement)

[SparkOffer \(https://www.sparkoffer.com/\)](https://www.sparkoffer.com)

© 2025 Auction.com, LLC. 

[NY Standardized Operating Procedures \(https://adc-tenbox-prod.imgix.net/static/A8F10DAB56CD43049CBD2756649015D7.v1.pdf\)](https://adc-tenbox-prod.imgix.net/static/A8F10DAB56CD43049CBD2756649015D7.v1.pdf)

[New York Fair Housing Notice \(https://dos.ny.gov/fair-housing-notice\)](https://dos.ny.gov/fair-housing-notice)

[TREC: Information About Brokerage Services \(https://www.auction.com/lp/wp-](https://www.auction.com/lp/wp-content/uploads/files/lp/mlhdocs.com/legal/agencydisclosures/ADC/Texas.pdf)

[content/uploads/files/lp/mlhdocs.com/legal/agencydisclosures/ADC/Texas.pdf\); Texas Consumer Protection Notice \(https://www.auction.com/lp/wp-](https://www.auction.com/lp/wp-content/uploads/files/lp/mlhdocs.com/legal/TexasCPN.pdf)

[content/uploads/files/lp/mlhdocs.com/legal/TexasCPN.pdf\)](https://www.auction.com/lp/mlhdocs.com/legal/TexasCPN.pdf)

California DRE # 01093886; WV: Lee Leslie, Broker



State, County, City, Zip, Address

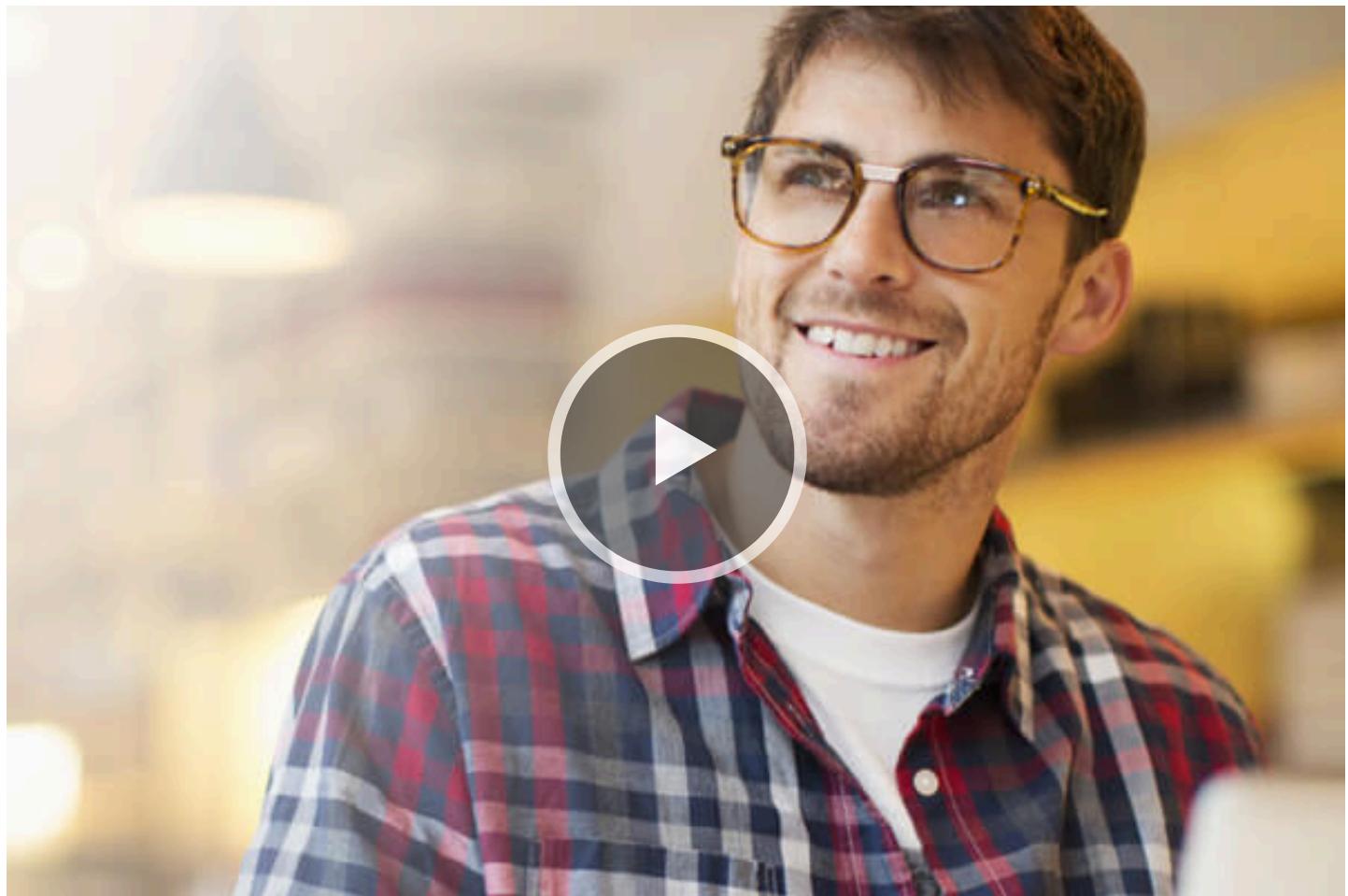


# REO BANK OWNED PROPERTIES HELP CENTER

An educational place to guide you through the auction process.

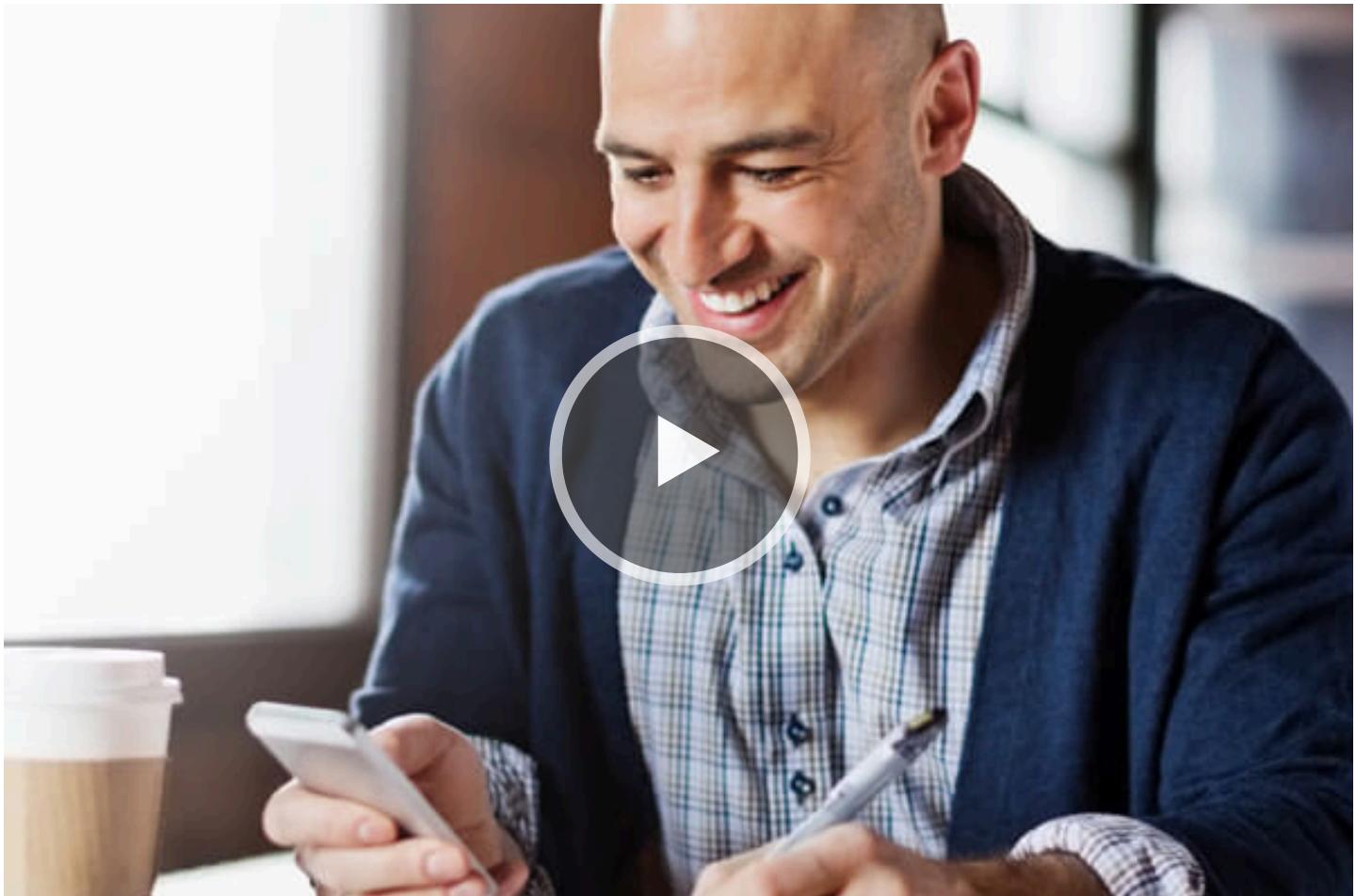
## ONLINE AUCTION TOOLS

Explore the content below to arm yourself for success.



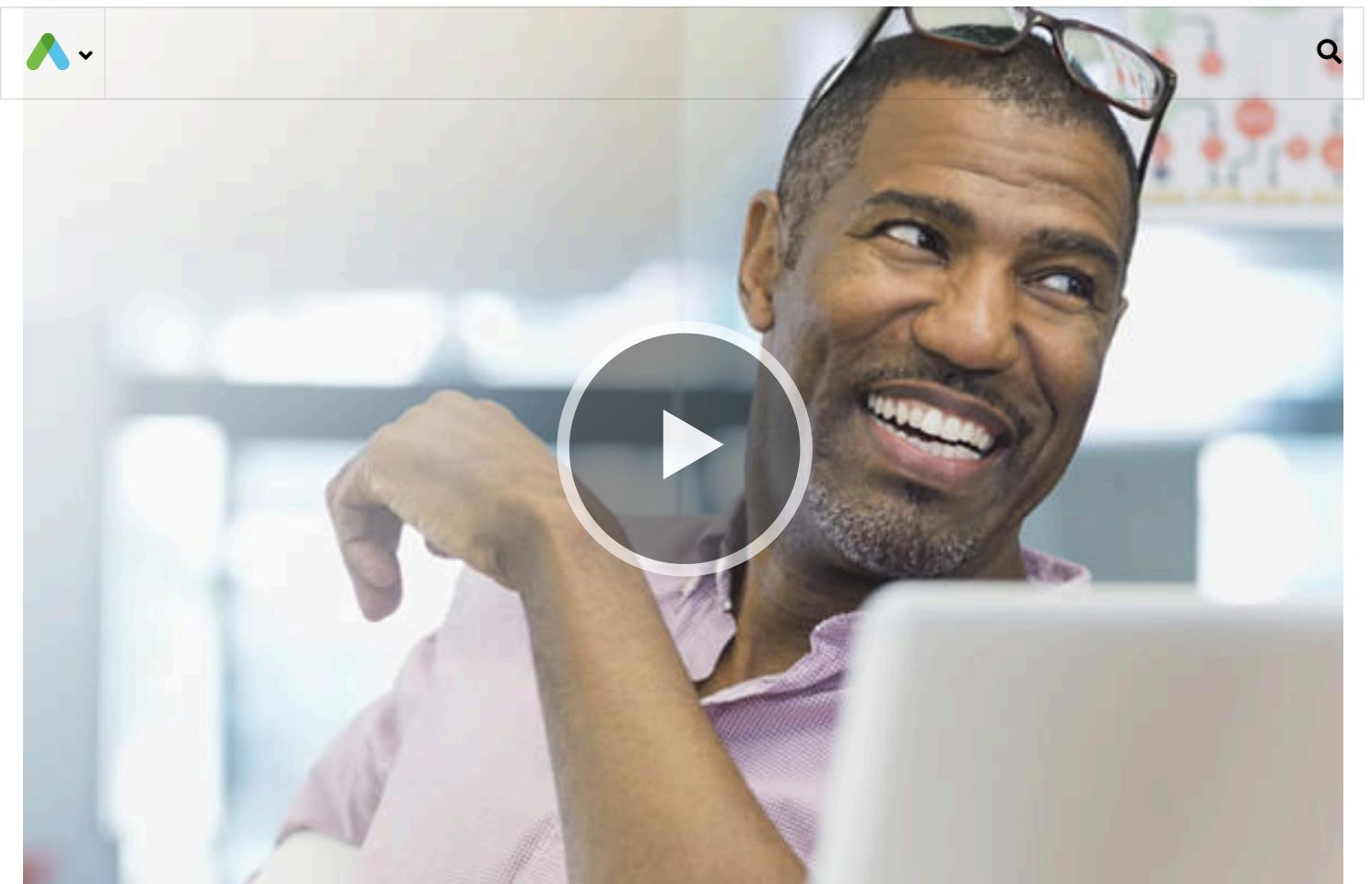
**PRE-AUCTION**

Prepare for the auction

[Learn more \(/lp/learn-more/bank-owned/pre-auction\)](/lp/learn-more/bank-owned/pre-auction)**BIDDING**

Learn how to bid

[Learn more \(/lp/learn-more/bank-owned/bidding\)](/lp/learn-more/bank-owned/bidding)



## POST-AUCTION

See what happens after the auction

[Learn more \(/lp/learn-more/bank-owned/post-auction\)](/lp/learn-more/bank-owned/post-auction)

The screenshot displays a real estate platform interface. On the left, a large image of a house at 2018 Magnolia Dr, AZ 85021, Maricopa County is shown with a play button overlay. Below the image, the property details are listed: Type: Single Family Home, Status: Active, Price: \$2,000,000, Taxes: \$1,200 per year, and Last Sale: 2016. The listing includes a 'Schedule a Showing' button and a 'Get Pre-Approved' button. A note below states: "Buyer's agent: Helped the recently sold, I need your help to sell my home." At the bottom, there are two tabs: 'Search Results' and 'Compare Listings'.

**Market Analysis**

**Local Trends**  
Analyze the value of this property in recent months to price point.

**Local Comparables**  
See information on recent sales for comparable properties in this area.

**Local Changes**  
Map showing recent price changes and trends in the neighborhood.

Address	Last Price	Last Sale	Change	Action
123 Main Street, AZ	\$1,500,000	2016-01-01	+5%	...
456 Elm Street, AZ	\$1,800,000	2016-02-01	+3%	...
789 Oak Street, AZ	\$1,600,000	2016-03-01	-2%	...
210 Pine Street, AZ	\$1,700,000	2016-04-01	+4%	...
567 Cedar Street, AZ	\$1,900,000	2016-05-01	+6%	...
890 Birch Street, AZ	\$1,400,000	2016-06-01	-1%	...

BID WITH CONFIDENCE

Everything you need to know to win Bank-Owned (REO) Auction properties online

Learn more ([/lp/learn-how-to-win-reo-properties](#))

# KNOW THE BANK-OWNED BIDDING PROCESS

Be prepared every step of the way.



Create Free Account

Save your favorite properties, get  
customized alerts, receive  
notifications of upcoming auctions  
and more!



## TERMINOLOGY

Be an informed real estate buyer. Visit our helpful Auction.com glossary (</lp/learn-more/glossary/>) page.

## KNOW THE FACTS

# FIND DEALS FASTER WITH MORE DATA ON OUR PROPERTY PAGES

Featuring local comps, sales history, rental estimates and [more \(<http://www.auction.com/blog/new-one-stop-property-details-page>\)](http://www.auction.com/blog/new-one-stop-property-details-page).

## FIND YOUR NEXT INVESTMENT

Search with confidence, bid with confidence and win with confidence.

[Browse Bank-Owned Properties \(Https://Www.Auction.Com/Residential/Bank-Owned\\_at/\)](Https://Www.Auction.Com/Residential/Bank-Owned_at/)

 (<https://www.auction.com>)

[About Us \(<https://www.auction.com/lp/about-us/>\)](https://www.auction.com/lp/about-us/)

[Careers \(https://www.auction.com/lp/careers/\)](https://www.auction.com/lp/careers/)[Contact Us \(https://www.auction.com/lp/contact-us/\)](https://www.auction.com/lp/contact-us/)[\(<https://www.linkedin.com/company/auction>\)](https://www.linkedin.com/company/auction)[\(<https://www.youtube.com/user/auctionsnow>\)](https://www.youtube.com/user/auctionsnow)[\(<https://auction.onelink.me/WqvL/462df8a>\)](https://auction.onelink.me/WqvL/462df8a) [\(<https://auction.onelink.me/WqvL/c9539c45>\)](https://auction.onelink.me/WqvL/c9539c45)[\(<https://www.linkedin.com/company/auction>\)](https://www.linkedin.com/company/auction)[\(<https://www.youtube.com/user/aucti>\)](https://www.youtube.com/user/aucti)

[Privacy Statement\(<https://www.auction.com/lp/legal/privacy/>\)](https://www.auction.com/lp/legal/privacy/) | [Cookie Preferences](#) |  
[Your Privacy Choices](https://privacyportal.onetrust.com/webform/8d2beebc-7be2-456a-9bcb-4b0a3fcfcd7/draft/70e0f70d-a61c-4c73-b46d-a609cbad7b34)  (<https://privacyportal.onetrust.com/webform/8d2beebc-7be2-456a-9bcb-4b0a3fcfcd7/draft/70e0f70d-a61c-4c73-b46d-a609cbad7b34>) |

[Terms of Use\(<https://www.auction.com/lp/legal/terms/>\)](https://www.auction.com/lp/legal/terms/) | [Participation Terms\(<https://www.auction.com/lp/legal/participation-terms/>\)](https://www.auction.com/lp/legal/participation-terms/) |

[Licensing & Disclosures\(<https://www.auction.com/lp/legal/licensing-disclosures/>\)](https://www.auction.com/lp/legal/licensing-disclosures/) | [Accessibility\(<https://www.auction.com/lp/accessibility-statement/>\)](https://www.auction.com/lp/accessibility-statement/) |

[SparkOffer\(<https://www.sparkoffer.com/>\)](https://www.sparkoffer.com/)

© 2025 Auction.com, LLC.

[NY Standardized Operating Procedures \(<https://adc-tenbox-prod.imgix.net/static/A8F10DAB56CD43049CBD2756649015D7.v1.pdf>\)](https://adc-tenbox-prod.imgix.net/static/A8F10DAB56CD43049CBD2756649015D7.v1.pdf)  
[New York Fair Housing Notice \(<https://dos.ny.gov/fair-housing-notice>\)](https://dos.ny.gov/fair-housing-notice)  
[TREC: Information About Brokerage Services \(<https://www.auction.com/lp/wp-content/uploads/files/lp/mlhdocs.com/legal/agencydisclosures/ADC/Texas.pdf>\)](https://www.auction.com/lp/wp-content/uploads/files/lp/mlhdocs.com/legal/agencydisclosures/ADC/Texas.pdf); [Texas Consumer Protection Notice \(<https://www.auction.com/lp/wp-content/uploads/files/lp/mlhdocs.com/legal/TexasCPN.pdf>\)](https://www.auction.com/lp/wp-content/uploads/files/lp/mlhdocs.com/legal/TexasCPN.pdf)  
[California DRE # 01093886; WV: Lee Leslie, Broker](#)



State, County, City, Zip, Address



# FORECLOSURE HOME PROPERTIES HELP CENTER

Navigate through a foreclosure auction with confidence.

## GET IN THE KNOW

Explore the content below to learn what you need for success.

### PRE-AUCTION

Browse properties (</lp/learn-more/foreclosure/before-auction#browse-properties>)

Conduct your due diligence (</lp/learn-more/foreclosure/before-auction#due-diligence>)

Prepare your funds (</lp/learn-more/foreclosure/before-auction#prepare-funds>)

More (</lp/learn-more/foreclosure/before-auction/>)

### AUCTION DAY

Check property status (</lp/learn-more/foreclosure/auction-day#check-status>)

Arrive early / Register to bid (</lp/learn-more/foreclosure/auction-day#arrive-register>)

Bring your payment (</lp/learn-more/foreclosure/auction-day#arrive-register#bring-payment>)

More (</lp/learn-more/foreclosure/auction-day>)



## WINNING BIDDER

Paying for the property (/lp/learn-more/foreclosure/winning#paying-property)

Getting the deed (/lp/learn-more/foreclosure/winning#getting-deed)

Gaining possession (/lp/learn-more/foreclosure/winning#gain-possession)

More (/lp/learn-more/foreclosure/winning)

## KNOW THE FORECLOSURE BIDDING PROCESS

Be prepared every step of the way.

1



3

### Browse Properties

View hundreds of foreclosure properties at auctions near you.

## TERMINOLOGY

Be an informed real estate buyer.

Visit our helpful Auction.com glossary (/lp/learn-more/glossary/) page.



## KNOW BEFORE YOU GO

# WANT TO KNOW THE BANK'S BID?

Find out how knowing the estimated credit bid early can help you buy a foreclosure.

[Learn More \(https://www.auction.com/blog/foreclosure-credit-bids/\)](https://www.auction.com/blog/foreclosure-credit-bids/)

## KNOW YOUR STATE REQUIREMENTS

This section provides a state-by-state roundup on how to bid in foreclosure auctions. Please check the state where you are interested in bidding before you go to an auction.

Select a State



## FIND YOUR NEXT INVESTMENT

Search with confidence, bid with confidence  
and win with confidence.

[Browse Foreclosure Homes \(Https://Www.Auction.Com/Residential/Foreclosures\\_at/\)](https://www.auction.com/residential/foreclosures_at/)



(<https://www.auction.com>)

[About Us \(<https://www.auction.com/lp/about-us/>\)](https://www.auction.com/lp/about-us/)

[Careers \(<https://www.auction.com/lp/careers/>\)](https://www.auction.com/lp/careers/)

[\(<https://www.linkedin.com/company/>\)](https://www.linkedin.com/company/)

[Contact Us \(<https://www.auction.com/lp/contact-us/>\)](https://www.auction.com/lp/contact-us/)



[\(<https://www.linkedin.com/company/auction>\)](https://www.linkedin.com/company/auction)



[\(<https://www.youtube.com/user/aucti>\)](https://www.youtube.com/user/aucti)



[\(<https://www.youtube.com/user/auctionsnow>\)](https://www.youtube.com/user/auctionsnow)



[\(<https://auction.onelink.me/WqvL/462df8a>\)](https://auction.onelink.me/WqvL/462df8a) [\(<https://auction.onelink.me/WqvL/c9539c45>\)](https://auction.onelink.me/WqvL/c9539c45)



Your Privacy Choices

[Privacy Statement](https://www.auction.com/lp/legal/privacy/) | [Cookie Preferences](#)[Terms of Use](https://www.auction.com/lp/legal/terms/) | [Participation Terms](https://www.auction.com/lp/legal/participation-terms/)[Licensing & Disclosures](https://www.auction.com/lp/legal/licensing-disclosures/) | [Accessibility](https://www.auction.com/lp/accessibility-statement/)[SparkOffer](https://www.sparkoffer.com/)

© 2025 Auction.com, LLC.

[NY Standardized Operating Procedures](https://adc-tenbox-prod.imgix.net/static/A8F10DAB56CD43049CBD2756649015D7.v1.pdf)[New York Fair Housing Notice](https://dos.ny.gov/fair-housing-notice)[TREC: Information About Brokerage Services](https://www.auction.com/lp/wp-content/uploads/files/lp/mlhdocs.com/legal/agencydisclosures/ADC/Texas.pdf)  
[Texas Consumer Protection Notice](https://www.auction.com/lp/wp-content/uploads/files/lp/mlhdocs.com/legal/TexasCPN.pdf)

California DRE # 01093886; WV: Lee Leslie, Broker



State, County, City, Zip, Address



# WELCOME TO OUR HELP CENTER

An educational place to guide you through the auction process.

## LET'S GET STARTED

Buying distressed properties is not like typical homebuying, but it's rewarding. We are committed to your success by providing helpful tools, education and support to guide you through the auction process.

Watch our introductory videos to help you get started in finding your next investment property.



Auction.com basics



How to find properties



How to do your research

# USER RESOURCES



Get to Know [Auction.com](/lp/get-started/)

[FAQs](/lp/learn-more/frequently-asked-questions/)

**How to win REO properties** [\(/lp/learn-how-to-win-reo-properties/\)](/lp/learn-how-to-win-reo-properties/)

**How to win Foreclosure properties** [\(/lp/learn-how-to-win-foreclosure-auctions/\)](/lp/learn-how-to-win-foreclosure-auctions/)

**REO Winning Bidder Resources** [\(/lp/winning-bidder-resource-center/\)](/lp/winning-bidder-resource-center/)

**Foreclosure Winning Bidder Resources** [\(/lp/learn-more/foreclosure/winning/\)](/lp/learn-more/foreclosure/winning/)

**The Importance of Preferences** [\(/blog/your-preferences-help-you-find-the-right-properties/\)](/blog/your-preferences-help-you-find-the-right-properties/)

**Sell Your Property** ([https://www.smartsale.com/sell-your-property?marketing\\_source=learn-more](https://www.smartsale.com/sell-your-property?marketing_source=learn-more))

## WATCH OUR WEBINAR REPLAY

**Property Details**

Rooms	3	Bathrooms	2
Garage Spaces	2	Last Sale Price	\$160,000
Property Type	Single Family Home	Year Built	2000

**Price Insights**

- Estimated Value: \$200,000
- Days on Market: 100
- Recent Sales: 2 sales in the last 30 days

**Auction Details**

- Date: June 25, 2025 at 10:00 AM CDT
- Location: Online
- Current Bid: \$170,000
- Starting Bid: \$150,000
- Reserve: \$150,000

**Market Analysis**

Local comps: 2 recent sales in the area.

Rental Estimates: Average rent is \$1,000 per month.

Local comps table:

Address	Last Price	Last Date	Distance	Bed
1234 Elm Street, Decatur, AL 35201	\$180,000	06/20/2024	0.5 mi	3
5678 Oak Street, Decatur, AL 35201	\$190,000	06/20/2024	0.6 mi	3
9876 Pine Street, Decatur, AL 35201	\$200,000	06/20/2024	0.7 mi	3
4567 Cedar Street, Decatur, AL 35201	\$170,000	06/20/2024	0.8 mi	3
3210 Hickory Street, Decatur, AL 35201	\$160,000	06/20/2024	0.9 mi	3
7890 Hickory Street, Decatur, AL 35201	\$150,000	06/20/2024	1.0 mi	3

## FORECLOSURE 101 WEBINAR:

Everything you need to know to win Foreclosure auctions, in-person or by Remote Bid

[Learn more \(/lp/learn-how-to-win-foreclosure-auctions\)](/lp/learn-how-to-win-foreclosure-auctions)



The screenshot shows a property listing for 2018 Magnolia St SE, Duluth, GA, 30096, Morgan County. The property is a single-family home with 3 beds, 2 baths, and 1,384 sq ft. It is currently listed at \$280,000. The 'Price Insights' section includes a 'Local Comps' chart and a 'Recent Listings' table. A large circular button with a play icon is overlaid on the center of the page.

**Property Details:**

Bedrooms	3	Bathrooms	2
Current Listing Price	\$280,000	Last Sale Amount	\$280,000
Recovery Type	Single Family Home	Year Built	2008

**Price Insights:**

Local Comps	\$280,000
Recent Listings	\$280,000

**Market Analysis:**

**Local Comps:** Shows recent sales data for properties in the area.

**Recent Listings:** Shows recent listings in the area.

**Local Comps Table:**

Address	Date Price	Date Sold	Distance	Bed/Bath
2012 WOODBROOK ST NE	\$280,000	06/23/2023	0.00 mi	3 Bed / 2 Bath
2001 CEDARWOOD LN NE	\$280,000	06/25/2023	0.00 mi	3 Bed / 2 Bath
1210 RESIDENCY BLVD NE	\$280,000	06/26/2023	0.29 mi	3 Bed / 2 Bath
2112 DUNN AVE SE	\$280,000	06/27/2023	0.04 mi	3 Bed / 2 Bath
1207 DOWNA AVE SE	\$280,000	06/28/2023	0.07 mi	3 Bed / 2 Bath
2002 PINEPLACE ST NE	\$280,000	06/05/2023	0.02 mi	3 Bed / 2 Bath

## BANK-OWNED (REO)101 WEBINAR:

Everything you need to know to win Bank-Owned (REO) Auction properties online

[Learn more \(/lp/learn-how-to-win-reo-properties/\)](/lp/learn-how-to-win-reo-properties/)

**2018 Magnolia St SE, Gainesville, FL 32601, Morgan County**

**Price Insights:**  
Est. Retail Value: \$200,000  
Avg. Sale Price: \$180,000  
Avg. Sale Date: 30 days ago

**Property Details:**  
Beds: 3, Baths: 2, Sq Ft: 2,284  
County: Gainesville, FL  
Address: 2018 Magnolia St SE, Gainesville, FL 32601  
Property Type: Single Family Home  
Status: Pending  
Last Listed: Jun 25, 2023 (Joint POF)  
Days on Market: 30 days  
Current Bid: \$180,000  
Last Bidding: \$180,000  
Bidding History: 1 bid

**Market Analysis:**  
**Local Comps:**  
Compare the results of foreclosed properties similar to this one in your area.  
**Rental Estimates:**  
Get an estimate of how much you can rent this property for monthly.

## ARIZONA BID DEPOSIT

Everything you need to know about Arizona Bid Deposit

Learn more (</lp/learn-how-to-win-reo-properties/>)

## ASSET TYPES

Our goal is to help investors reach their real estate goals by offering the largest selection of Foreclosure and Bank-Owned properties. With Auction.com you can bid on properties through online or in-person auctions.

Learn more about each asset type and their unique auction process.

## FORECLOSURE HOME PROPERTIES

These properties are generally sold at in-person public auctions. Foreclosures occur when a lender attempts to sell a property to recover the balance of the loan.

[Learn How To Buy \(/lp/learn-more/foreclosure/\)](/lp/learn-more/foreclosure/)

## REO BANK OWNED PROPERTIES

Bank-owned properties are typically sold through online auctions. These properties are owned by the lending institution.

[Learn How To Buy \(/lp/learn-more/bank-owned/\)](/lp/learn-more/bank-owned/)

## QUICK LINKS

[Explore Rural Properties \(/lp/rural/\)](/lp/rural/)[FCLPredict Properties \(/lp/fcl-predict-lp/\)](/lp/fcl-predict-lp/)[Remote Bid Auctions \(/lp/remote-bid/\)](/lp/remote-bid/)[Land Auctions \(/lp/land-for-sale-buyer-demand/\)](/lp/land-for-sale-buyer-demand/)[About Us \(<https://www.auction.com/lp/about-us/>\)](#)[Careers \(<https://www.auction.com/lp/careers/>\)](#)[Contact Us \(<https://www.auction.com/lp/contact-us/>\)](#)[\(<https://www.linkedin.com/company/auction/>\)](#)[\(<https://www.youtube.com/user/aucti>\)](#)[\(<https://auction.onelink.me/WqvL/462df8a>\) \(<https://auction.onelink.me/WqvL/c9539c45>\)](#)[Privacy Statement \(<https://www.auction.com/lp/legal/privacy/>\) | \[Cookie Preferences\]\(#\)](#)[Your Privacy Choices \(<https://privacyportal.onetrust.com/webform/8d2beebc-7be2-456a-9bcb-4b0a3fcfcdd7/draft/70e0f70d-a61c-4c73-b46d-a609cbad7b34>\)](#)[Terms of Use \(<https://www.auction.com/lp/legal/terms/>\) | \[Participation Terms \\(<https://www.auction.com/lp/legal/participation-terms/>\\)\]\(#\)](#)

[Licensing & Disclosures](#)(<https://www.auction.com/lp/legal/licensing-disclosures/>) | [Accessibility](#)(<https://www.auction.com/lp/accessibility-statement/>)[SparkOffer](#)(<https://www.sparkoffer.com/>)

© 2025 Auction.com, LLC.

[NY Standardized Operating Procedures](#) (<https://adc-tenbox-prod.imgix.net/static/A8F10DAB56CD43049CBD2756649015D7.v1.pdf>)[New York Fair Housing Notice](#) (<https://dos.ny.gov/fair-housing-notice>)[TREC: Information About Brokerage Services](#) (<https://www.auction.com/lp/wp-content/uploads/files/lp/mlhdocs.com/legal/agencydisclosures/ADC/Texas.pdf>); [Texas Consumer Protection Notice](#) (<https://www.auction.com/lp/wp-content/uploads/files/lp/mlhdocs.com/legal/TexasCPN.pdf>)

California DRE # 01093886; WV: Lee Leslie, Broker



State, County, City, Zip, Address



We help you reach your real estate investment goals by offering the largest selection of residential bank-owned and foreclosure homes.

# 12K+

AUCTIONS PER YEAR IN ALL 50 STATES

Today's investors need more control, deeper data, added property information, additional interaction and increased services. So we go beyond the courthouse. Combining our passion for real estate with technology and data science, we created an unrivaled transaction platform that has resulted in \$66 billion in sales, 7.5 million registered buyers on Auction.com, 533,000 properties sold to date, 13,000+ properties available for sale, 500+ employees serving the needs of buyers and sellers, and more than 12,000 auctions per year in all 50 states. And our future proves to be as innovative as our past. We continue to bring buyers and sellers closer together, because interaction across both sides of the transaction unleashes the power of the marketplace.



## OUR ROBUST MARKETPLACE

# MEETING THE NEEDS OF BUYERS AND SELLERS



Auction.com's marketplace has streamlined the distressed property transaction for our buyers and sellers.

## BUYERS

Our buyers bid and purchase properties using our superior technology platform. Buyers receive convenient access to property information, exclusive inventory, personalized property matches, onsite and online education, and customer support throughout the entire process. To learn more about the auction process, visit the Auction Help Center ([/lp/help/](#)).

## SELLERS

Our sellers receive the nation's largest and most reputable auction programs, an unrivaled marketing reach, and data intelligence and insights to move assets quickly. By leveraging digital and mobile technology, we amplify the reach and exposure of assets on our platform. Learn more about the disposition revolution ([/lp/residential-sell/](#)).

## GOING BEYOND THE BID SATISFYING ALL CUSTOMER NEEDS



Along with technology and data science, we distinguish ourselves with a spirit that surpasses the status quo. And this is what motivates our 500+ employees.



Determination, innovation and leadership are etched in our foundation — and is the crux of our culture: Beyond the Bid. This means going above and beyond in all we do to help you meet your real estate goals. Our team members are innovators and pathfinders. They challenge each other and then go beyond for you. They ask questions with you in mind — so you can thrive.



# MEET OUR LEADERS



Our leadership team's aggregate real estate experience offers the widest breadth of expertise. This think-tank of some of the industry's most respected and trusted leaders is transforming the distressed property marketplace for the betterment of our customers and the communities they serve.

**JASON**CHIEF EXECUTIVE  
OFFICER**ALI**

PRESIDENT

**GEORGE**

CHIEF LEGAL OFFICER

**JOE**CHIEF BUSINESS  
OFFICER**MIKE**CHIEF OPERATING  
OFFICER**DAVE**CHIEF FINANCIAL  
OFFICER**VARMA**SENIOR VICE  
PRESIDENT  
PRODUCT**MIRZA**CHIEF TECHNOLOGY  
OFFICER**KELLY**SENIOR VICE  
PRESIDENT  
STRATEGIC  
PERFORMANCE  
MANAGEMENT



## STEVE

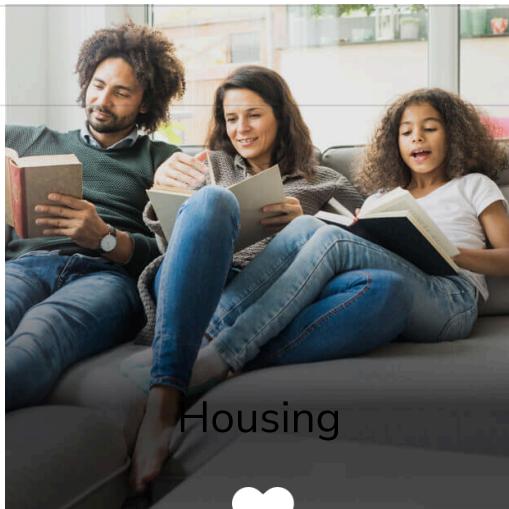
EXECUTIVE VICE  
PRESIDENT  
FORECLOSURE AUCTION  
SERVICES

## OUR SPIRIT **AUCTION.COM CARES**

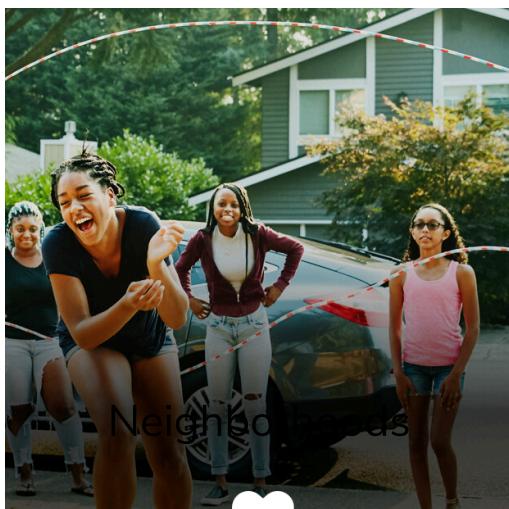


When housing, neighborhoods and families flourish, the spirit of community is one of hope and success. That's why Auction.com goes beyond the sale — and into the heart of the community — to help stabilize neighborhoods.

Auction.com Cares helps communities to thrive by supporting programs that directly improve three pillars: housing, neighborhoods and veterans' causes.



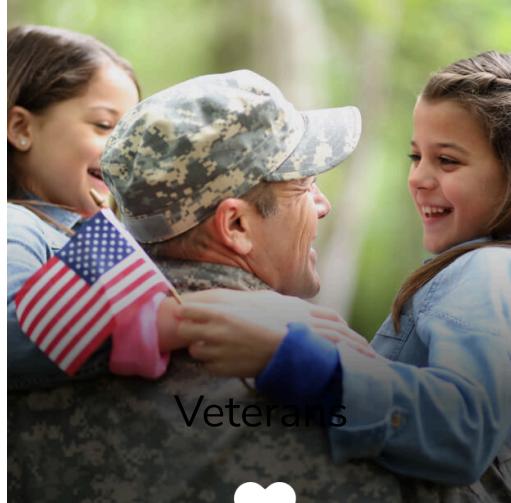
Homes are the bricks of the community, supplying shelter, safety and even wealth for families. Auction.com Cares supports initiatives aimed at building quality, affordable homes, as well as shelters used for transition during national emergencies.



Auction.com Cares supports neighborhoods in need. From helping to rebuild homes, schools and other community infrastructure, to sending school children backpacks filled with supplies, Auction.com Cares re-



energizes neighborhoods in need and  
helps provide a better future for its  
citizens.



Those who serve or have served in the U.S. military unselfishly protect our freedoms — which supports the American dream and makes homeownership possible. Auction.com Cares supports veterans — our protectors, citizens, mothers, fathers, sons and daughters — because our communities thrive from their fortitude and sacrifice.

## WORK WITH US



## GO BEYOND YOUR CAREER

Auction.com's culture provides you with the Purpose, Empowerment and Growth you'll need to positively impact the real estate market. You bring the drive to succeed, and we'll provide the tools, experience and synergy to take you beyond your job and into a career of new and exciting possibilities. If you're ready to be a part of an inspired team, visit our Career Opportunities page today.

Go Beyond Your Career ([Https://Www.Auction.Com/Careers](https://www.auction.com/careers))

## CONTACT US



How can we help you today?



Monday – Friday  
5am to 5pm Pacific Time

(800) 793-6107 (<tel:+18007936107>)



For any questions, please send us a message  
[customerservice@auction.com](mailto:customerservice@auction.com) ([//www.auction.com/lp/learn-more/connect-with-us/email-us/](http://www.auction.com/lp/learn-more/connect-with-us/email-us/))



Live Chat  
Monday – Friday  
5am to 5pm Pacific Time

Start searching the largest inventory of residential bank-owned, foreclosure, short sale and rental properties or create an account to save listings and receive property notifications. 

Visit Auction.com (<https://www.auction.com>)



About Us (<https://www.auction.com/lp/about-us/>)

Careers (<https://www.auction.com/lp/careers/>)

Contact Us (<https://www.auction.com/lp/contact-us/>)



 (<https://www.linkedin.com/company/auction>)



 (<https://www.youtube.com/user/auctionsnow>)



(<https://auction.onelink.me/WqvL/462df8a>) (<https://auction.onelink.me/WqvL/c9539c45>)

[Privacy Statement](#)(<https://www.auction.com/lp/legal/privacy/>) | [Cookie Preferences](#)

Your Privacy Choices  (<https://privacyportal.onetrust.com/webform/8d2beebc-7be2-456a-9bcb-4b0a3fcfcd7/draft/70e0f70d-a61c-4c73-b46d-a609cbad7b34>)

[Terms of Use](#)(<https://www.auction.com/lp/legal/terms/>) | [Participation Terms](#)(<https://www.auction.com/lp/legal/participation-terms/>)

[Licensing & Disclosures](#)(<https://www.auction.com/lp/legal/licensing-disclosures/>) | [Accessibility](#)(<https://www.auction.com/lp/accessibility-statement/>)

[SparkOffer](#)(<https://www.sparkoffer.com/>)

© 2025 Auction.com, LLC. 

[NY Standardized Operating Procedures](#) (<https://adc-tenbox-prod.imgix.net/static/A8F10DAB56CD43049CBD2756649015D7.v1.pdf>)

[New York Fair Housing Notice](#) (<https://dos.ny.gov/fair-housing-notice>)

[TREC: Information About Brokerage Services](#) (<https://www.auction.com/lp/wp-content/uploads/files/lp/mlhdocs.com/legal/agencydisclosures/ADC/Texas.pdf>); [Texas Consumer Protection Notice](#) (<https://www.auction.com/lp/wp-content/uploads/files/lp/mlhdocs.com/legal/TexasCPN.pdf>)

California DRE # 01093886; WV: Lee Leslie, Broker

Please note: This website includes an accessibility system. Press Control-F11 to adjust the website to people with visual disabilities who are using a screen reader; Press Control-F10 to open an accessibility menu.

## Accessibility

- Press enter for Accessibility for blind people who use screen readers
- Press enter for Keyboard Navigation
- Press enter for Accessibility menu

Buy

[All](#)[Foreclosure](#)[Bank Owned](#)[Private Seller](#)[Event Calendar](#)

[Sell](#)

Learn

[Help Center](#)[Buying a Foreclosure](#)[Buying a Bank Owned](#)[Blog](#)[Glossary](#)

[About Us](#)

[Sign Up](#)[Log In](#)

Property

Asset Type

Buying Type

Condition

Featured

More Filters

Clear Filters

Save Search

**Sort By: Auction Date(s)**

**509 Properties near 92691**

**Include nearby results within**

**100 Miles**

[\*\*FCL PredictHot\*\*](#)

[\*\*5 images\*\*](#)

[\*\*Opening Bid\*\*](#)

[\*\*TBD\*\*](#)

[\*\*Est. Resale Value\*\*](#)

**\$1,416,000**

[\*\*23762 Aventura\*\*](#)

[\*\*Mission Viejo, CA 92691, Orange County\*\*](#)

[\*\*3 bd\*\*](#)

[\*\*2 ba\*\*](#)

[\*\*1,330 sq. ft.\*\*](#)

---

[\*\*Foreclosure Sale, In Person, Jul 07\*\*](#)

[\*\*Remote Bid | Single Family Home\*\*](#)

**508 Properties near 92691**

[\*\*5 images\*\*](#)

[\*\*Opening Bid\*\*](#)

[\*\*TBD\*\*](#)

[\*\*Est. Resale Value\*\*](#)

**\$830,000**

[\*\*2039 Hietter Avenue\*\*](#)

Simi Valley, CA 93063, Ventura County

2 bd

2 ba

1,194 sq. ft.

---

Foreclosure Sale, In Person, Jul 03

Remote Bid | Single Family Home

**FCL PredictHot**

2 images

Opening Bid

TBD

Est. Resale Value

**\$821,000**

2055 Covington Ave

Simi Valley, CA 93065, Ventura County

3 bd

3 ba

1,557 sq. ft.

---

Foreclosure Sale, In Person, Jul 03

Remote Bid

**FCL PredictHot**

**5 images**

Opening Bid

**TBD**

Est. Resale Value

**\$738,000**

12200 Montecito Rd E106

Seal Beach, CA 90740, Orange County

**3 bd**

**2 ba**

**1,124 sq. ft.**

---

Foreclosure Sale, In Person, Jul 07

**Remote Bid | Condominium Unit**

**FCL PredictHot**

**10 images**

Opening Bid

**TBD**

Est. Resale Value

**\$1,796,000**

3112 Monroe Way

Costa Mesa, CA 92626, Orange County

**4 bd**

2 ba

1,944 sq. ft.

---

Foreclosure Sale, In Person, Jul 07

Remote Bid | Single Family Home

FCL Predict

Opening Bid

TBD

Est. Resale Value

\$461,000

950 W Lambert Rd #9

La Habra, CA 90631, Orange County

2 bd

1.5 ba

934 sq. ft.

---

Foreclosure Sale, In Person, Jul 07

Remote Bid | Condominium Unit

FCL Predict

5 images

Opening Bid

**TBD**

Est. Resale Value

**\$489,000**

2159 South Vern Street

Anaheim, CA 92802, Orange County

**4 bd**

**2 ba**

**1,862 sq. ft.**

---

Foreclosure Sale, In Person, Jul 07

Remote Bid | Single Family Home

**FCL Predict**

**5 images**

Opening Bid

**TBD**

Est. Resale Value

**TBD**

7771 La Corona Way

Buena Park, CA 90620, Orange County

**4 bd**

**3 ba**

**1,514 sq. ft.**

---

Foreclosure Sale, In Person, Jul 07

Remote Bid | Single Family Home

FCL PredictHot

5 images

Opening Bid

TBD

Est. Resale Value

\$2,534,000

3 Sunrose

Irvine, CA 92603, Orange County

3 bd

2 ba

1,640 sq. ft.

---

Foreclosure Sale, In Person, Jul 07

Remote Bid | Single Family Home

10 images

Opening Bid

TBD

Est. Resale Value

\$770,000

1202 N Hastings St

Santa Ana, CA 92703, Orange County

3 bd

2 ba

1,134 sq. ft.

---

Foreclosure Sale, In Person, Jul 07

Remote Bid | Single Family Home

Opening Bid

TBD

Est. Resale Value

**\$679,000**

23415 Camden Ct

Yorba Linda, CA 92887, Orange County

2 bd

2 ba

1,126 sq. ft.

---

Foreclosure Sale, In Person, Jul 07

Remote Bid | Condominium Unit

**FCL PredictHot**

[4 images](#)

[Opening Bid](#)

[TBD](#)

[Est. Resale Value](#)

[\\$1,202,000](#)

[5 Niguel Pointe Drive](#)

[Laguna Niguel, CA 92677, Orange County](#)

[3 bd](#)

[3 ba](#)

[1,502 sq. ft.](#)

---

[Foreclosure Sale, In Person, Jul 07](#)

[Remote Bid | Condominium Unit](#)

[FCL PredictHot](#)

[5 images](#)

[Opening Bid](#)

[TBD](#)

[Est. Resale Value](#)

[\\$1,216,000](#)

[13 Santa Monica Street](#)

[Aliso Viejo, CA 92656, Orange County](#)

[3 bd](#)

[2.5 ba](#)

**1,464 sq. ft.**

---

Foreclosure Sale, In Person, Jul 07

Remote Bid | Single Family Home

**5 images**

Opening Bid

TBD

Est. Resale Value

**\$1,082,000**

3400 West Glen Holly Drive

Anaheim, CA 92804, Orange County

**3 bd**

**2 ba**

**1,352 sq. ft.**

---

Foreclosure Sale, In Person, Jul 07

Remote Bid | Single Family Home

**10 images**

Opening Bid

TBD

Est. Resale Value

**\$930,000**

1120 Buena Vista Avenue

La Habra, CA 90631, Orange County

4 bd

2 ba

1,442 sq. ft.

---

Foreclosure Sale, In Person, Jul 07

Remote Bid | Single Family Home

**FCL PredictHot**

**5 images**

Opening Bid

TBD

Est. Resale Value

**\$1,329,000**

19531 Highridge Way

Trabuco Canyon, CA 92679, Orange County

3 bd

2.5 ba

1,877 sq. ft.

---

Foreclosure Sale, In Person, Jul 07

Remote Bid | Single Family Home

**FCL PredictHot**

**6 images**

**Opening Bid**

**TBD**

**Est. Resale Value**

**\$1,094,000**

**500 Newkirk Avenue**

**Fullerton, CA 92832, Orange County**

**3 bd**

**2.5 ba**

**1,693 sq. ft.**

---

**Foreclosure Sale, In Person, Jul 07**

**Remote Bid | Single Family Home**

Please note: This website includes an accessibility system. Press Control-F11 to adjust the website to people with visual disabilities who are using a screen reader; Press Control-F10 to open an accessibility menu.

## Accessibility

- Press enter for Accessibility for blind people who use screen readers
- Press enter for Keyboard Navigation
- Press enter for Accessibility menu

Buy

[All](#)[Foreclosure](#)[Bank Owned](#)[Private Seller](#)[Event Calendar](#)

[Sell](#)

Learn

[Help Center](#)[Buying a Foreclosure](#)[Buying a Bank Owned](#)[Blog](#)[Glossary](#)

[About Us](#)

[Sign Up](#)[Log In](#)

Property

Asset Type

Buying Type

Condition

Featured

More Filters

Clear Filters

Save Search

[Opening Bid](#)

**\$60,000**

Est. Resale Value

**TBD**

0 Paseo Chaparro

Murrieta, CA 92562, Riverside County

---

Private Seller, Online, Jun 29 - Jul 01

Land Listed by Moon Realty

**Interior Access**

Opening Bid

**\$750,000**

Est. Resale Value

**TBD**

827 831 835 839 North Beverly Glen Blvd

Bel Air, CA 90077, Los Angeles County

---

Private Seller, Online, Jun 29 - Jul 01

Land

Opening Bid

**\$1**

Est. Resale Value

**TBD**

0 N Trail Rd

Sylmar, CA 91342, Los Angeles County

---

Private Seller, Online, Jun 29 - Jul 01

Land

Opening Bid

**\$750,000**

Est. Resale Value

**TBD**

2004 Echo Park Avenue

Los Angeles, CA 90026, Los Angeles County

**6 bd**

**4 ba**

**2,480 sq. ft.**

---

Private Seller, Online, Jun 29 - Jul 01

3 Plex building

**Price Drop**

Opening Bid

**\$200,000**

Est. Resale Value

**\$600,000**

520 Overleaf Way

San Jacinto, CA 92582, Riverside County

4 bd

4.5 ba

3,127 sq. ft.

---

Bank Owned, Online, Jun 29 - Jul 01

Single Family Home Listed by CASSONDRA ALONGI

Opening Bid

**\$200,000**

Est. Resale Value

**\$611,000**

2016 Lake Morena Dr

Campo, CA 91906, San Diego County

3 bd

2 ba

1,556 sq. ft.

---

Bank Owned, Online, Jun 29 - Jul 01

Single Family Home

**Interior Access**

Opening Bid

**\$599,500**

Est. Resale Value

**\$1,427,000**

510 South Hewitt St Unit 102

Los Angeles, CA 90013, Los Angeles County

1 bd

2 ba

**2,660 sq. ft.**

---

Bank Owned, Online, Jun 29 - Jul 03

Condominium Unit Listed by Century 21 Allstars

**5 images**

Opening Bid

**\$350,000**

Est. Resale Value

**\$1,025,000**

25402 Bellemore Dr

Ramona, CA 92065, San Diego County

4 bd

3 ba

**2,846 sq. ft.**

---

[Bank Owned, Online, Jun 30 - Jul 02](#)

[PUD Home](#)

[12 images](#)

[Opening Bid](#)

[\\$100,000](#)

[Est. Resale Value](#)

[\\$406,000](#)

[59420 Roger Ln](#)

[Anza, CA 92539, Riverside County](#)

[4 bd](#)

[2 ba](#)

[1,456 sq. ft.](#)

---

[Bank Owned, Online, Jun 30 - Jul 02](#)

[Manufactured Home](#)

[17 images](#)

[Opening Bid](#)

[\\$95,000](#)

[Est. Resale Value](#)

[\\$282,000](#)

709 Caliente Drive

Barstow, CA 92311, San Bernadino County

3 bd

2 ba

1,000 sq. ft.

---

Bank Owned, Online, Jun 30 - Jul 02

Single Family Home

5 images

Opening Bid

\$200,000

Est. Resale Value

\$627,000

15785 Mandan Road

Apple Valley, CA 92307, San Bernadino County

3 bd

2 ba

2,317 sq. ft.

---

Bank Owned, Online, Jun 30 - Jul 02

Single Family Home

**4 images**

Opening Bid

**\$175,000**

Est. Resale Value

**TBD**

52690 Elder Creek Road

Aguanga, CA 92536, Riverside County

**3 bd**

**2 ba**

**1,960 sq. ft.**

---

Bank Owned, Online, Jun 30 - Jul 02

Manufactured Home

**14 images**

Opening Bid

**\$200,000**

Est. Resale Value

**\$563,000**

48747 Sageflower Lane

Palm Desert, CA 92260, Riverside County

**2 bd**

**2 ba**

**1,198 sq. ft.**

---

Bank Owned, Online, Jun 30 - Jul 02

Single Family Home

**Price Drop**

**10 images**

Opening Bid

**\$250,000**

Est. Resale Value

**\$874,000**

3477 W 71st St

Los Angeles, CA 90043, Los Angeles County

**2 bd**

**1 ba**

**835 sq. ft.**

---

Bank Owned, Online, Jun 30 - Jul 02

Single Family Home

**5 images**

Opening Bid

**\$350,000**

Est. Resale Value

**\$1,197,000**

10121 Amber Ct

Tujunga, CA 91042, Los Angeles County

3 bd

3.5 ba

1,862 sq. ft.

---

Bank Owned, Online, Jun 30 - Jul 02

PUD Home

6 images

Opening Bid

**\$150,000**

Est. Resale Value

**\$491,000**

3980 8th Avenue Unit 306

San Diego, CA 92103, San Diego County

455 sq. ft.

---

Bank Owned, Online, Jun 30 - Jul 02

Condominium Unit

5 images

Opening Bid

**\$125,000**

Est. Resale Value

**\$448,000**

14343 Duke Court

Adelanto, CA 92301, San Bernardino County

3 bd

2 ba

**1,128 sq. ft.**

---

Bank Owned, Online, Jun 30 - Jul 02

Single Family Home

**Price DropFirst Look Program**

**5 images**

Opening Bid

**\$825,000**

Est. Resale Value

**\$1,924,000**

4804 Excelente Dr

Woodland Hills, CA 91364, Los Angeles County

4 bd

4 ba

**3,356 sq. ft.**

---

Bank Owned, Online, Jun 30 - Jul 02

Single Family Home

**4 images**

Opening Bid

**\$225,000**

Est. Resale Value

**\$564,000**

14840 Pamlico Rd

Apple Valley, CA 92307, San Bernardino County

**3 bd**

**2 ba**

**2,164 sq. ft.**

---

Bank Owned, Online, Jun 30 - Jul 02

Single Family Home

**3 images**

Opening Bid

**\$700,000**

Est. Resale Value

**\$1,620,000**

809 N Detroit St

Los Angeles, CA 90046, Los Angeles County

3 bd

3 ba

1,699 sq. ft.

---

Bank Owned, Online, Jun 30 - Jul 02

Single Family Home

4 images

Opening Bid

\$425,729

Est. Resale Value

\$1,130,000

11250 Cypress Ave

Fontana, CA 92337, San Bernardino County

5 bd

3.5 ba

3,467 sq. ft.

---

Bank Owned, Online, Jun 30 - Jul 02

Single Family Home

**26 images**

Opening Bid

**\$65,000**

Est. Resale Value

**TBD**

3923 Deer Avenue

Sherman Oaks, CA 91423, Los Angeles County

---

Private Seller, Online, Jun 30 - Jul 02

Land

**25 images**

Opening Bid

**\$125,000**

Est. Resale Value

**TBD**

0 Old Topanga Canyon Rd

Topanga, CA 90290, Los Angeles County

---

Private Seller, Online, Jun 30 - Jul 02

Land

**5 images**

Opening Bid

**\$1**

Est. Resale Value

**TBD**

2525 Rodeo Rd

Thermal, CA 92274, Imperial County

---

Private Seller, Online, Jun 30 - Jul 02

Land

**4 images**

Opening Bid

**\$1**

Est. Resale Value

**TBD**

0 98th St E

Lancaster, CA 93535, Los Angeles County

---

Private Seller, Online, Jun 30 - Jul 02

Land

**15 images**

Opening Bid

**\$1**

Est. Resale Value

**TBD**

0 Croydon Ln

Topanga, CA 90290, Los Angeles County

---

Private Seller, Online, Jun 30 - Jul 02

Land

**4 images**

Opening Bid

**\$1**

Est. Resale Value

**TBD**

0 40th St W

Lancaster, CA 93536, Los Angeles County

---

Private Seller, Online, Jun 30 - Jul 02

Land

**5 images**

Opening Bid

**\$1**

Est. Resale Value

**TBD**

0 Walnut Dr

Cedar Glen, CA 92321, San Bernardino County

---

Private Seller, Online, Jun 30 - Jul 02

Land

**28 images**

Opening Bid

**\$399,000**

Est. Resale Value

**TBD**

29238 Silverado Canyon Rd

Silverado, CA 92676, Orange County

4 bd

2 ba

1,750 sq. ft.

---

Bank Owned, Online, Jun 30 - Jul 02

Single Family Home

**5 images**

Opening Bid

**\$402,725**

Est. Resale Value

**\$970,000**

2115 W 103rd Pl

Los Angeles, CA 90047, Los Angeles County

4 bd

2 ba

**1,808 sq. ft.**

---

Bank Owned, Online, Jun 30 - Jul 02

Duplex Building

**5 images**

Opening Bid

**\$250,000**

Est. Resale Value

**\$657,000**

11476 2nd Ave

Hesperia, CA 92345, San Bernardino County

4 bd

2.5 ba

**2,218 sq. ft.**

---

Bank Owned, Online, Jun 30 - Jul 02

Single Family Home

**2 images**

Opening Bid

**\$300,000**

Est. Resale Value

**\$969,000**

1452 W 111th Pl

Los Angeles, CA 90047, Los Angeles County

3 bd

2 ba

**1,568 sq. ft.**

---

Bank Owned, Online, Jun 30 - Jul 02

Single Family Home


[Log In](#)

## INVEST WITH SUCCESS BUY FROM AUCTION.COM

Exclusive property listings from the nation's leading online real estate marketplace.

[All](#)   [Bank Owned](#)   [Foreclosure](#)

State, County, City, Zip, Address



Top Foreclosure Deals

Vacant Properties

\$1 Opening Bid Properties

### Investment Homes Near You



FCL Predict

Hot



9 images

Opening Bid  
TBD

Est. Resale Value  
**\$1,557,000**

1711 South Ogden Drive  
Los Angeles, CA 90019, Los Angeles C...

**3 bd | 2 ba | 1,783 sq. ft.**

● Foreclosure Sale, In Person, Jul 10  
Remote Bid | Single Family Home

11 images

Opening Bid  
**\$233,105**

Est. Resale Value  
TBD

2008 Rosebud Ave  
Los Angeles, CA 90039, Los Angeles C...

**3 bd | 2 ba | 2,258 sq. ft.**

● Foreclosure Sale, In Person, Jul 10  
Remote Bid | Single Family Home

Interior Access



Opening Bid  
**\$599,500**

Est. Resale Value  
**\$1,427,000**

510 South Hewitt St Unit 102  
Los Angeles, CA 90013, Los Angeles C...

**1 bd | 2 ba | 2,660 sq. ft.**

● Bank Owned, Online, Jun 29 - Jul 03  
Condominium Unit Listed by Century 21 Allstars

Feedback

Opening Bid  
TBD

1490 West 51st  
Los Angeles, CA 90062, Lo...

**2 bd | 1 ba | 1,248 sq. ft.**

● Foreclosure Sale, In Pers...  
Remote Bid | Single Family Home

Show Me More

We're the Nations Leading Online Investment Property Marketplace



### Sell Faster

Auction.com's streamlined auctions help you sell homes and land quickly. Ready to take the next step?

[Learn about Selling](#)

### Invest with Confidence

533K

**Properties Closed:** Proven success in closing deals

\$66B

**Worth of Residential Properties Sold:** Trusted by sellers nationwide

7.5M

**Registered Accounts:** Join a large community of buyers and sellers

Auction.com is redefining real estate investments.

Watch the videos to learn more

Feedback

Foreclosure vs. Bank  
Owned:  
Which is the Right  
Property for You?

▶ Watch Video

Step into a Live In-Person Auction

▶ Watch Video

Introducing Opportunity:  
Introducing Auction.com

▶ Watch Video



Specializing in REO (Bank-Owned) and Foreclosure properties, we are dedicated to improving our outcomes for neighborhoods, buyer and sellers through innovative technology and personalized care. We prioritize transparency: Auction.com doesn't own or set prices on listed homes—we provide a platform for smooth transactions.

## Success Stories

Sue, OH

Luis, NJ

Tim and Krystal, GA

"My passion is really going back into the neighborhoods I grew up in and helping to enhance those areas through my rehabs."

Watch Video

"We not only got full price offers but we cleared over \$100,000."

Watch Video

"They have been great to us, we've dealt with them for 5 or 6 years, we're very impressed with them."

Watch Video

Foreclosures By State

Top Counties

Top Cities

Top Pages

Feedback

## What is Auction.com?

Auction.com is the nation's largest online marketplace for foreclosure and bank-owned real estate auctions. Specializing in REO and foreclosure properties, we empower neighborhoods, buyers, and sellers with our transparent, technology-driven platform designed to improve outcomes for all stakeholders.

## What does Auction.com do?

As the premier destination for distressed properties, Auction.com connects buyers and sellers with exclusive opportunities not typically available on the MLS.

Our robust, user-friendly platform simplifies the entire auction process, offering streamlined tools for every step of the journey. From land to Sheriff's Sale properties, Auction.com provides buyers with access to a vast selection of auctions across all 50 states, including key markets such as Texas, Georgia, Ohio, and New York.

## How do you purchase a foreclosure or sell your property on Auction.com?

Purchasing a foreclosure or bank-owned property on Auction.com is simple and secure. Here's how:

1. **Explore Our Listings:** Use our advanced search tools to browse thousands of foreclosure properties, updated in real-time.
2. **Register and Bid:** Create an account and place your bid confidently, supported by a transparent process with real-time updates.
3. **Close the Deal:** Once your bid is accepted, complete the transaction seamlessly with our secure online platform.

**Selling your property** is just as easy. Auction.com's experienced team guides you every step of the way, offering dedicated support, expert insights, and innovative tools to ensure a successful sale.

## Why Choose Auction.com?

- **Largest Selection:** Access thousands of exclusive foreclosure and bank-owned properties nationwide.
- **Technology-Driven:** Enjoy a superior auction experience with cutting-edge tools and real-time updates.
- **Expert Support:** Our team provides personalized guidance to buyers and sellers alike.
- **Market Reach:** Participate in auctions across the U.S., including major markets like California, Florida, and Illinois.

[About Us](#) [Careers](#) [Contact Us](#)[in](#)[yt](#)[in](#)[yt](#)[Privacy Statement](#) | [Cookie Preferences](#) | [Your Privacy Choices](#) [Terms of Use](#) | [Participation Terms](#) | [Licensing & Disclosures](#) | [Accessibility](#) | [SparkOffer](#)

© 2025 Auction.com, LLC.

[NY Standardized Operating Procedures](#)  
[New York Fair Housing Notice](#)  
[TREC: Information About Brokerage Services; Texas Consumer Protection Notice](#)  
California DRE # 01093886; WV: Lee Leslie, Broker

Feedback