

1. What is the difference between an Upset Tax Sale and a Judicial (Free & Clear) Tax Sale?

Although an Upset Sale occurs later in the year than a Judicial Sale, it is actually the first time we expose a property for sale.

*The **most significant difference** between the sales is:*

*At an **Upset Sale**, the minimum bid consists of all delinquent taxes liened with the Bureau, all delinquent taxes submitted by the taxing districts, all current year taxes submitted by the taxing districts, all municipal claims submitted by each municipality and all IRS liens. The object of the first sale is to collect everything that is due to all of the taxing districts on the property.*

In addition, all liens, judgments and mortgages become the responsibility of the purchaser. This is extremely important to know!! If you purchase a property at the Upset Sale, you are responsible for anything owed against the property! You must research these properties! A title search is the best method of research!

*At a **Judicial (Free & Clear) Sale**, the minimum bid consists only of the costs incurred by the Tax Claim Bureau. Typically this minimum bid will range from \$700 to \$1000. All liens and judgments filed prior to the date of the sale are divested upon the successful purchase.*

2. How does the sale work?

The Tax Claim Bureau requires that each bidder be registered. To register for a Sale, you are required to visit the Tax Claim Bureau prior to the date of the sale with a valid photo identification. You will be given a bidder number, which you will be responsible to bring with you the day of the Sale.

Both the Upset Sale and the Judicial Sale are auctions. Each property on the list has a minimum bid at which the bidding will start. If we do not receive the minimum bid, the property is withdrawn from the Sale.

The auctioneer will go through the list of properties one by one, reading the sale number, the property location and taxing district where it is located.

IT IS YOUR RESPONSIBILITY TO KNOW WHAT PROPERTY IS ON THE AUCTION BLOCK!

The auctioneer will accept bids as they are called out and will continue to accept bids as they increase.

When the bidding stops, the successful bidder will begin the payment process. This involves signing an affidavit to verify a few things with the Tax Claim Bureau, paying for the property, and signing the receipt.

If the purchased property is in the City of Reading, there is also a table that you need to visit to verify information with them and also to receive any information they may have for you concerning your newly acquired property.

3. What am I responsible to pay the day of the sale?

*YOU ARE RESPONSIBLE TO PAY THE AMOUNT THAT YOU BID PLUS THE TRANSFER TAX PLUS THE RECORDING FEE **IN FULL** THE DAY OF THE SALE!*

4. How do I pay for the property?

*We accept certified checks, money orders and cashiers checks. **You are responsible to pay for the property immediately!** Many people ask, "I don't know how much the bid will go for, so how do I know how much I'm going to spend?" The best solution for this is to purchase cashier's checks in different increments from the bank. Buy some \$1000, some \$2000, etc. What you do not use, you can deposit back into your account at the bank. If you intend to spend a large amount of money on a property, you could even purchase a cashier's check in the maximum amount of \$10,000. If you overpay, your change will be paid by means of a check, which will come to you in approximately two weeks from the date of the sale. **NO CASH, NO PERSONAL CHECKS, NO BUSINESS CHECKS, NO ATTORNEY CHECKS!***

5. When does the property become mine?

*You are the EQUITABLE owner at the time of purchase. This means that you have monetarily paid for the property. You become the **RECORD** owner after the deed has been filed in your name. Our deeds take 4-6 months to be filed.*

6. After the sale, if I go to the property and decide I do not want it, where can I return it?

***There are NO REFUNDS! You CANNOT give a property back! Our Tax Sales are "Buyer Beware"!** Know what you are buying and be responsible for what you buy!*

7. Where do I find out if there is a mortgage, a lien or a judgment on the property?

Your best bet is to have a title search done by a professional. If you decide to research yourself, you will need to go to the Berks County Recorder of Deeds office (3rd Floor, Services Center) and the Berks County Prothonotary's Office (2nd Floor, Courthouse)

8. What do I do if someone is living at the house?

We suggest you notify the inhabitants that you have just purchased the property. Offer them some time to find another place to live and to remove their belongings. You may file documents with the appropriate district justice office to begin the eviction process.

9. How do I register?

You must come in to the Tax Claim Bureau to register. Our forms are posted on the website and you can fill them out before you come in to the office, but we need a valid photo identification to verify who you are.

If you are registering under a corporation, partnership, etc. you must provide corporate documentation that shows such corporation, partnership, etc. exist.

10. What happens to the properties that aren't sold at an Upset Sale?

The properties that aren't sold at an Upset Sale remain together as a group. We have title searches done on each of these properties. This is the beginning of the Judicial (Free and Clear) process. The title search will determine the liens and judgments on each property. Our job is to notify all of the lien holders that we intend to sell the property free and clear. That way, if the lien holder does not want to lose their interest in the property, they can take appropriate action.

The following June (usually the second to last week of the month), we expose this group of properties at our Judicial (Free and Clear) Tax Sale, free and clear of all liens and judgments.

11. What happens to the properties that aren't sold at a Judicial (Free & Clear) Tax Sale?

*If a property does not sell at a Judicial (Free and Clear) Tax Sale, we begin another process called Repository. The Tax Claim Bureau establishes a deadline (usually in February). By that deadline, all sealed bids (any dollar amount) will be received by the Tax Claim Bureau. We have forms that need to be filled out for this process. On the date set forth by the Tax Claim Bureau, the director and the solicitor open the sealed bids and award the property to the highest sealed bid, **provided the taxing authority approves that bid.***

12. Where do I find out what the assessed value of a property is?

The Berks County Assessment Office has the assessment information you will need. There are research terminals available in their office. You can research the properties by using the PIN # / PARCEL# found on the Tax Sale list.

13. How can you tell if the property is anything other than a house?

*Other than houses, we could be offering an empty lot, a mobile home, a building on leased land, or a condominium. We do NOT guarantee or offer warranty on ANYTHING we sell! As stated before, our tax sales are “**buyer beware**”!*

14. How can I look on the inside to see what the house looks like?

You CANNOT legally go into any properties on the tax sale!

15. Where do I get the keys after I buy the property?

WE DO NOT HAVE THE KEYS!! TAX SALES ARE FORECLOSURES ON REAL ESTATE FOR NON-PAYMENT OF TAXES! WE DO NOT HAVE KEYS! WE DO NOT HAVE THE AUTHORITY TO WALK YOU THROUGH THESE HOMES! WE ARE NOT REALTORS, WE ARE COLLECTORS WITH THE AUTHORITY TO SELL!