

**Information About Sheriff's Sales**  
**Revised September 25, 2009**

1. Sales are held at 10 o'clock a.m. at the Lucas County Court House, 700 Adams Street, Sheriff's Civil Branch, when scheduled.
2. Bidding for mortgage foreclosure starts at two-thirds (2/3) of the appraised value of the property, unless there is a court-ordered starting bid. Bidding on tax foreclosure properties could be two-thirds of the appraised value of the property OR properties may be sold for back taxes and costs. This is determined by the Treasurer's Office. Information may be obtained about tax sales by contacting Ruth Seth, Tax Sale Coordinator @ 419-213-4316.
3. Bids will be accepted in increments of at least \$25.00.
4. In every sheriff's sale of real property, upon acceptance of a bid, the successful bidder shall deposit five percent (5%) of the amount of the appraised value of the subject property; however, no such deposit shall be less than One Thousand and 00/100 Dollars (\$1,000.00) or greater than Five Thousand and 00/100 Dollars (\$5,000.00). The deposit shall be paid in cash, certified check, or debit transaction, payable to the Sheriff of Lucas County, Ohio.

If the property has not been appraised, a deposit in an amount equal to ten percent (10%) of the starting bid is required; however, no such deposit shall be less than One Thousand and 00/100 Dollars (\$1,000.00) or greater than Five Thousand and 00/100 Dollars (\$5,000.00). The deposit shall be paid in cash, certified check, or debit transaction, payable to the Sheriff of Lucas County, Ohio.

For properties sold pursuant to a judgment foreclosing the equity of redemption of a mortgage deed, if a lien holder is the successful bidder, in lieu of the above deposit requirements, said bidder may opt to deposit One Thousand and 00/100 Dollars (\$1,000.00) plus the amount of the real estate taxes due at the time of the sale. If this option is exercised, it is the responsibility of the bidder to utilize the form provided by the Civil Section of the Lucas County Sheriff's Office to obtain acceptable documentation from the Lucas County Treasurer evidencing the amount of real estate taxes due at the time of the sale.

**YOU MUST** have your money with you at the time you are bidding. **NO ONE** will be allowed to leave and return at a later time to pay their deposit. **REMEMBER** - if you do not have your money with you, don't bid.

5. We will accept cash, certified bank checks, money orders and DEBIT transactions for your deposit. **NO** personal checks, credit cards, or business checks are accepted. If you wish to use a debit card, check with your financial institution prior to the sale regarding the amount that you are authorized to charge on your card.
6. In addition to the balance owed, a fee of \$50.00 will be charged, **to the purchaser**, for the Sheriff's deed. Due to a recent change in Ohio Law, the Sheriff's office will be responsible for recording all deeds. This new law will affect all sales that take place beginning in January, 2009. Therefore, we are required to collect (**in cash at the time of purchase**) an additional \$28.00 for recording a two-sided deed, plus \$.50 per parcel transfer fee, \$.44 postage (or the current 1<sup>st</sup> class postage rate) for mailing the deed by the Recorder's Office and a \$75.00 administrative fee (a total of \$153.94), **plus the conveyance fee**, which is \$4.00 per \$1,000 of the sales price.

7. The debtor has the right of redemption of the property until the Confirmation of Sale is signed by the Judge and filed by the Court.

8. Upon receiving the Confirmation of Sale from the Clerk's Office, a Sheriff's Deed and a cost sheet is prepared and the buyer is notified of the amount that is due so that the deed can be recorded. **Upon notification from the Sheriff's Office**, the purchaser has 30 days to bring in the balance of the money due. (FAILURE TO DO SO COULD RESULT IN THE FORFEITURE OF THE DEPOSIT AND SUBJECTS YOU TO CONTEMPT OF COURT CHARGES). A money order, certified bank check, cash or a debit card only will be accepted.

**NOTE: DO NOT SCHEDULE A CLOSING ON YOUR PROPERTY UNTIL YOU HAVE BEEN NOTIFIED BY THE SHERIFF'S DEPARTMENT THAT THE COSTS ARE COMPLETED AND THE DEED IS READY.**

9. The Sheriff's Office does not have access or keys to any of the properties. PROPERTIES ARE SOLD AS IS. APPRAISALS DO NOT INCLUDE INTERIOR INSPECTIONS.

10. The Sheriff's Office does not order a title search and therefore does not guarantee a clear title to any property. Check the Court file located in the office of the Lucas County Clerk of Courts for the attorney's name representing the party requesting the sale and ask for a copy of the title report.

11. If the property is still occupied after the deed is received, the purchaser may obtain a Writ of Possession to evict the occupants. You must file a Praecipe in the Clerk of Courts Office requesting them to issue the writ and pay a fee of \$2.00. There is also a \$60.00 fee that is payable to the Sheriff's Office. Upon our office receiving payment and the Writ from the Clerk's Office, we will give the occupants a notice that they have ten (10) days to voluntarily vacate the premises or else be evicted. You must supply your own movers.

12. Make a visual inspection of the property on which you desire to bid in advance of the sale date to verify whether there are or are not buildings there. Check with the map draftsman in the Lucas County Auditor's Office in the Government Center in advance of the sale date to determine if the property you desire to bid on is the property you actually want and to determine whether or not such property has a building thereon.

13. Check with the City of Toledo, Department of Neighborhoods to see if the property you want is on the demolition list. Also, check with the utility departments to be sure there are no liens because they will remain with the property.

14. Taxes will be paid according to the last tax bill due at the time of sale. There is no prorating of real estate taxes on Sheriff's Sales. Any questions regarding this, call Ruth Seth at (419) 213-4316 in the Treasurer's Office.

15. A case beginning with **CI** denotes a Mortgage Foreclosure Sale, and a case beginning with **TF** denotes a Tax Foreclosure sale.

16. The Sheriff's Sale List is published monthly and available in our office. The Lucas County Auditor's Office will mail you a monthly list for a fee. **You may also obtain a list on-line at [www.co.lucas.oh.us/Sheriff](http://www.co.lucas.oh.us/Sheriff) OR [www.co.lucas.oh.us/Treasurer](http://www.co.lucas.oh.us/Treasurer)**

ENTERING THE PROPERTY WITHOUT THE PERMISSION OF THE OWNER(S) OR OCCUPANT(S) IS A VIOLATION OF OHIO REVISED CODE SECTION 2911.21, PUNISHABLE BY UP TO 30 DAYS IN JAIL AND/OR A FINE OF \$250.00. FURTHER, PHYSICALLY REMOVING THE PROPERTY OF THE OCCUPANTS WITHOUT A COURT ORDER, EVEN AFTER RECEIVING THE DEED, MAY RESULT IN CIVIL OR CRIMINAL LIABILITY.