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CUMBERLAND COUNTY TAX ADMINISTRATION
TAX CLAIM BUREAU
One Courthouse Square, Room 104, Carlisle, PA 17013
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JUDICIAL SALE
QUESTIONS & ANSWERS

1. What is the time/date/location of next Public Judicial Sale?
 - Annual sale months: July through September /September 15, 2023
 - Location / time: www.bid4assets.com/cumberlandpa 10:00 a.m.
2. Where and when will the sale be advertised?
 - Sale terms and conditions including a list of potential properties to be sold will be advertised approximately 30 days prior to the sale in the Cumberland Law Journal, Sentinel & Patriot News.
3. Where and when may I obtain a sale list and what is the cost?
 - A sale list will be available approximately 30 days prior to the Judicial Sale date.
 - ~Available on county website:
www.cumberlandcountypa.gov/2284, click on Judicial Sale then click “view the database”.
 - ~ In office: .50 per page, call 717-240-6367 for pricing.
4. Is registration required to attend the sale and is there a fee?
 - Yes. You MUST register first online with Bid4Assets by at www.bid4assets.com/registration/signup/step1Our or by dialing Customer Service at (310)-650-9193 for non-online proxy bidding. You can also reach Customer Service at <https://www.bid4assets.com/help/support/contactus>
 - Secondly, you MUST also register a Bidder Affidavit with the Cumberland County Tax Claim Bureau.
 - a. Bidder Affidavits are available in the tax claim office and online at www.cumberlandcountypa.gov/3282 and at www.bid4assets.com/cumberlandpa.
 - b. Along with Bidder Affidavit, the bidder must submit a copy of identification.
 - c. If registering as a business, bidder must also submit, proof of corporation and letter of proxy to bid on behalf of the corporation on its letterhead.
 - d. Forms must be brought in or mailed to Cumberland County Tax Claim Bureau, Historic Courthouse, One Courthouse Square, Room 104, Carlisle, PA 17013.

The registration deadline is 10 days prior to the sale date, without exception. This deadline is required by state law and cannot be changed.

5. Where can I obtain additional information on the size and location of properties?
 - Cumberland County Assessment Office
www.cumberlandcountypa.gov/3429 click Property Mapper. (Does not pertain to mobile homes) or 717.240.6350 may provide information such as dimensions, acreage, etc.
 - Additional Information: www.cumberlandcountypa.gov/3429 for municipal contact information.
6. What type of bidding process is used?
 - Online auction bidding with properties being sold to the highest bidder. Minimum bids are established for each property. The bid includes current and delinquent taxes, penalties, costs, realty transfer taxes and recording fees. (The transfer tax is equal to the Assessed Value multiplied by the Common Level Ratio Factor times 2%, which includes 1% Taxing Entities and 1% Commonwealth of PA.)
7. What type of payment is required at purchase?
 - Please visit www.bid4assets.com/cumberlandpa for payment type required.
8. Will the sale be final?
 - All sales are final, and no refunds will be made after the sale. There is no redemption period. However, following the Judicial Sale, the Bureau has experience limited objections. All objections are brought before the local Court of Common Pleas for decision. In the event of litigation, you will need legal representation.
9. Will I receive a document to verify the purchase?
 - Following the Judicial Sale payment, you will receive a receipt. You will receive a Deed for the purchased property no less than 30 days from date of sale. In the event of a Mobile Home purchase, you will receive a Bill of Sale and a Lien Certificate that all delinquent taxes are satisfied. The purchaser of a Mobile Home is responsible to obtain a title through the Department of Motor Vehicles.
10. Do I have clear title to the property purchased?
 - The Bureau does not provide clear title, nor will it assist the Purchaser in obtaining clear title to any property purchased at sale. It is strongly urged that you have a professional examination made of the title. These properties are offered for sale by the Tax Claim Bureau without any guarantee or warranty whatsoever either to structures upon the land, liens, title, or any other matter. The Bureau will sell the property as described on the dockets in the Cumberland County Tax Claim Bureau and makes no representations or warranties as to the description, or even the existence of the property, nor will it make any survey on a property sold. Also, the bureau, its representatives, employees, and Solicitor make no representations or warranties as to the condition of the property or the quality of title. You must seek your own legal counsel before and following purchase.
11. Will all other liens be cleared from the property as a result of the sale?

- The Judicial Sale is a free and clear sale. All outstanding taxes at time of sale are divested. Mortgages, Liens and Encumbrances may be divested with exception of certain Federal and State Liens. For effect of liens or encumbrances specific to Judicial Sale, please consult your attorney or title professional. The representatives, employees and Solicitor of the Bureau will not give legal advice.

Annually, the Bureau contracts with an abstract company to conduct title searches for this type of sale. Please be advised that the Judicial Sale may be contested if the title search failed to identify a lien holder. In this case, the Sheriff cannot provide the mandated personal services if the lien holder is not identified.

12. When will the list of unsold properties be available?

- Following the Judicial Sale, unsold properties are placed on the Repository of Unsold Properties List. The updated repository list will be available 30-60 days after the Judicial Sale date at www.cumberlandcountypa.gov/2284.

13. Is a copy of the statutes available for purchase?

- No. You can review the Pennsylvania Real Estate Tax Sale Law, Act 542, at any county Law Library in Pennsylvania and request copies at your cost. Also, you may obtain a copy of the Act through your respective state legislator.

14. If I have any other questions or legal concerns, may I call the Bureau.

- No. All other questions should be directed to an attorney of your choice as Bureau staff cannot give legal advice.