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**CUMBERLAND COUNTY TAX ADMINISTRATION
TAX CLAIM BUREAU**
Historic Courthouse
One Courthouse Square, Room 104, Carlisle, PA 17013
(717) 240-6367

**UPSET TAX SALE
QUESTIONS & ANSWERS**

1. What is the time/date/location of next Public Upset Sale?
 - Annual sale month: 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 45-60 days prior to the sale date (mid-July) 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 45 days prior to the Upset Tax Sale date.
 - ~Available on county website: www.cumberlandcountypa.gov/2284, click on Upset 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 Upset Tax Sale, the owner may file objections or exceptions with the local court no later than thirty days after the court has made a confirmation nisi of the consolidated return. If contested, the local Court of Common Pleas will render a decision on the ownership of the property. In the event of litigation, your will need legal representation.

9. Will I receive a document to verify the purchase?

- Following the Upset Tax Sale payment, you will receive a receipt. After time of objection and if no objection filed, you would receive a Deed for the purchased property no less than 45 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 a 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 Upset Tax Sale is held for the satisfaction of outstanding real estate taxes and municipal liens of record. Mortgages, Liens, and Encumbrances are not divested by this type of sale. As Purchaser, you are responsible for all liens of record. Consequently, you must conduct your own Title Search prior to purchase. The representatives, employees and Solicitor of the Bureau will not give legal advice.

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

- Following the Upset Tax Sale, unsold properties will be eligible for the Judicial Sale at a scheduled date to be announced the following year. Please refer to the Judicial Sale Question & Answers for further detail.

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.