

Foreclosure Frequently Asked Questions

THE CLERMONT COUNTY SHERIFF'S OFFICE CANNOT PROVIDE LEGAL ADVICE. IF YOU HAVE ANY QUESTIONS REGARDING YOUR LEGAL RIGHTS OR RESPONSIBILITIES REGARDING A PURCHASED PROPERTY, YOU SHOULD CONSULT WITH AN ATTORNEY.

Where can I find a listing of properties for sale?

The official listing of upcoming properties to be sold can be found in The Clermont Sun (three consecutive weeks in advance of the sale). Additionally, a list is advertised on The Clermont County Sheriff's Office website.

I have reason to believe that information on the Sheriff's Foreclosure Sale page is incorrect, how do I get that information corrected/removed?

Contact the Sheriff's sale clerk at 513-732-7087. The case will be reviewed and adjusted accordingly if needed.

Can I view the property prior to the auction? How can I have the property appraised?

The Sheriff's Office does not have access to the property; therefore we are unable to make arrangements for viewing. The property still may be occupied. If you are on private property without owner's consent it is considered trespassing. The purchaser gets the property "as is" or "buyer beware." The Sheriff's Office makes no warranty or guarantee on any property.

Is an appraisal conducted?

The Clermont County Sheriff's office conducts an appraisal upon an order of the court. Appraisals are **EXTERIOR** only. The Sheriff's Office appraisals do not qualify for bank loan appraisals. Therefore, it is recommended that lenders do their own appraisal once the property is vacated. Be reminded that the appraisers have no rights to an interior inspection of the property.

WARNING: Entering the property without the permission of the owner or occupants is a violation of [ORC 2911.21](#). Punishable up to 30 days in jail and \$250.00 fine.

Why does the auditor's appraisal of a particular property differ from the Sheriff Sale appraisal?

Appraisers appointed by the court only appraise the specific property being sold. An appraisal is an opinion of value and may vary widely.

Can I purchase property before sale date?

You may enter a proxy bid on the website, but no sales will be completed before the auction.

Do I need to be present on the day of the sale?

No. Online auctions will be conducted on the days listed in the calendar on RealAuction.

Do you take sealed bids?

No. Unless ordered by the Court, the sale must be a public sale.

Do I need to register before the sale?

Yes. You must register with RealAuction and meet their requirements in order to bid. Training is available on the RealAuction website if you have any problems with registering. You may contact RealAuction's customer service at customerservice@realauction.com or contact them by phone at 877-361-7325. Office hours are weekdays 8:30 A.M. to 6:00 P.M. ET.

How do I participate?

To participate in an auction, you must register for a Username and Password and fill in all appropriate fields to transmit the Ohio Real Estate Judicial Sale Purchaser Information Form. The Purchaser Information Form will automatically transmit to the Sheriff's office once the sale is complete. All changes must be made prior to the sale date.

To be a qualified participant, you must submit a deposit based on the total deposit requirement for all properties on which you wish to bid to the Sheriff's Office by the predefined deadlines. Because of auction deadlines and the time for deposits to clear, please plan ahead.

How much is the deposit?

The deposit requirement for property in Ohio is as follows unless changed by a judge via court order:

- If the appraised value of the property is less than or equal to \$10,000 the deposit requirement is \$2,000.
- If the appraised value of the property is greater than \$10,000 but less than or equal to \$200,000 the deposit requirement is \$5,000.
- If the appraised value of the property is greater than \$200,000 the deposit requirement is \$10,000.

What forms of payment do you accept for the DEPOSIT requirement?

RealAuction accepts Wire Transfer and ACH Debit Transfer.

CASH DEPOSITS AND INTERNATIONAL FUNDS WILL NOT BE ACCEPTED.

What are the deadlines for submitting the total deposit requirement to participate in the current week's auction?

All Wire Deposits must be received by 5 p.m. (Eastern Time) ***two (2) business days before the auction.*** **All wire transfers must reference the BIDDER NUMBER AND COUNTY NAME or they will be refused/rejected. If a wire transfer is refused/rejected, the bidder may not be able to participate in the upcoming auction.**

All ACH Debit Deposits must be initiated by 4 p.m. (Eastern Time) ***five (5) business days before the auction.*** All ACH transactions must be initiated through the official county auction website Deposit Wizard. Any ACH micro-transactions under \$1.00 transmitted outside of the auction website's Deposit Wizard will not be returned.

Please take into account bank holidays with the above deadlines. It is the responsibility of the bidder to plan ahead and allow enough time for their bidding deposits to be received and processed within the timeframes described above.

A bidder will not be able to participate in an auction until funds have been verified and added to the bidder's available balance.

What forms of payment do you accept for FINAL PAYMENT?

The final payment must be made with a certified check, cashier's check or money order. The Clermont County Sheriff's Office has no ability to accept funds via wire transfer.

Am I responsible for liens on the property?

The Sheriff's Office does not have information on liens and taxes. It is the responsibility of the prospective purchaser to check into properties for back taxes, delinquent utilities, liens and /or any additional costs. Third party purchasers will be responsible for those costs, allowances and taxes that the proceeds of the sale are insufficient to cover. In addition to the balance of the purchase price, third party purchasers will be required to pay the conveyance tax and transfer fee (currently \$4.00 per \$1,000.00 of consideration paid for the real estate in tax plus fifty cents per parcel for the transfer), and the deed recording which is \$34.00 for the first two pages and \$8.00 per page thereafter. You are urged to consult with an attorney if you have questions. **The Sheriff's Office cannot give legal advice.**

What if property is still occupied after sale?

Once the balance has been paid in full and the new purchaser has the deed in their name they will need to file and receive a Writ of Possession from the Clerk of Courts. This procedure gives the Sheriff's Office the authority to forcibly remove the tenants from the property. The cost of the writ of possession and all moving costs are at your expense. You are urged to consult with an attorney if you have questions. **The Sheriff's Office cannot give legal advice.**

When do I receive the keys for the property?

The Sheriff's Office does not have possession of keys. Once the balance has been paid in full, and the property is vacant the purchaser will have to get a locksmith to enter property.

Do I have to have Full Payment at the time of the auction?

No. RealAuction will collect the deposit. From the date of the auction, the Plaintiff's Attorney has 30 days to file the Confirmation Entry. The buyer will have 30 days to make the final payment after the confirmation entry is received. Your 30 days starts the day the letter confirming sale is dated for. The Clermont County Sheriff's office will notify you via mail with the remaining balance due.

Can a sale be withdrawn?

Properties may be withdrawn from a sale with a court order. For an updated listing of properties, please refer to the listing posted on The Clermont County Sheriff's Office website at [Clermont County Sheriff's Sales | Clermont County Sheriff \(clermontsheriff.org\)](http://ClermontCountySheriff.com).

What if I fail to make the final payment or choose not to purchase the property?

Failure to pay the balance of the winning bid or complete the purchase will result in a forfeited bid and your deposit requirement used to participate in the auction may result in all or part of your deposit being forfeited and you may be held in contempt of court.

If I give the wrong deed information at the sale, can I change it after the sale?

Since the only way deed information can be changed after the sale is by court order, making sure that the Purchaser Information Form (PDF) contains accurate information about how the property is to be deeded is very important. The recording of the deed may be delayed for failure to provide accurate information. You may change the information after the deed has been recorded by filing a new deed.

The Sheriff's Office cannot give legal advice.

This is a court function; if the sale is not completed, you are subject to being held in contempt of court.