

Seneca County Sheriff Sale FAQ



Q - Where and when are Sheriff's Sales held?

A - Sheriff sales are conducted at the Seneca County Sheriff's Office Lobby, located at 3040 South State Route 100 in Tiffin. Sales are held every other Thursday at 10:00am. All properties will be offered a second time if not sold on the first sale date.

Q - Do properties have to bring a set amount before they are sold?

A - Yes, the property must bring at least two-thirds (2/3rds) of the appraised value or it cannot be sold.

Q - What are the terms of sale?

A - If the Judgment Creditor is the purchaser, they shall not be required to make a deposit on the day of the sale. All other purchasers are required to make a sale deposit the day of the sale. The deposit will be made based on the appraised value of the property, as follows:
If the appraised value of the property is \$1 to \$10,000, the deposit will be \$2,000; \$10,001 to \$200,000, the deposit will be \$5,000. Any property with an appraised value over \$200,000 will require a \$10,000 deposit. Payments made at the time of purchase may be cash, money order, personal check (for Seneca County residents), cashier check or certified check. **If you do not have the money for the down payment – do not bid.** (NOTE - In some cases the deposit amount is specified in the order of sale issued from the court. This will be noted in the sale advertisement listed in the newspaper.) The balance will be due upon delivery of the Sheriff's Deed.

Q - Do you take sealed bids?

A - Unless ordered by the Court, the sale must be a public sale. No prior or sealed bids are taken unless you are a Judgment Creditor in the action. If you are the Judgment Creditor, you may submit a Remote Bid along with a completed Purchaser Information Form to the Sheriff or his representative via Fax to our dedicated line (419-447-4460). That bid will be a one time, fixed amount. The bid must be received by the Sheriff prior to 4:30pm the BUSINESS day before the sale. The Sheriff or his representatives shall confirm receipt via fax to the Judgement Creditor who entered the bid. That bid shall be placed by the Sheriff or his representatives at the time of sale on their behalf. If you are not the Judgement Creditor, you or your agent must appear to bid. All bidding is done at the sale. There is no prior registration. Make sure you can meet the terms of sale. This is a Court Order. If the sale is not completed, you are subject to being held in contempt of court.

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Q - What about liens and taxes?

A - 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 utility bills, liens and/or additional costs. The purchaser shall be responsible for costs, allowance, and taxes that the proceeds of the sale are insufficient to cover. You are urged to consult an attorney if you have questions. The Sheriff's Office cannot give legal advice.

Q - When do we get keys to the property?

A - The Sheriff's Office nor any affiliates have access to the inside of the property. The new owner is encouraged to get a locksmith to enter the house and change the locks after receipt of the deed and the house has been vacated. It is unknown who may have the keys to the house or how many there might be. This is for your protection. A buyer is not entitled to possession until after the sale has been confirmed.

Q - How long does it take to get the deed?

A - The attorneys prepare the deed. It usually takes 6-8 weeks. When we receive the deed we will call the buyer to come in with the balance due. The deed will be filed with the Courts that day if the balance is received prior to 3:00 pm, at which time the property will become the new owner's.

Q - Can I go through the property?

A - No. The property is owned by the defendant until the sale has been confirmed by the court. We have no access to the interior of the houses for sale. The property **IS NOT** available for tours or inspections prior to the sale. Persons on private property without the owner's or occupant's consent are trespassing. The purchaser gets the property "as is" or "buyer beware". The Sheriff's Office makes no warranty or guarantee on any property.

Q - When can I go into the property?

A - You may enter the property once the court has confirmed the sale, you have paid for the property in full and you have received the deed and the deed has been recorded and conveyed. Until that time, you may not enter the property, change the locks, have occupants removed, mow the yard, etc.

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Q - What happens if the property is occupied?

A - After the confirmation has been filed, you have paid in full and received your deed and have recorded and conveyed the deed, you may contact the occupants and advise them they need to vacate the premises. If they still refuse then the buyer needs to file a writ of possession with the Seneca County Clerk of Courts and in turn the Seneca County Sheriff's Office will serve the occupants with an order to vacate. If they still refuse to vacate, the buyer then needs to contact a moving company and a lock smith and the moving company will move out the old occupants at the buyer's expense. The Sheriff's Office will stand by if this occurs, but usually the occupants leave prior to filing with the Clerk's Office.

Q - How can my mortgage company appraise the property for my loan?

A - The Sheriff's Office does not have the authority to order the defendant to let someone inside. The mortgage companies in this area are aware of the problems trying to appraise without going inside. The buyer must contact the mortgage company to work out those details.

Q - Who schedules the closings?

A - The Sheriff's Office does not attend closings. It is the responsibility of the purchaser or the purchaser's agent to pay the balance due in full when contacted by the Sheriff's Office. When the balance is paid, the purchaser will receive a Sheriff's Deed, which must then be recorded.