

UNDERSTANDING THE SHERIFF'S SALE



What is it?

A Sheriff's Sale is an execution on a judgment that may be taken on personal property to satisfy debt. Properties that are chronically tax delinquent may be taken to sale either by the decision of the tax collecting body, or through interest expressed via an "Interested Purchaser Agreement," which requires a \$5000 deposit to begin the legal process and will go toward a winning bid, or be returned if you are unsuccessful as the highest bidder.



How do I get started?

The Sheriff's Office publishes its monthly bid list on their website in the Real Estate section under "results and listing" for the whole County. You can also reach out to Maiello Brungo & Maiello, LLP (jlc@mbm-law.net) to ask about specific properties in Wilkinsburg. If available for sale, properties may 1) already be in litigation or 2) available and subject to an interested purchaser agreement.



What next?

If available for sale, properties may 1) already be in litigation or 2) available and subject to an interested purchaser agreement. In these cases, all you would need to do is attend the next sale and bid on the property. Refer to the Sheriff's website regarding their remote sales process and to register for a bidder number.



What should I know?

Properties are generally sold "as is" and there is no additional information available about its condition, so this should be factored into your decision. The property will be exposed for the first time at the upset price, an amount to include all costs and fees plus all amounts for which tax claims are filed, and which will not be known until a week before the sale date. The property will also be sold subject to any mortgages, encumbrances, etc. It is always recommended that a title search be obtained.



If the property does not sell the first time it is presented for bid, the taxing body has the option of obtaining a free and clear order which would allow the property to be sold for a minimum bid free and clear of all liens, mortgages, taxes, etc. This would occur three months after the first time it is exposed for bid. Thus, if exposed for the first time in August and there are no bids, it would be re-exposed for bid at a free and clear amount in November.