



WARREN COUNTY TAX CLAIM
WARREN COUNTY COURTHOUSE
204 FOURTH AVENUE
WARREN PA 16365
(814) 728-3415 FAX (814) 728-3419

PHILIP J. GILBERT
DIRECTOR

QUESTIONS & ANSWERS

All materials have been prepared by the Warren County Tax Claim Bureau for general informational purposes only. The information presented is not legal advice and is not to be acted on as such. Neither the Warren County Tax Claim Bureau nor its employees are able to provide legal advice. This information may not be current and is subject to change without notice. It is intended to give prospective purchasers of tax delinquent properties some understanding of how the purchase process for Judicial Tax Sales work, and what a purchaser may expect to occur if a property is purchased.

This information is not to be construed as an exhaustive treatment of all intricacies of the tax sale law, nor should it be taken as an answer to any question, which a prospective purchaser may have. Hopefully, those who read this information will have a better idea of how the purchase process works; however, it is strongly recommended that if the reader should have any questions not sufficiently answered by the information provided, he or she should consult an attorney.

All properties sold and all title transferred is under and subject to the Act of 1947 P.L. 1368 as amended and known as the Real Estate Tax Sale Law.

1. WHAT IS THE DIFFERENCE BETWEEN UPSET TAX SALE, JUDICIAL TAX SALE, AND REPOSITORY TAX SALE?

Although an Upset Sale occurs later in the year than a Judicial Sale, it is actually the first time we expose a property for sale.

The most significant difference between the sale are:

At an Upset Sale, the minimum bid consists of all delinquent taxes lien with the Bureau, all delinquent taxes submitted by the taxing districts, all current year taxes submitted by the taxing districts, all municipal claims submitted by each municipality, and all IRS liens. The object of the first sale is to collect everything that is due to all of the taxing districts on the property.

In addition, all liens, judgements, and mortgages become the responsibility of the purchaser. This is extremely important to know. If you purchase a property at the Upset Sale, you are responsible for anything owed against the property. You must do your research. A title search is the best method of research.



**WARREN COUNTY TAX CLAIM
WARREN COUNTY COURTHOUSE
204 FOURTH AVENUE
WARREN PA 16365
(814) 728-3415 FAX (814) 728-3419**

**PHILIP J. GILBERT
DIRECTOR**

At a Judicial Sale, the minimum bid consists only of the costs incurred by the Tax Claim Bureau. Typically, this minimum bid will range from \$500-\$1500. All liens and judgements researched, then properly served, are divested upon the successful purchase.

At a Repository Sale, the minimum bid consists only of the costs incurred by the Tax Claim Bureau. A Repository Sale is ongoing, and bids are accepted throughout the month then submitted to the three taxing districts for approval. If approved, recording fees, and transfer tax fees are then applied. All liens and judgements researched, and properly served from the Judicial Sale, are divested upon the successful purchase. Any liens applied after the research from the Judicial Sale may remain.

2. HOW DO THE SALES WORK?

Both the Upset Sales and the Judicial Sales are live auctions. Each property on the list has a minimum bid at which the bidding will start. The auctioneer will go through the list of properties one by one, reading the map number, location, and name of the owner. It is your responsibility to know what the property is on the auction block.

The auctioneer will accept bids as they are called out and will continue to accept bids as they increase.

Registration is required to bid at both the Judicial and Upset Tax sales. Registration form can be found on the County website.

WHAT AM I RESPONSIBLE TO PAY THE DAY OF THE SALE?

You are responsible to pay the full amount that you bid at the time of the winning of the property.

3. HOW DO I PAY FOR THE PROPERTY?

We accept cash, and cashiers checks/money orders made payable to "Warren County Tax Claim Bureau". You are responsible to pay for the property immediately. Many people ask, "I don't know how much the bid will go for, so how do I know how much I'm going to spend?" The best solution for this is to purchase cashiers checks in different increments from the bank. Buy some \$1000, \$5000, etc. What you do not use, you can deposit back into your account at the bank. We can make change – at the discretion of the Tax Claim Bureau. Please note that NO personal checks or letters issue by banks will be accepted.



**WARREN COUNTY TAX CLAIM
WARREN COUNTY COURTHOUSE
204 FOURTH AVENUE
WARREN PA 16365
(814) 728-3415 FAX (814) 728-3419**

**PHILIP J. GILBERT
DIRECTOR**

4. WHEN DOES THE PROPERTY BECOME MINE?

You are the equitable owner at the time of purchase. This means that you have monetarily paid for the property. You become the record owner after the deed has been filed in your name. Our deeds take 2-6 months to file.

5. AFTER THE SALE, IF I GO TO THE PROPERTY AND DECIDED I DO NOT WANT IT, WHERE CAN I RETURN IT?

There are no refunds. You cannot give a property back. Our Tax Sales are "Buyer Beware".

6. WHERE DO I FIND OUT IF THERE IS A MORTGAGE, LIEN, OR A JUDGEMENT ON THE PROPERTY?

Your best bet is to have a title search done by a professional. If you decide to research yourself, you will need to go to the Warren County Recorder of Deeds office, and the Warren County Prothonotary's Office. Both are located in the Court House.

7. WHAT DO I DO IF SOMEONE IS LIVING AT THE HOUSE?

We suggest you notify the inhabitants that you have just purchased the property. Offer them some time to find another place to live and to remove their belongings. You may file documents with the appropriate district justice office to begin the eviction process.

8. HOW DO I REGISTER FOR THE SALES?

There is a registration process for our Upset & Judicial Tax Sales. You do not need to register for the Repository Sales. Registration form is found on the county website at warrencopa.com/tax-claim.

9. WHAT HAPPENS TO THE PROPERTIES THAT AREN'T SOLD AT AN UPSET SALE?

The properties that aren't sold at an Upset Sale remain together as a group. We have title searches done on each of these properties. This is the beginning of the Judicial Sale process. The title search will determine the liens and judgements on each property. Our job is to notify all of the lien holders that we intend to sell the property free and clear. That way, if the lien holder does not want to lose their interest in the property, they can take appropriate action. The following May/June, we expose this group of properties at our Judicial Tax Sale, free and clear of liens and judgements that were found with our title search.



**WARREN COUNTY TAX CLAIM
WARREN COUNTY COURTHOUSE
204 FOURTH AVENUE
WARREN PA 16365
(814) 728-3415 FAX (814) 728-3419**

**PHILIP J. GILBERT
DIRECTOR**

10. WHAT HAPPENS TO THE PROPERTIES THAT AREN'T SOLD AT A JUDICIAL TAX SALE?

If a property does not sell at a Judicial Tax Sale, we move them to our Repository List. Usually 30-60 days after the Judicial Sale. The starting bid will be the costs we have incurred to get it to the previous sales. This price is basically the same as the Judicial Sale, however, the transfer taxes are based on the bid price, rather than the assessed value. A bid form will need filled out for each interested property on the Repository list. No funds are taken at the time of submitting the bid. Once approval has been obtained from all three taxing districts, we then collect the total bid, plus transfer fees.

11. WHERE DO I FIND OUT WHAT THE ASSESSED VALUE OF A PROPERTY IS?

The Warren County Assessment office has the information you need. There are research terminals available in their office, and information can be found online at:

<http://gis.vgsi.com/warrenpa/>

12. HOW CAN YOU TELL IF THE PROPERTY IS ANYTHING OTHER THAN A HOUSE?

Other than houses, we could be offering an empty lot, a mobile home, a building on leased land, an interest in a property, or a condominium. We do not guarantee or offer warranty on anything we sell. As stated before, our tax sales are "Buyer Beware". Please be sure to do your research. I've seen people buy landlocked parcels, 1/3 interest in properties, or mobile homes thinking they are getting land.

13. HOW CAN I LOOK ON THE INSIDE TO SEE WHAT THE HOUSE LOOKS LIKE?

You cannot legally go into any properties on the tax sale. It is advised that you also not go into a home you purchased until a Deed/Bill of Sale is in hand.

14. WHERE DO I GET THE KEYS AFTER I BUY THE PROPERTY?

We do not have keys. We do not have the authority to walk you through properties. We are not realtors; we are collectors with the authority to sell to collect taxes.

15. WHAT ABOUT THE CAR IN THE GARAGE, OR THE STUFF INSIDE THE HOUSE?

We do not get involved with this part of the process. It is suggested you contact a lawyer.