



CLARION COUNTY SHERIFF

421 Main Street, Suite 11 - Courthouse - Clarion, PA 16214

Ph: 814-226-7611

Fax: 814-226-9824

Shawn Zerfoss, M.A. - Sheriff

szerfoss@co.clarion.pa.us

Instructions and Preparation to Bid at a Sheriff Sale

Request a handbill from the Sheriff's Office or obtain online:

- Click on the name/property of choice. A picture(s) of the property is attached.
- All information needed to research the property is on the handbill.
 - Date, time and place of the sale.
 - Owner, Bank and Attorney's names. Debt owed by owner.
 - Property address, Township or Borough and Assessment map number
 - Deed book and page number of recording of the property's Deed.
- Using the handbill, you can do the following:
 - **Go to the Assessment Office** (first floor courthouse). Using the Map Number ask for the assessed value of the property. *Multiply the assessed value by the current common level ratio (3.89)*. This will give you the "Fair Market Value" of the property.
 - **Go to the Prothonotary's Office** (first floor courthouse). Using the Case Number or defendant's name find out what Judgments and Liens may be against the property. You may want to pay a professional to search for this information for you. You would then know that you will not have any surprises if you are the highest bidder.
 - **Go to the Tax Claim Office** in the Courthouse, first floor. Using the Map Number find out if there are any delinquent taxes due on the property. Delinquent taxes will be paid out of the winning bid.
 - **Call the local tax collector for the Borough or Township where the property is located. Ask for any Current Year taxes that may be due as they will be your responsibility.**
- All the information you have collected is essential to the bidding process. The only fees the Sheriff must collect at the time of a sale are Delinquent Taxes and Municipal Liens.
- Sheriff Sales are always held on Friday mornings at 10:00 in the hallway outside of the sheriff's office.
- There is always a representative for the Plaintiff (bank) present. All other bidders are identified by providing their driver's license.
- The sheriff will ask the bank representative to open the bidding for costs and fees. Bidding will continue just as in a normal auction.
- When the sale is over the sheriff will identify the successful bidder.
- Should you have the winning bid the following will apply:
 - You are responsible for 10% of the upset bid. This amount is **payable to the Clarion County Sheriff by Certified Bank Check ONLY**.
 - **No cash or personal checks will be accepted.** *One way to figure out the 10% is to figure out what is the highest amount you will be willing to bid on the property. Whatever that number is, bring a certified check for 10% of that amount. **If you bid higher than your***

original plan you will have to 12:00 noon to bring in another Certified Bank Check if your first check is short.

- You will receive all the papers necessary to close the sale. Please take these papers to your attorney.
- ****VERY IMPORTANT, call your insurance agent to purchase a homeowner's policy****
- **Items to bring back to the Sheriff's Office within 30 Days:**
 - *Balance of Total Amount Due, a Certified Bank check ONLY payable to the Clarion County Sheriff*
 - *New Deed*
 - *2 Realty Statements of Value*
- The Deed and Realty Transfer Tax Statements of Value will be filed by the Sheriff's Office. Realty transfer taxes, the 2% Sheriff's Poundage and the recording fee are paid by the Sheriff's Office from the proceeds.