

Our auction website is:

<http://www.tax-sale.info>

You can bid : **IN PERSON DAY-OF-SALE ... ON-LINE/INTERNET** or by **FAX PROXY** if you cannot attend the auction in person.

Our FACEBOOK page is at

<http://www.facebook.com/TCAuctions>

For registered users, the website includes:

- * **Photos and detailed descriptions of the property (where available)**
- * **GPS/GIS location of the property (with downloadable files you can use with a car-based GPS unit where available)**
- * **Maps of the property vicinity (where available)**
- * **“Google Earth” links to satellite images of the area, and “street views” of the property and the neighborhood (where available)**

We only have about 90 days to review several thousand parcels. We begin about May 1, and add data as we get to each parcel. Please be patient and check back often as the auction date approaches for updates.

CAVEAT: The information we provide is often based on that we receive from third parties. **IT IS NOT GUARANTEED.** Please double check all information to be sure it is accurate **before** visiting properties or bidding.

SAVE TIME AT THE AUCTION

Pre-register online before auction day. Your check-in and check-out becomes much faster!

When you register online, you:

- Get more information about each property.
- Save time checking in and out.
- Improve the accuracy of your recorded deeds and other documents.
- Can save, revisit and change a “favorite properties” list.

Visiting and viewing property BEFORE auction:

The auction list being furnished is of property that **MAY** be offered. *Many parcels on early lists do not actually proceed to the auction for a variety of reasons.*

- PLEASE FOLLOW PROPERTIES YOU ARE INTERESTED IN ON THE WEBSITE. They may be removed from the list, which will be updated **daily** on the website if the status is changed.
- If you do not use the internet, please verify current status with the Treasurers office regularly.

You are NOT AUTHORIZED to enter any buildings, even if they are unlocked or open to access. Entering into a tax auction property to “see it” is *breaking and entering*. **It is a criminal offense.** Please limit your review to looking through the windows and other external inspection. We will post exterior and interior photos, and provide other commentary as available.

Entering properties (even vacant land) can be dangerous because of condition. **You assume all liability for injuries and other damage** if you go onto these lands.

Properties may be OCCUPIED or “being watched” by former owners or neighbors sympathetic with former owners. Occupants are often UNKNOWN and could potentially be volatile, unstable or “anti-government” persons. Even vacant land presents potential for conflict.

Some properties still contain the **personal property** of former owners (vehicles, furnishings, appliances etc). These items are NOT SOLD at our auction. We are only selling the REAL ESTATE (land) and whatever is **attached** to it (land, buildings and fixtures).

- **You are NOT AUTHORIZED to remove ANY “personal” property, “scrap” metal or fixtures from auction parcels.** This is THEFT AND WILL BE PROSECUTED. We often ask neighbors to watch property for theft and vandalism and report this to local police. *You have been warned...*
- **PROPERTY IS SOLD “AS IS” IN EVERY RESPECT.** Please check zoning, building code violation records, property boundaries, condition of buildings and all local records.
- **THERE ARE NO REFUNDS AND NO SALE CANCELLATIONS AT BUYERS OPTION.**
- **INFORMATION OFFERED ON THE WEBSITE OR IN THE SALE BOOK IS DEEMED RELIABLE BUT IS NOT GUARANTEED.** We suggest reviewing the records of the local ASSESSORS office to be sure that what we are selling is what you think it is. *We sell by the LEGAL DESCRIPTION ONLY.*
- **YOU SHOULD CONSIDER OBTAINING PROFESSIONAL ASSISTANCE** from land surveyors, property inspection companies or others if you have questions about property attributes.

PLEASE REMEMBER that property lists can change up to the day-of-auction.

PAYING FOR YOUR AUCTION PURCHASES

- The first (up to) \$1000 in purchases **MUST** be paid for in CASH or a CASHIERS CHECK from a bank or credit union. This is a NON-REFUNDABLE DEPOSIT. It is forfeited if you fail to pay the balance due, or if your payment is dishonored.
- Amounts over \$1000 can be paid for by personal or business check, credit card, money orders, or cashier checks.
- For your safety and ours, **WE WILL NOT ACCEPT MORE THAN \$1000 IN CASH FROM ANY BUYER.** Please do not bring large amounts of cash to the auction!
- If you are bringing cashier checks, have the bank or credit union make them out to **YOU** as the payee. If they are unused, you can simply endorse them and re-deposit into your account.
- If paying by cashier checks, bring several in different amounts. (*Example: You plan to spend between \$20,000 and \$40,000 ... Bring (2) for \$10,000 each, (2) for \$5000 each, (2) for \$2500 each, and (5) for \$1000 each.*)
- There is a **buyer premium fee** added to the final purchase price. For credit card purchases the fee is 13%. For all other forms of payment this fee is discounted to 10%. There is also a \$20 per parcel fee for preparing, recording and returning the deed to you.
- **Your total price = Bid amount + Buyer premium + \$20 recording fee.**

Online bidding

You can place bids online. To do so you will need to pre-authorize a \$1000 credit card "hold" as a deposit. See <http://www.tax-sale.info> for more information. *Your card is not charged unless you win, however the hold may reduce your available credit until it is released by your credit card issuer (usually 30 days).*

Absentee bidding

If you do not have internet access, **you can submit an absentee bid by FAX.** You will need to pre-authorize a \$1000 deposit on a major credit card. Contact Adam or Brandon at 269.226.2600 for more information. *Your card is not charged unless you win, however the hold may reduce your available credit until it is released by your credit card issuer (usually 30 days).*

On-site bidding

The doors to the auction locations open **ONE HOUR** before the stated auction time.

Please do NOT arrive before this time, as it delays setting up the sale.