



## **Frequently Asked Questions about Public Auction of Tax Defaulted Property via the Internet**

### **1. What is tax defaulted property with Notice of Power to Sell?**

Under California law, after a period of five years from the first year of tax default, the Treasurer-Tax Collector records a Notice of Power to Sell Tax Defaulted Property in the County of El Dorado Recorder's Office. Once this document is recorded, the Treasurer-Tax Collector may sell the tax defaulted property at public auction.

### **2. Why does the County sell tax defaulted properties?**

The primary purpose of a tax sale auction is to collect taxes that have not been paid for at least five years and transfer the property into the hands of a party that will pay the taxes. If the property is sold, lienholders and the former owner may claim proceeds in excess of the taxes and costs of the sale.

### **3. What laws govern the sale of tax defaulted property in California?**

Public auctions are conducted pursuant to the California Revenue and Taxation Code, Part 6, and can be accessed via the Internet by visiting <https://leginfo.legislature.ca.gov/>.

### **4. How is the minimum bid on a tax sale property determined?**

State law dictates that the minimum bid at which tax-defaulted property may be offered for sale is an amount not less than the total amount necessary to redeem the property, plus costs. The minimum bid may be lowered, at the discretion of the Treasurer-Tax Collector, if a parcel does not sell at the original minimum bid.

### **5. When does the property owner's right to redeem (pay in full) a tax defaulted property subject to the power to sell cease?**

The right to pay the property taxes in full to avoid the sale of the property ceases at the close of business, **5:00 p.m. Pacific Standard Time (PST) on the last business day prior to the tax sale**. In the State of California there is no extended right of redemption beyond this date and time.



## EL DORADO COUNTY

TREASURER – TAX COLLECTOR  
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### **6. Can I obtain title to the property by paying the delinquent taxes?**

No. Legal title can only be obtained by becoming the successful bidder at the County tax sale auction and the Treasurer-Tax Collector recording a tax deed to the purchaser.

### **7. Does the County guarantee the property?**

**NO. BE AN INFORMED BIDDER – ALL PROPERTIES ARE SOLD “AS IS.”**

Prior to the sale, prospective bidders are urged to examine to their own satisfaction the title, location and desirability of the properties available. The County makes no guarantee, expressed or implied, relative to the title, location or condition of the properties for sale. In addition, the County assumes no responsibility, expressed or implied that the properties are in compliance with zoning ordinances, mining, grazing and reclamation regulations; conform to building codes and permits, and/or any other applicable regulations or permits. No government entity is liable for damages sustained to property purchased at public auction, including from the time of the sale until the recording of the tax deed to the purchaser.

### **8. What kind of title do I get?**

The deed you receive from the Treasurer-Tax Collector is a tax deed; it conveys to you whatever right, title and interest the former owner had in the property. Nothing more is conveyed to you.

### **9. Do liens or encumbrances on a tax defaulted property transfer to the new owner after purchase of the property at a tax sale?**

While most liens are extinguished by a tax sale, some are not. It is your responsibility to research these liens and encumbrances and be aware of them. Purchase of tax-defaulted property may or may not discharge these liens and encumbrances.



## **10. How do I obtain a Plat Map?**

To obtain plat/parcel maps please contact the County of El Dorado's Recorder Clerk's Office at 360 Fair Lane, Placerville, CA 95667. The County Surveyor provides a link to search G.I.S. maps at <https://see-eldorado.edcgov.us/ugotnet>. Please view the tutorial video for detailed instructions on how to view maps on your computer. The County Surveyor's plat maps and map books can determine the geographical location of a particular property; exact boundary lines of a property can be determined only by a survey of the property undertaken at the purchaser's expense.

## **11. How can I determine what use I can make of a tax sale property before I purchase it?**

No express or implied warranty is given with respect to the parcels, and they are sold "**AS IS**". Bidders are responsible for knowing what they are purchasing. Consult the planning and building department of the city within which the property is located or the County of El Dorado Planning and Building Department for property in an unincorporated area (not within a city boundary) for information regarding zoning, general plan designation, water source and other information. Research the County Recorder's records for any recorded easements or encumbrances on a particular property. You can also order a title search report from a local title insurance company. For properties located in the South Lake Tahoe Basin additional information may be found by contacting Tahoe Regional Planning Agency <https://www.trpa.gov/>.

## **12. How can I register as a bidder for the online auction?**

Bid4Assets will begin registering bidders prior to the tax sale.

For more information and instructions on how to register for the online auction go to [www.bid4assets.com](http://www.bid4assets.com) or call 1-877-427-7387. You may bid by fax if you do not have access to the Internet. There are computers available for public use at the County library located at 345 Fair Lane, Placerville, CA. A bid deposit will be required before placing a bid on any parcel. Bidders are advised to arrange for their deposits early to ensure funds are cleared prior to the start of the auction. The Treasurer-Tax Collector's office **does not** register bidders, nor accept bids. All questions should be directed to [www.bid4assets.com](http://www.bid4assets.com).



### **13. How does the bidding process work?**

All parcels are assigned an Auction ID number. Minimum bids will be as stated per parcel and each raise will be in increments of at least \$100.00 until the close of the auction on the stated date and time. For a more detailed explanation of the bidding process, please go to [www.bid4assets.com](http://www.bid4assets.com) and view the help tutorial videos.

An auto bid can save you time and money. An auto bid authorizes Bid4Assets to bid \$100.00 above any competing bid, up to, but not exceeding the maximum dollar amount that you are willing to pay. In other words, your bid will automatically increase **ONLY** as other bidders participate, up to the amount you specify as your maximum bid. This enables you to continually bid without having to constantly monitor the auction.

### **14. How can a successful bidder pay for a property at tax sale?**

***Full payment must be received by Bid4Assets no later than 4:00 PM ET three (3) business days from tax sale date.*** - No exceptions will be made. If the payment policy is not adhered to, the winning bidder will forfeit their deposit to the County of El Dorado and may be banned from future sales. A California documentary transfer tax will be added to, and collected with, the full purchase price. This tax is calculated at the rate of \$.55 for each \$500.00 or fractional part thereof, if the purchase price exceeds \$100.00.

### **15. How soon can I take possession of a property after purchase at the tax sale?**

The successful bidder may generally take possession of a property after confirming that the tax deed to the purchaser has been recorded by the County. Any parties of interest have one year from the date of recording of the tax deed to the purchaser to contest the validity of the sale.

### **16. What happens to a property that does not sell at the tax sale?**



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The owner's right to redeem the property revives if not sold. Any parcels remaining unsold may be reoffered at subsequent tax sales until redeemed or sold.

### **17. What happens if I am the successful bidder but decide that I don't want the property after all?**

Be sure that you want the property before you bid. **ALL SALES ARE FINAL AND THERE ARE ABSOLUTELY NO REFUNDS.** If you default, the County will be required to take appropriate legal action.

Failure to pay in full and consummate the sale within the specified time period shall result in the forfeiture of any deposit made and all rights that the purchaser may have had with respect to the property. The bidder may also be banned from bidding in future tax sales for this County for a period of five years.

### **18. How can I get more information?**

Information on each parcel will be available on [www.bid4assets.com](http://www.bid4assets.com). Please check the Treasurer-Tax Collector's website [www.edcgov.us/TaxCollector](http://www.edcgov.us/TaxCollector) for general information or call 530-621-5800 for assistance.

#### ***Please note:***

- In order to ask the most informed questions, please review this document in its entirety prior to contacting the County.
- It is the bidder's responsibility to perform due diligence and inspect thoroughly including to have researched title prior to bidding on a property.
- All properties are sold "**AS IS**." Caveat Emptor-Buyer Beware.