REPOSITORY SALE TERMS & CONDITIONS
ONLINE AUCTION – HOSTED BY BID4ASSETS

The Repository Sale is scheduled for the Second Wednesday of each month, opening at 10:00 am and closing at 3:00 pm.

1. The following conditions shall govern the sale of properties by the Monroe County Tax Claim Bureau for delinquent taxes as scheduled for the Second Wednesday of each month. All properties are sold under and by virtue of the Act of 1947, P.L. 1368, as amended, and known as the "Real Estate Tax Sale Law". All titles transferred by the Tax Claim Bureau are under and subject to the said Act.

2. **First Time Bidders**, You MUST register first online with Bid4Assets by April 24, 2026, at www.bid4assets.com/registration/signup/step1 or by dialing Customer Service at 1-877-427-7387 for non-online proxy bidding. You can also reach Customer Service at www.bid4assets.com/help/support/contactus.
   CURRENT ACCOUNT HOLDERS, please visit www.bid4assets.com/monroepa and complete the Deposit and PreVest information by clicking on the Deposit Instructions.
   a. A non-refundable $35.00 registration fee will apply.
   b. A deposit of $500 will be required to participate in bidding.
   c. When completing the registration process, you will be required to review and complete the deposit instructions, along with the PreVest information. The funds do not have to be cleared with Bid4Assets, but the data in these steps must be provided to continue with the registration process.
      i. This deposit must be received by Bid4Assets no later than April 24, 2026.
      ii. If you've chosen to fund your deposit by cashier's check, those funds must reach and clear Bid4Assets by April 24, 2026. No exceptions.
   d. If you do not purchase a property, your deposit will be refunded to you directly by Bid4Assets. Please see their website for additional information. Any overpayment will be refunded to you by the Tax Claim Bureau; certain costs may apply.
      i. **Please Note**: Refunds are processed after the sale has settled, which can be up to 30 days. For more specifics, see www.Bid4Assets.com.

3. Registration with BOTH Bid4Assets and the Monroe County Tax Claim Bureau will begin on the 3rd Monday of each month and end at 4:00 pm on the last Friday of each month. Registration with Monroe County Tax Claim Bureau only needs to be completed once (1) per calendar year. (For example, if you want to bid at the May 2026 sale, you must register with Monroe County by April 24, 2026).
   a. Bidder Affidavits are available in the tax claim office and online at www.monroecountypa.gov under Tax Claim
   b. Along with the Bidder Affidavit, the bidder must submit valid identification
   c. If registering as a business, bidder must also submit proof of corporation listing officers and letter of proxy to bid on behalf of the corporation on its letterhead.

d. Forms must be brought to Monroe County Tax Claim Bureau, 1 Quaker Plaza, Room 104, Stroudsburg, PA 18360.
e. Forms must reach our office by 4:00 pm on the last Friday of the month.
f. Your affidavit will be denied if you have not completed registration with Bid4Assets first or late entry.
g. There will be no exception to this policy.

4. All properties are sold free and clear of all delinquent real estate taxes and municipal claims, mortgages, liens and charges and estates of whatsoever kind, with notification required by law except ground rents, separately taxed. The Monroe County Tax Claim Bureau offers these properties without any guarantee or warranty of any kind. No survey has been performed on any of the properties. You are strongly advised to seek advice and counsel of an attorney prior to bidding at any tax sale.

5. Many of the properties are vacant lots and do not have buildings. There are many lots that may never be able to be built on.

6. All winning bids must be paid for in full by close of business the following business day. In addition to the bid price, the purchaser must pay the 2% realty transfer tax and the recording fee of $235.75. Purchasers of mobile homes must pay a recording fee of $167.00 and no realty transfer tax. As the winning bidder, you will also be responsible for a five percent (5%) "Buyers Premium" charged by Bid4Assets. These items will be computed after the property has been struck down and the successful bidder will receive an email notification of the total amount due with settlement instructions.
    a. Payment in full must be made by the winning bidder to Bid4Assets, as per guidelines set forth on their website and in only the manners which they permit.
    b. The settlement, according to the instructions set forth in the notification, must be made no later than 3:00 pm on Thursday following the sale.
        i. Failure to settle in time will result in your bid being rejected, your $500 deposit forfeited, and loss of eligibility for any future sales with the Monroe County Tax Claim Bureau.

7. Please be advised that all tax sale and all related documentation will be available in English ONLY. You MUST be at least 18 years old to participate in this tax sale. You MAY NOT be delinquent in paying real estate taxes to this or any Tax Claim Bureau in Pennsylvania, or any other taxing district across the Commonwealth. You MAY NOT have any municipal utility bills that are more than one year outstanding. Bidders will be vetted by the Tax Claim Bureau.

8. If you are placing a bid for property located in Chestnuthill Township, please provide the original approval letter from Chestnuthill Township, when you register with Monroe County Tax Claim Bureau. Otherwise, your bid will not be accepted without the approval letter.

9. The Tax Claim Bureau has 45 days from the date of purchase to record a deed. A Bill of Sale for a mobile or manufactured home does not replace a PA title. Purchasers of mobile or manufactured homes are responsible for obtaining title from the PA Department of

Motor Vehicles. You will receive a phone call when the deed/bill of sale has been recorded and ready for pick up, identification will be required at time of deed pick up. It will be your responsibility to seek out the tax bill for the next billing cycle.

10. Payment of taxes causing the sale, prior to the time the property is struck down on the sale date, will take precedence over Tax Claim Bureau Sale, thus voiding the sale. Payment for the delinquent taxes, cost and interest must be paid in the form of money order, certified check or cashier's check payable to the Monroe County Tax Claim Bureau. The sale of the property may, at the OPTION OF THE BUREAU, be stayed if the owner thereof or any lien creditor of the owner, on or before the time of sale, enter into a written agreement with the Bureau to pay taxes, interest and costs in installments in the manner provided by Section 603 of Said Act. Again, this provision is only available at the OPTION OF THE BUREAU. The MONROE COUNTY TAX CLAIM BUREAU OPTS AND ADVISES that all delinquent 2025 and/or prior taxes be paid in full before property is struck down at tax sale.

11. We will not process any assignments of ownership. Deeds and Bills of Sale will be prepared in the name(s) you provide at the time of your registration with Bid4Assets and the Monroe County Tax Claim Bureau.
    a. Please make sure you register as you want the deed/bill of sale prepared. If you wish to change the way the document reads AFTER you receive it from the Tax Claim Bureau, you will have to follow the necessary steps with the appropriate authority to do so - Recorder of Deeds or Pennsylvania Department of Motor Vehicle office.

12. **ALL PROPERTIES SOLD AT THIS MONROE COUNTY TAX CLAIM BUREAU REPOSITORY SALE ARE UNDER THE RULE OF CAVEAT EMPTOR, OR LET THE BUYER BEWARE, AND ALL PURCHASERS ARE ACCORDINGLY HEREBY SO NOTIFIED**.

Monroe County Tax Claim Bureau
1 Quaker Plaza, Room 104
Stroudsburg, PA 18360
570-517-3172
Melinda S. Knitter, Director
Scott M. Amori, Solicitor