



Kent County Sheriff's Office Sales Directive

**Kent County Sheriff Office
555 Bay Rd., Dover, DE 19901
(302) 736-2161/ Fax: (302) 736-2164**

Office Hours: 8:00am-5:00pm Monday-Friday

The Kent County Sheriff's Office does not guarantee clear titles. It is the bidder's responsibility to do their due diligence when researching properties with regards to liens and other obligations they would be responsible for in the event they are the winning bidder. You can use the public access computers to do your own research at the Recorder of Deeds Office, which is located at the Kent County Administrative Complex Building, 555 Bay Rd., Dover, DE 19901. Also, research can be done at the Prothonotary's Office, which is located at the Kent County Courthouse at 414 Federal St., Dover, DE 19901.

Winning bidders/buyers are required to provide \$2,000.00 (non-refundable) for each property purchased. Only a certified check or cash will be accepted at the time the bidding is closed. The balance of the buyers 20% may be paid with a personal check. If the buyer pays the 20% down payment on the day of the sale and does not return with the remaining balance within the specified date and time, the 20% down

payment will be forfeited. If the buyer does not pay the balance of the 20% down payment on the day of the sale by 2:00pm, they will be barred from all future sales.

All sales are advertised in the Dover Post and the Delaware State News two weeks prior to the sales. The Kent County Sheriff's Office does offer printed sales lists to the public at no charge. The sales list is also available on the Kent County Sheriff's website (co.kent.de.us).

There are two types of Sheriff Sales:

- 1. County, Town or City Tax Sales:** Properties are being sold for non-payment of county, town or city taxes and/or county, town or city water and sewer fees. These sales are held approximately every three months. These sales are held at the Kent County Administrative Building- Levy Court Chambers, 555 Bay Rd., Dover, DE 19901.

These sales are done by verbal bidding, with the property going to the highest bidder. The property is sold to the highest bidder no matter what is owed in taxes or water/sewer. The full amount of the bid is due the day of the sale. Cash, cashier's check or certified checks are the only forms of payment that will be accepted and must be received in the Kent County Sheriff's Office by 2:00pm. The original owner of the property has approximately 60 days to redeem their property. If the original owner does redeem their property, the buyer will receive their money back plus 15% of their bid. Within this 60 day period, the buyer will only hear from the Kent County Sheriff's Office if the property is redeemed or if the sale has been overturned by the court. If the buyer does not hear from the Kent County Sheriff's Office, the buyer will

proceed to their attorney's office to have a deed prepared. The buyer's deed will be sent to this office for the Sheriff's signature. It is buyer's responsibility to make arrangements with their attorney regarding picking up the deed and transfer checks. Any transfer fee checks can be obtained from the Kent County Department of Finance located at the Kent County Administrative Complex Building, 555 Bay Rd., Dover, DE 19901, (302) 744-2393.

2. Mortgage Foreclosures: Mortgage foreclosures are usually held the first Thursday of every month, unless a holiday falls on that day. Properties are being sold for non-payment of mortgage. These sales are done by verbal bidding with the property going to the highest bidder. The attorney for the mortgage company gives the opening bid and the bidding starts from there. Prior to the sale, the Kent County Sheriff's Office has no knowledge where the bidding will start. There is not a redemption period for this type of sale. The highest bidder/buyer is required to pay 20% of the winning bid on the day of the sale; \$2,000 at the time your winning bid is accepted, and the balance by 2:00pm. Cash, cashier's check or certified checks are the only forms of payment that will be accepted. The balance of the bid is due in approximately 30 days (the 3rd Monday of the following calendar month), in the same type of payment forms. After the sale is confirmed by Superior Court, the buyer should report to their attorney to have a deed prepared. The deed is then sent to the Kent County Sheriff's Office to be signed by the Sheriff. It is the buyer's responsibility to make arrangements with their attorney regarding picking up the deed and transfer checks. If for some reason the sale is not confirmed by the court, the buyer will be notified. These sales are held at the Kent County Administrative Complex Building- Levy Court Chambers, 555 Bay Rd., Dover, DE 19901.

EXAMPLE OF A MORTGAGE FORECLOSURE AUCTION:

DATE: Thursday October 6th, 2016 (1st Thursday of the month)

AUCTION: 123 Sheriff Street Sherifftown, DE 12345

The Sheriff will ask for an opening bid from the attorney representing the Plaintiff/Bank.

Attorney for bank opens the bidding @ \$149,000.00 (EXAMPLE ONLY), bidding starts and the winning bidder wins with a bid of \$150,000.00.

As soon as the gavel is dropped (SHERIFF SAYS "SOLD") a deputy will respond to where you are sitting and retrieve \$2,000.00 cash or certified check and a government issued photo identification.

After the auction comes to an end the winning bidder will proceed downstairs to the Sheriff's Office. At that time, one of the secretaries will calculate the fees associated with the property.

\$150,000.00

X 20%

\$30,000.00

-\$2,000.00 (deposit given)

\$28,000.00 (due by 2:00pm sale day)

\$120,000.00 (remaining balance due on date given)

Confirmation by the court will be the first Friday following the 3rd Monday of the next calendar month. If the remaining balance is not paid on the date specified, **NO DEED WILL BE ISSUED** and all monies deposited will be forfeited and used to pay all of the sheriff's fees associated with the sale and the remaining balance will be sent to the attorney's office representing the plaintiff/bank.

**ALL WINNING BIDDERS ACCEPT/ASSUME ALL
RESPONSIBILITY/LIABILITY SET FORTH BY THIS DIRECTIVE**