

How to Participate

Please read all of the available materials on this site at (<https://sbcounty.mytaxsale.com>) and the [Tax Sale Terms and Conditions](#) before making any bid. You will find these on the left hand side of the page by clicking on Tax Sale Instructions. It is very important that you read and understand the Auction Rules. Any bid you make is legally binding, so you have to be certain that you know exactly what you are bidding on. If you are unsure, or have any doubts, you should not participate.

Representatives of Grant Street Group (“the Auction Agent”) are available via email (DeedAuction@GrantStreet.com) or via phone at (877) 274-9320 between 8:00 a.m. and 5:00 p.m. Pacific Time on business days to provide instruction and answer questions regarding use of the website. If you have any questions about specific parcels, please contact the County of San Bernardino email at taxsalemail@atc.sbcounty.gov or by phone (909)387-8308.

1. **Registration:** To be eligible to bid at an auction, you must first register online at <https://sbcounty.mytaxsale.com/>. Registration is free and you do not need to register solely to view an auction, see results or research property. Bidders must register using proper names. Use of fictitious names and initials for bidding purposes will be deemed to constitute bad faith bidding. The County reserves the right to require proof of a bidder’s name and/or affiliation.
 - a. On the top, right-hand section of the Home page, click ‘REGISTER’.
 - b. Create a User ID and provide all requested information on the **Registration** page.
 - i. **Affiliates** – At the bottom of the registration table you have the opportunity to enter the names of your affiliated persons or entities. These are parties you intend to have your deed issued to. Once you complete your registration and log into the website, you may add to this list as needed using the “**My Account**” page. *At the close of each sale day, you will have an opportunity to enter all Vesting information for properties you have won.*
 - c. Click ‘SUBMIT’. A message confirming your registration is sent to the email address you entered on the **Registration** page. *To complete your registration, follow the instructions listed in the email.* If you do not receive this email, be sure to check your spam/junk folders in your email accounts. The registration emails sometimes get quarantined by spam filters.

2. **Pre-Auction:** Before you submit bids into an auction, you must complete the following steps:
 - a. **Deposit Requirements** - An advance deposit (amount to be established by the County prior to each Sale) and a non-refundable \$40.00 bid deposit processing fee must be made online from the auction website via an electronic debit (ACH debit) transfer.

- i. All deposits must be submitted prior to the deposit deadline and marked as “Valid” in order to place bids in an auction.
 1. The deposit deadline will be posted at the top of the auction website approximately one month prior to the opening sale date.
 2. The deposit deadline applies to all days within the sale. If you intend to bid on an item scheduled for later in the week, you must submit your deposit before the posted deadline.
 3. The deposit must be marked as “Valid” the first day of the sale in order to place a bid.
 - a. **Pending Deposits** – Submitted deposits take 5 full business days to process and will show as "Pending" on the My Payments page.
 - b. **Valid Deposits** - The deposit will be marked "Valid" on the My Payments page on the sixth business day as long as the payment has cleared. In no circumstance will your deposit be marked “Valid” before the sixth business day, even if the payment has already successfully cleared your bank.
 - c. **Rejected Deposits** - If your payment is rejected (entering an invalid account number, insufficient funds, etc.), you will receive an email as soon as we receive notification of the rejection. You may submit a replacement deposit online from the auction website via an electronic debit (ACH debit) ONLY if the deadline to submit your deposit has not passed.
 - ii. To submit your deposit:
 1. Login with your User ID and password and go to the My Payments link on the left hand tool bar of the Home page.
 2. On the bottom right-hand side of the table, click "**Submit a Deposit**".
 3. Enter your banking information as instructed on the screen and click "**Submit**".
 4. Once you click "**Submit**", the payment will be marked as "Pending" on the My Payments page as the payment is processed.
 5. If the funds successfully settle, the status of the deposit will change to "Valid" NO EARLIER than six business days after you submitted your deposit online. A “Valid” deposit means that you are eligible to bid once the auction opens.
- b. **Affiliates** – You will have additional opportunities to enter names or entities that you would like to have available when completing your Vesting Information (post sale).
- i. You can add names to your account as described in the Registration steps mentioned earlier.
 - ii. You can also add names from Step 2 on the Pre-Auction checklist. This link will take you to “**My Account**” where you can add the name or names at the bottom of the page. At the close of each sale day you will be asked to submit Vesting Information for all properties that you have won. When entering Vesting Information, you can select names from your affiliate list.
 - iii. You can also add to your list of affiliates anytime by going to “**My Account**” and entering the names at the bottom of the table.

- iv. You can even still enter names at the close of each auction day, when entering your Vesting Information.
3. **Participating in an Auction** – Once you have completed the above pre-auction steps and an auction is accepting bids you will be able to:
 - a. **Select a Sale** via the “**Upcoming Auctions**” table or the “**Auction Calendar**” link located on the Home page.
 - b. **Access the Bid Page**: Once you are on the actual **Bid** page to begin participating in an auction, note the following:
 - i. **Start Time** – listed on the top left of the bid page table. Bidders with valid deposits can begin submitting bids at that time.
 - ii. **Close Time** – note that each property has a close time, this is the time when bids will no longer be accepted and a winner will be declared. There is a possibility for the close time to extend under certain circumstances, which will be described in a later section.
 - iii. **Auction Clock** - The clock on the right hand corner of the **Bid** page table is the official Auction Clock and the auctions will close according to the time it displays.
 - iv. **ID#** - There is a unique ID# for each property in the sale. By clicking the blue **ID#** link you can view the County’s property information for that specific parcel.
 - v. **APN** – Assessor’s Parcel Number is a link to a map view of the property.
 - vi. Clicking on the ‘+’ sign next to any of the ID#s will expand the bid line and you can view additional details on the parcel, such as *Legal Description, Tax Rate Area, Improvements, Land Value, Total Assessed Value, Exemptions, and Date of the Assessed Values.*
 - vii. **Parcel Map** – is a PDF overview of the Assessor’s Map.
 - c. **Submit a Bid** – The auction is structured to be an Open/Proxy bid and subject to an auction extension as described more fully below.
 - i. *Open Auction* – This means that you see the current “Best Bid” submitted per parcel as shown in the “Best Bid” column of the **Bid** page. If you proceed to submit a bid on a parcel, you also see your status relative to that bid, meaning either “Leading” (you currently have the best bid), or “Trailing” (your best submitted bid is lower than another bidder).
 - ii. *Proxy Bid* – Proxy bidding allows you to enter your **Maximum Bid** amount for a particular parcel. The website then submits bids on your behalf until such time as the bidding reaches your Maximum Bid. Bids submitted on your behalf will be in increments of \$100. The first acceptable bid will be that of the opening bid. Thereafter, bidding is done by proxy in increments of \$100.00 up to the bidder’s maximum bid.
 1. For example, if the opening bid for a parcel is \$ 17,050 and a bidder enters a “Maximum Bid” of \$30,000, the system will enter an opening bid on behalf of that bidder in the amount of \$ 17,050. The next acceptable bid after that would be \$17,100. As necessary, the system will continue to bid on your behalf in \$100 increments until it reaches your Maximum Bid.
 2. Proxy Bidding eliminates the need to monitor each auction. You can submit your Maximum Bid and let the system bid on your behalf.

- iii. *All bids can be submitted beginning at the announced opening day of the sale.* Each auction will close according to the Close time displayed on the **Bid** page.
- iv. When you are ready to bid, click “**ENTER BID**” to the right of the ID# you intend to bid on.
 1. You will be prompted to enter your Maximum Bid.
 2. Enter your desired bid and click “**SUBMIT.**” The system will ask you to “**CONFIRM**” your bid.
 3. You will be returned to the **Bid** page, where you can see your status and whether you are the “Leader” or if you are “Trailing”.
 4. Notice that after you submit your initial bid, the link now reads “**CHANGE MAX BID**”. If you are “Trailing”, and wish to increase your bid, click “**CHANGE MAX BID**” and follow the same steps outlined above. *Note: You may modify your Maximum Bid at any time when bidding is open on an auction; however you can never lower your Maximum Bid below your leading bid.*
 5. Repeat this for any other bids you wish to enter.
 6. If you would like to focus only on auctions for which you have submitted bids, you can click the link on the top, right-hand part of the bid table called “**DISPLAY MY FAVORITE ITEMS**”. This filters the entire sale list to display only auctions where you have submitted bids. After applying the filter, if you want to view all auctions again, that same link will now read “**DISPLAY ALL ITEMS**” Click this link and the **Bid** Page will expand to display all auctions.
 - a. You may also add additional auctions to your filtered list by clicking on the ‘**Star**’; this will mark the auction as a “Favorite” and add it to your list of favorites to view.
 7. The system **does** allow for overtime (also referred to as the “Two Minute Rule”). This means that if a bidder **becomes a leading bidder** (as displayed by “leader” in the bid status column) in the last two (2) minutes of the sale, the Auction Clock will change to reflect a new Auction Close Time and the sale will be extended by two (2) minutes to allow additional bidding. This will continue until that bidder remains leader for two (2) minutes (at which time the auction closes and the leading bid becomes the Winning Bid).
 - a. *Be aware that submitting a bid higher than the “best bid” may not trigger overtime due to the automatic proxy bid. The bid you submit must make you the “leader” in order to trigger overtime. When you submit your bid you will get a message on your screen that indicates your bid has been accepted and your status is now leading or you are now trailing.*
 8. Once you have finished submitting bids, you can choose to monitor the sale until it closes or you can logout.

4. Post Auction Steps:

- a. Once the entire auction closes for the day, the system automatically generates results and determines the winning bidder on each auction.
 - i. If you are logged in when the auction closes you will see a “**Bidding Summary**” which details all of the deeds you have won.
 - ii. You also receive an email informing you that the auction is over, including a link which allows you to login to the website and view the “**Bidding Summary**”.
- b. On the “**Bidding Summary**” page you will see a summary of all auctions you have won including your winning bid and total amount due.
- c. The “**Bidding Summary**” page also displays a checklist to finalize settlement of the auctions.
- d. **Step 1 – Enter Vesting Information**
 - i. The “**ENTER VESTING INFORMATION**” link takes you to a page displaying the list of properties that you have won. You can check off the property you would like to provide the Vesting Information for, or you can click on multiple properties that you would like to submit the same vesting information for.
 - ii. Follow the form to provide complete information. If you previously provided a list of names as affiliates, you will see them as choices in the “Name” dropdown. You can also select “Other” to provide a new name to add to your list.
 - iii. All vesting information needs to be submitted *within 3 business days* of the close of each auction day.
- e. **Step 2 – Make Final Payment**
 - i. Click on “**FINAL PAYMENT**” to view a screen with instructions on how you can make your final payment.
 1. As the winning bidder, you must pay the following costs; your winning bid amount plus documentary transfer tax of \$0.55 (fifty-five cents) per \$500.00, or a fractional portion thereof, of the final sale price.
 2. The properties offered at each auction of this tax sale shall be sold to the highest bidder. The highest bidder for each property auction of this tax sale shall pay in full within five (5) business days from the close of each auction. In the event the highest bidder on an auction fails to comply with these **Settlement Requirements**, then that bidder’s deposit shall be forfeited to the County. *Winning bidders who do not perform on all auctions won will forfeit their deposit to the County and may be banned from future sales.*
 3. Only the following forms of payment shall be accepted:
 - a. Certified or cashier’s check (made payable to the SBC Tax Collector)
 - b. Cash (paid at the Tax Collector’s Office, 268 West Hospitality Lane, First Floor, San Bernardino, CA)
 - c. Wire Transfer
 - d. *Please note: Payment by personal check, traveler’s check or credit card shall not be accepted.*

- f. **Other Screens** – You should become familiar with several other screens on the website.
- i. **My Auction Results** – this is a listing of all properties that you bid on, if you won, it will list the total amount due for each property. This can be downloaded into an Excel file for your records.
 - ii. **My Payments** – This page allows you to submit the required deposit and lists other payments you have made for the sale.
 - iii. **My Account** – This page allows you to manage your “**User Profile**” including your contact information, password, security question and the names of affiliated entities.

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