

## FREE CHECKLIST — I3

Bid smart at Florida county foreclosure auctions — title, liens & strategy

### PRE-AUCTION RESEARCH (DO THIS FIRST)

- Find auction listings at county clerk's website (Miami-Dade: miamiclerk.com)
- Pull the foreclosure case number and review the court file
- Order a title search — look for IRS liens, HOA super-liens, second mortgages
- Understand what you're buying

*You buy the property AS-IS with all liens you don't research.*
- Drive by the property — assess condition and occupancy
- Calculate your max bid:  $ARV \times 65\% - \text{Repairs} - \text{All Known Liens}$

### BIDDING PREPARATION

- Register as a bidder with the county (required in advance)
- Confirm the deposit requirement (typically 5% same day, balance in 24 hrs)
- Bring a cashier's check or be ready to wire funds immediately
- Set your maximum bid and commit to it — emotional bidding loses money
- Confirm the auction is not cancelled before driving to the courthouse

### AT THE AUCTION

- Arrive early and confirm the case is still on the docket
- Note the opening bid (usually the judgment amount)
- Bid in increments — do not reveal your max bid early
- If you win: pay the deposit immediately and get a receipt

### AFTER WINNING

- Pay the balance within 24 hours (Miami-Dade) — or lose your deposit
- File for a Certificate of Title (issued by clerk after full payment)
- Begin the eviction process if property is occupied (30-day notice)
- Order title insurance immediately after receiving the Certificate of Title

#### ■ PRO TIPS FROM KEEP OUR HOME

- IRS liens survive foreclosure sales — always search for tax liens before bidding.
- HOA super-liens in Florida can also survive — always check HOA status.
- We help investors evaluate auction properties. Call 305-980-1313.

**Need help? Call us FREE: 305-980-1313 | [www.keepourhome.com](http://www.keepourhome.com)**

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