



COUNTY OF SAN DIEGO TREASURER-TAX COLLECTOR

How to Participate – User Instructions

Introduction

Please read all of the available materials on this site (<https://sdttc.mytaxsale.com>), and the Tax Collector's website (<http://www.sdtreastax.com/content/ttc/en/tax-collection/property-tax-sales.html>), 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. In addition, please ensure that you read the [Tax Sale Terms and Conditions](#) prior to submitting a bid.

Representatives of Grant Street Group (“the Auction Agent”) are available via email at DeedAuction@GrantStreet.com or by phone at (877) 274-9320 between 5:00 a.m. and 5:00 p.m. Pacific Time, Monday through Friday, 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 Diego Treasurer-Tax Collector’s (“Tax Collector”) office via email at propertytaxsales@sdcounty.ca.gov or by phone (619) 531-5708 from 8:00 a.m. to 5:00 p.m. Pacific Time, Monday through Friday.

Registration

To be eligible to bid at an auction, you must first register online at <https://sdttc.mytaxsale.com/>. Registration is free and you do not need to register solely to view an auction, see results or research property. You must use proper names when registering. Use of fictitious names and initials for bidding purposes will be deemed to constitute bad faith bidding. The Tax Collector reserves the right to require proof of a bidder’s name and/or affiliation.

Steps to Complete Registration:

1. Click ‘**REGISTER**’ on the top, right-hand section of the Home page.
2. Create a User ID and provide all requested information on the **Registration** page.
 - a. 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 the Tax 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.
3. Click ‘**SUBMIT**’. An email message confirming your registration will be sent with a link that you must click in order to complete your registration. ***To complete your registration, please follow the instructions provided in the email.*** If you do not receive this email, be sure to check the spam/junk folders in your email account. The registration emails sometimes get quarantined by spam filters.



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Deposits

In order to participate in an auction, you are required to pay a refundable \$1,000 deposit plus a \$35.00 non-refundable processing fee. Your payment must be submitted by ACH/eCheck directly on the auction site by the deposit deadline.

NOTE: All deposits must be submitted prior to the deposit deadline and marked as “Valid” in order to place bids in an auction.

Steps to Submit a Deposit via the website:

1. Login with your user name 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 part of the table click “**SUBMIT DEPOSIT**”.
3. Enter your banking information as instructed on the screen and click “**SUBMIT**”.

Once you submit a deposit via ACH/Electronic Debit, if you return to “**My Payments**” screen you will see the deposit identified as “**Pending**”. Once these funds have successfully settled, after five (5) full business days, the status will change to “**Valid**” and you will be able to bid.

[Unsuccessful bidders will receive a refund of their bid deposit within ten (10) business days after the close of the property tax auction.]

Participating in an Auction

Once you have submitted a deposit and the auction is accepting bids, you will be able to:

Select a Sale

You can select a sale via the “**Upcoming Auctions**” link or the “**Auction Calendar**” link located on the Home page.

Access the Bid Page

The Bid page allows you to place bids in an auction. Note the following:

- **Start Time** – listed on the top left of the bid page table. Bidders with valid deposits can begin submitting bids at that time.
- **Close Date and Time** –this is the time when bids will no longer be accepted and a winner will be declared. Each property has a close date and time. The close time for a particular item may extend if the leading bidder changes during the last minute in which case overtime is triggered.
- **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.
- **ID#** - There is a unique ID# for each property in the sale.
- **APN** – Assessor’s Parcel Number
- 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 Address, Tax Rate Area, Land Value, Improvements, Total Assessed Value and Property Description.



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Submit a Bid

The auction is structured to be an Open/Proxy bid and subject to an auction extension as described more fully below.

Open Auction: In an Open Auction you only see the current “Best Bid” submitted per parcel as shown in the “Best Bid” column of the Bid page. If you submit a bid on a parcel, you will 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). Each bidder in the auction submits a ‘max bid’ and the system will proxy bid that bid, on their behalf, against all other submitted max bids in increments of \$100 until their max bid amount is equaled or exceeded. You cannot see what other people have submitted as max bids; you can only see the current leading bid.

Proxy Bidding: Proxy bidding is a form of competitive sale in which bidders input the maximum bid they are willing to pay for a property they would like to purchase. The system will then automatically enter bids on their behalf, in increments of \$100, up to their maximum bid. 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 \$ 17,100. If a new bidder then enters a bid of \$25,000 the system will proxy bid for the first bidder and they will maintain the lead at \$25,100. If the second bidder then increases their max bid to \$35,000 the system will proxy that bid and they will become the new leader at \$30,100.

If you enter a maximum bid that is the same as another lead bid, the first bidder to submit that amount would be deemed the leader. The trailing bidder would be notified with a message on the screen that "your bid was submitted successfully, but you trail an earlier bidder at the same price". The non-leader would have to increase their maximum bid to become the leader.

All bids submitted by bidders on this site are submitted as proxy bids. The bid you enter after you click the Enter Max Bid link will be executed using the proxy bid system.

Steps to Enter a Bid:

1. When you are ready to bid, click “**ENTER BID**” to the right of the ID# you intend to bid on.
2. You will be prompted to enter your Maximum Bid.
3. Enter your desired bid and click “**SUBMIT**.”
4. The system will ask you to “**CONFIRM**” your bid and 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”.
5. Notice that after you submit your initial bid, the link now reads “**CHANGE MAX BID**”. If you wish to change 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.**
6. Repeat this for any other bids you wish to enter.
7. Once you have finished submitting bids, you can choose to monitor the sale until it closes or you can logout.



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Overtime

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) minute of the sale, the Auction Clock will change to reflect a new Auction Close Time and the sale will be extended by two (2) minute to allow additional bidding. This will continue until that bidder remains leader for two (2) minute (at which time the auction closes and the leading bid becomes the Winning Bid).

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.

Display My Favorite Items

You can add an item as a favorite by clicking on the star at the end of the row in the auction listing on the bid page. Any item that you submit a bid on will automatically be marked as a favorite. If you would like to view just your favorites you can click the link on the top, right-hand part of the bid table called “**DISPLAY MY FAVORITE ITEMS**”. The link will then change to read “**DISPLAY ALL ITEMS**”, which will expand the list to show all items after you click it.

Post Auction Steps:

Once the entire auction closes for the day, the system automatically generates results and determines the winning bidder on each auction. If you are logged in when the auction closes you will see a “**Bidding Summary**” which details all of the deeds you have won. You will also receive an email informing you that the auction is over and provides a link to the “**Bidding Summary**”. On the “**Bidding Summary**” page you will see a summary of all the items you have won including your winning bid and total amount due as well as a checklist to finalize settlement of the auctions.

Steps to Complete the Bidding Summary Tasks:

1. Enter Vesting Information - 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. The names you have previously entered as affiliates will appear as choices in the “**Name**” dropdown, but you can also select “Other” to provide a new name to add to your list. All vesting information needs to be submitted **within 48 hours** of the close of the auction.
2. Make Final Payment - Click on “**FINAL PAYMENT**” to view a screen with instructions on how you can make your final payment. 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. The properties offered at each auction of this tax sale are 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 the auction.



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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 submit final payments on all auctions won will forfeit their deposit to the County and may be banned from future sales.**

Final payment must be made by cash, cashier's check, or wire transfer.

- Cash (U.S. currency only) paid in person at the Office of the Treasurer-Tax Collector, 1600 Pacific Highway, Room 162, San Diego, CA 92101.
- Cashier's Check made payable to "County of San Diego Treasurer-Tax Collector" and mailed to (or paid in person at):
County of San Diego Treasurer-Tax Collector
Attention: Tax Sales Unit
1600 Pacific Highway, Room 162, San Diego, CA 92101
- Wire Transfer

Payment by a personal check, traveler's check or credit card is not accepted.

Other Important Pages

You should become familiar with these important pages on the website.

- **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.
- **My Payments** – This page allows you to submit the required deposit and lists other payments you have made for the sale.
- **My Account** – This page allows you to manage your “**User Profile**” including your contact information, password, security question and the names of affiliated entities.

THE COUNTY OF SAN DIEGO (“COUNTY”) AND COUNTY OF SAN DIEGO TREASURER-TAX COLLECTOR (“TAX COLLECTOR”) AND THEIR AUTHORIZED AGENTS AND CONTRACTORS SHALL NOT IN ANY EVENT BE LIABLE FOR ANY DIRECT, INDIRECT, PUNITIVE, SPECIAL, INCIDENTAL, OR CONSEQUENTIAL DAMAGES, INCLUDING, WITHOUT LIMITATION, LOST REVENUES OR LOST PROFITS, ARISING OUT OF, OR IN ANY WAY CONNECTED WITH THE USE OF, OR INABILITY TO USE, THIS WEB PORTAL, ANY COMPUTER PROGRAMS, DATA, MATERIALS OR SERVICES OFFERED IN CONNECTION WITH THIS WEB PORTAL, WHETHER BASED ON CONTRACT, TORT, STRICT LIABILITY OR OTHERWISE, EVEN IF THE COUNTY AND TAX COLLECTOR AND/OR THEIR AUTHORIZED AGENTS OR EMPLOYEES HAVE BEEN ADVISED OF THE POSSIBILITY OF DAMAGES. The County and the Tax Collector and their authorized agents and contractors shall not be liable for any loss or injury caused in whole, or in part, by their actions, omission, or contingencies beyond their control, including in procuring, compiling, or delivering the web portal, the internet access or website, the software or hardware associated with the web portal.