

Please see below for detailed written instructions about bidding in online auctions.

Registration

The first step in purchasing tax-delinquent property through this online auction is to register for an account.

You will receive several emails from autoreply@cosl.org. Please add that address to your safe senders list or your contacts, so you don't miss messages from us.

To create an account, go to auction.cosl.org. In the upper right corner of the screen, click "register," and then complete the form that appears. Be sure to register in the legal name you want on the deed, and use the mailing address where you want the deed sent.

You will be asked for identification. Choose the kind of identification card you are using and enter your ID number. Be sure to select the correct state that issued your ID. **Please note that you must have a valid ID issued by a government entity in the United States.**

In the section called "Create Credentials," enter your valid email address and make up a password. Your password must contain at least six characters, and no more than 100. It must contain one number, and one special character, like ? or %.

When you click the "register" button, you will receive an email from us confirming the registration. Please open that email and confirm your email address.

Now you can log in to the auction site. Then click your username in the upper right corner to complete your profile. That's where you'll enter your payment information.

Verify identity

After you've created the account, you must verify your identity for payment.

Log into your account on the auction website and go to your profile. Under "Manage Your Account," choose "Payment on File." Then scroll down until you see the button to verify identity. Click that, and then click "Get Started."

You will see options on how to verify your identity. You will need to use your computer's webcam, or the camera on your personal device, to capture the images for verification. Follow the instructions on the screen. You will let the system take a picture of the front and back of your ID, and of your face. You must also enter the last four digits of your social security number (SSN). The biometrics of your face and your ID must match.

You can try this process twice. If you fail twice, the system will lock you out, and you cannot verify your identity. If that happens, please take a picture of your ID, **and** a selfie while holding your ID beside your face, and email it to land@cosl.org. Please include your username, and email us from the address connected to your auction account.

The verification fee is \$1.50. That will be added to your first purchase in the auction system.

Search property and bid

Now you're ready to find the parcel you want to bid on.

When you go to auction.cosl.org, click on "View Auctions" in the upper left corner. You can choose to see a map or a list.

On the map view, you can scroll to zoom in and look for property in a specific area. Or you can choose the county you want from the drop-down menu.

If a county is not listed in the drop-down box, that means we do not have any parcels available in that county.

In the list view, you can also filter for acreage or search for a specific owner or parcel number.

You can find more details about a parcel by clicking the DataScout button.

If you're interested in a parcel, but you're not ready to bid, you can click the eyeball icon to add that parcel to a watchlist. You must be registered and logged in to start a watchlist.

When you're ready to bid, click the "bid" button in the parcel information. Remember that you must have a payment method on file before you can enter a bid.

Each parcel has a minimum bid amount. That number varies according to tax amounts and how long the property has been delinquent. It also includes interest, penalties and other fees.

If you are the highest or the first bidder, you can enter a maximum bid amount. But you are not required to do that. You can check the status and raise your bid manually.

If you change your mind before your maximum amount is reached, you can delete your maximum bid.

You cannot withdraw bids you have already placed. Your bid is a legal and binding offer.

You can see your current bids and standings by clicking "My Auctions" in the upper left corner of the screen.

Each auction lasts for 30 days. We will send you an email any time you have been outbid.

Bids close at 8 p.m., 30 calendar days after the first bid was placed. At 7:30 p.m. on the closing day, we will send an email to the address on your registration, reminding you that the auction is about to close. This email will include a link so you can update or monitor your bid.

Payments

Each auction lasts 30 calendar days from the date of the first bid. When the auction closes, we will email each bidder to tell you whether you won or lost. If you won, that email will also contain information about payment.

We will immediately charge the first \$100 of your winning bid against your card. (If your bid is less than \$100, we will only charge the bid amount.)

If this charge fails, we will notify you by email. You will have 24 hours to make the payment through your account on the auction site, using the "My Purchases" tab.

If the payment is not made within 24 hours, the sale is canceled, and the bidder is banned from participating in future auctions. The bidder will also be blocked from creating a new account for auctions.

If a bid is more than \$100, you can pay the balance online with your registered card, or you can mail the balance to use using a cashier's check or money order. We must **receive** that money within 10 business days of the auction's end.

If we receive the balance due within 10 business days, we will issue a limited warranty deed and record it with the county. They will forward the deed to you after processing it.

If we do not receive the balance within 10 business days, we will cancel the sale and relist the parcel in the auction. You will lose the \$100 deposit, and you will be locked out of participating in any future auctions.

Remember that you may be responsible for the current year's taxes, if the tax deadline has not passed. There also may be liens or other fees levied against the parcel. Be sure to research any parcel before placing a bid.

Good luck!