



October 15, 2025

Re: SB 135: Support for Ohio Foreclosure Reforms

Dear Senate Judiciary committee:

I am testifying to express our support of SB 135. This important piece of legislation that makes improvements to Ohio's foreclosure law.

Nearly every community is plagued with foreclosures. The question is what tools creditors, homeowners and courts have at their disposal to resolve debts and protect residential home values in the communities they serve.

A few years ago, the law changed to permit Private Selling Officers to sell foreclosed properties in lieu of the county sheriff. Private Selling Officers are licensed Auctioneers, Real Estate Agents, and residents of Ohio.

The use of Private Selling Officers enhances the ability for a higher sales price for a foreclosed home. Unlike Sheriff's departments, they market the property in the best possible manner to ensure potential buyers know the true value of the home, including taking photographs, posting to local MLS's, syndicating information through multiple websites, conducting email and social media outreach and offering buyer agent compensation as just a few examples.

These efforts increase the potential for maintaining community property values as well as providing surplus funds to the defendant in the case facing financial distress. Both are goals the foreclosure process should aim to achieve.

SB 135 makes three important changes to Ohio's foreclosure law. First, it permits judgement creditors the ability to use a Private Selling Officer, instead of the sheriff, to sell foreclosed property in **uncontested claims**. Second, it provides the county auditor's appraised value to be used if the appraisal is not completed within 14 days. Third, It reduces the cost of the legal Ad, which has been a burden on both the plaintiff and the defendant. It is also important to point out that the bill in no way takes away any rights of the homeowner.

If SB 135 (or the language contained in it) becomes law our company is ready to assist judgment creditors, homeowners and courts streamline this process. In fact, we have already been involved in making sure these suggested changes make sense. This is a win-win all the way around. It ensures that foreclosed properties are sold to individuals that will keep taxes current for local governments and schools. It also ensures that such properties do not become vacant and abandoned leading to potential crime habitats.

Thank you for your attention,

Barry Baker, Private Selling Officer,

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