As Introduced

135th General Assembly Regular Session 2023-2024

S. B. No. 25

Senator Hackett

A BILL

То	amend sections 323.28, 2329.01, 2329.151,	1
	2329.152, 2329.153, 2329.17, 2329.18, 2329.19,	2
	2329.20, 2329.211, 2329.26, 2329.27, 2329.312,	3
	2329.51, and 2329.52 of the Revised Code	4
	relating to real property foreclosures.	

BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF OHIO:

Section 1. That Sections 323.20, 2329.01, 2329.131,	O
2329.152, 2329.153, 2329.17, 2329.18, 2329.19, 2329.20,	7
2329.211, 2329.26, 2329.27, 2329.312, 2329.51, and 2329.52 of	8
the Revised Code be amended to read as follows:	9
Sec. 323.28. (A) A finding shall be entered in a	10
proceeding under section 323.25 of the Revised Code for taxes,	11
assessments, penalties, interest, and charges due and payable at	12
the time the deed of real property sold or transferred under	13
this section is transferred to the purchaser or transferee, plus	14
the cost of the proceeding. For purposes of determining such	15
amount, the county treasurer may estimate the amount of taxes,	16
assessments, interest, penalties, charges, and costs that will	17
be payable at the time the deed of the property is transferred	18
to the purchaser or transferee.	19

The court of common pleas, a municipal court with	20
jurisdiction, or the county board of revision with jurisdiction	21
pursuant to section 323.66 of the Revised Code shall order such	22
premises to be transferred pursuant to division (E) of this	23
section or shall order such premises to be sold for payment of	24
the finding, but for not less than either of the following,	25
unless the county treasurer applies for an appraisal:	26
(1) The total amount of such finding;	27
(2) The fair market value of the premises, as determined	28
by the county auditor, plus the cost of the proceeding.	29
##-Alternatively, the county treasurer applies for an-	30
appraisal, the premises shall be appraised in the manner	31
provided by section 2329.17 of the Revised Code, and may move to	32
sell the premises using the most recent appraised value for the	33
premises as shown on the records of the county auditor, in which	34
case the premises shall be sold for at least two-thirds of the	35
appraised value.	36
Notwithstanding the minimum sales price provisions of	37
divisions (A)(1) and (2) of this section to the contrary, a	38
parcel sold pursuant to this section shall not be sold for less	39
then the amount described in division (2) (1) of this continuit	4.0

8 9 than the amount described in division (A)(1) of this section if 40 the highest bidder is the owner of record of the parcel 41 immediately prior to the judgment of foreclosure or a member of 42 the following class of parties connected to that owner: a member 43 of that owner's immediate family, a person with a power of 44 attorney appointed by that owner who subsequently transfers the 45 parcel to the owner, a sole proprietorship owned by that owner 46 or a member of the owner's immediate family, or partnership, 47 trust, business trust, corporation, or association in which the 48 owner or a member of the owner's immediate family owns or 49

controls directly or indirectly more than fifty per cent. If a	50
parcel sells for less than the amount described in division (A)	51
(1) of this section, the officer conducting the sale shall	52
require the buyer to complete an affidavit stating that the	53
ouyer is not the owner of record immediately prior to the	54
judgment of foreclosure or a member of the specified class of	55
parties connected to that owner, and the affidavit shall become	56
part of the court records of the proceeding. If the county	57
auditor discovers within three years after the date of the sale	58
that a parcel was sold to that owner or a member of the	59
specified class of parties connected to that owner for a price	60
less than the amount so described, and if the parcel is still	61
owned by that owner or a member of the specified class of	62
parties connected to that owner, the auditor within thirty days	63
after such discovery shall add the difference between that	64
amount and the sale price to the amount of taxes that then stand	65
charged against the parcel and is payable at the next succeeding	66
date for payment of real property taxes. As used in this	67
paragraph, "immediate family" means a spouse who resides in the	68
same household and children.	69

(B) From the proceeds of the sale the costs shall be first 70 paid, next the amount found due for taxes, then the amount of 71 any taxes accruing after the entry of the finding and before the 72 deed of the property is transferred to the purchaser following 73 the sale, all of which taxes shall be deemed satisfied, though 74 the amount applicable to them is deficient, and any balance 75 shall be distributed according to section 5721.20 of the Revised 76 Code. No statute of limitations shall apply to such action. Upon 77 sale, all liens for taxes due at the time the deed of the 78 property is transferred to the purchaser following the sale, and 79 liens subordinate to liens for taxes, shall be deemed satisfied 80

and discharged unless otherwise provided by the order of sale.	81
(C) If the county treasurer's estimate of the amount of	82
the finding under division (A) of this section exceeds the	83
amount of taxes, assessments, interest, penalties, and costs	84
actually payable when the deed is transferred to the purchaser,	85
the officer who conducted the sale shall refund to the purchaser	86
the difference between the estimate and the amount actually	87
payable. If the amount of taxes, assessments, interest,	88
penalties, and costs actually payable when the deed is	89
transferred to the purchaser exceeds the county treasurer's	90
estimate, the officer shall certify the amount of the excess to	91
the treasurer, who shall enter that amount on the real and	92
public utility property tax duplicate opposite the property; the	93
amount of the excess shall be payable at the next succeeding	94
date prescribed for payment of taxes in section 323.12 of the	95
Revised Code, and shall not be deemed satisfied and discharged	96
pursuant to division (B) of this section.	97
(D) Premises ordered to be sold under this section but	98
remaining unsold for want of bidders after being offered for	99
sale on two separate occasions, not less than two weeks apart,	100
or after being offered for sale on one occasion in the case of	101
abandoned land as defined in section 323.65 of the Revised Code,	102
shall be forfeited to the state or to a political subdivision,	103
school district, or county land reutilization corporation	104
pursuant to Chapter 5722. or section 5723.01 of the Revised	105
Code, and shall be disposed of pursuant to Chapter 5722. or	106
5723. of the Revised Code.	107
(E) Notwithstanding section 5722.03 of the Revised Code,	108
if the complaint alleges that the property is delinquent vacant	109
land as defined in section 5721.01 of the Revised Code,	110

abandoned lands as defined in section 323.65 of the Revised	111
Code, or lands described in division (F) of section 5722.01 of	112
the Revised Code, and the value of the taxes, assessments,	113
penalties, interest, and all other charges and costs of the	114
action exceed the auditor's fair market value of the parcel,	115
then the court or board of revision having jurisdiction over the	116
matter on motion of the plaintiff, or on the court's or board's	117
own motion, shall, upon any adjudication of foreclosure, order,	118
without appraisal and without sale, the fee simple title of the	119
property to be transferred to and vested in an electing	120
subdivision as defined in division (A) of section 5722.01 of the	121
Revised Code. For purposes of determining whether the taxes,	122
assessments, penalties, interest, and all other charges and	123
costs of the action exceed the actual fair market value of the	124
parcel, the auditor's most current valuation shall be rebuttably	125
presumed to be, and constitute prima-facie evidence of, the fair	126
market value of the parcel. In such case, the filing for	127
journalization of a decree of foreclosure ordering that direct	128
transfer without appraisal or sale shall constitute confirmation	129
of the transfer and thereby terminate any further statutory or	130
common law right of redemption.	131
(F) Whenever the officer charged to conduct the sale	132
offers any parcel for sale, the officer first shall read aloud a	133
complete legal description of the parcel, or in the alternative,	134
may read aloud only a summary description and a parcel number if	135
the county has adopted a permanent parcel number system and if	136
the advertising notice published prior to the sale includes a	137
complete legal description or indicates where the complete legal	138
description may be obtained.	139

Sec. 2329.01. (A) Lands and tenements, including vested

legal interests therein, permanent leasehold estates renewable

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forever, and goods and chattels, not exempt by law, shall be	142
subject to the payment of debts, and liable to be taken on	143
execution and sold as provided in sections 2329.02 to 2329.61 of	144
the Revised Code.	145
(B) As used in sections 2329.02 to 2329.61 of the Revised	146
Code:	147
(1) "Commercial property" means any property that is not	148
residential property.	149
(2) "Private selling officer" means a resident of this	150
state licensed as both an auctioneer under Chapter 4707. of the	151
Revised Code and as a real estate broker or real estate	152
salesperson under Chapter 4735. of the Revised Code.	153
(3) "Residential mortgage loan" and "residential property"	154
have the same meanings as in section 2308.01 of the Revised	155
Code.	156
(4) "Sale date" means the day on which an auction for real	157
<u>estate concludes.</u>	158
(5) "Start date" means the first day an auction for real	159
estate is open for bidding to the public.	160
Sec. 2329.151. Except as provided in sections 2329.152 to	161
2329.154 of the Revised Code, all public auctions of goods,	162
chattels, or lands levied upon by execution shall be conducted	163
personally by one of the following:	164
(A) An officer of the court;	165
(B) For the public auction of goods and chattels, a	166
resident of this state licensed as an auctioneer under Chapter	167
4707. of the Revised Code;	168

$\frac{(C)}{(C)}$ (1) For the public auction of lands, a private	169
selling officer who is not affiliated with or employed by either	170
of the following:	171
(a) A mortgagee or mortgage servicer;	172
(b) A subsidiary of a mortgagee or mortgage servicer.	173
(2) As used in division (C)(1) of this section,	174
"affiliated with" a mortgagee or mortgage servicer means a	175
person that, directly or indirectly, through one or more	176
intermediaries, controls, is controlled by, or is under common	177
control with, the specified mortgagee or mortgage servicer.	178
(3) Nothing in this section shall be construed to prohibit	179
a mortgagee or mortgage servicer from engaging in a regular	180
course of business with an independent private selling officer.	181
Sec. 2329.152. (A) In every action demanding the judicial	182
or execution sale of real estate in which the debtor has failed	183
to plead or otherwise defend as provided by the Rules of Civil	184
Procedure, the judgment creditor may elect that the real estate	185
be sold at a public auction by a private selling officer. If the	186
judgment creditor elects to have the real estate sold by the	187
private selling officer, the judgment creditor shall file with	188
the clerk of the court a praecipe directing the issuance of an	189
order of sale to the private selling officer. A judgment	190
creditor may specify multiple private selling officers in the	191
praecipe, any of which may conduct the sale.	192
In every other action demanding the judicial or execution	193
sale of real estate, the county sheriff shall sell the real	194
estate at a public auction, unless the judgment creditor files a	195
motion with the court for an order authorizing a specified	196
private selling officer to sell the real estate at a public	197

auction. If the court authorizes a private selling officer to	198
sell the real estate, the judgment creditor may seek to have the	199
property sold by the private selling officer authorized by the	200
court or by the county sheriff. If the judgment creditor elects	201
to have the property sold by the private selling officer	202
authorized by the court, the judgment creditor shall file with	203
the clerk of the court a praecipe requesting the issuance of an	204
order of appraisal to the sheriff and an order of sale to the	205
private selling officer authorized by the court. Upon	206
Upon the filing of that the praecipe, the clerk of the	207
court shall immediately issue both of the following:	208
(1) An order of appraisal to the sheriff, who shall obtain	209
an appraisal of the real estate in conformity with sections	210
2329.17 and 2329.18 of the Revised Code;	211
(2) An an order of sale to the private selling officer,	212
who, after the return or determination of the appraisal, shall	213
advertise and sell the real estate in conformity with applicable	214
provisions of sections 2329.01 to 2329.61 of the Revised Code	215
using the appraised value established under section 2329.17 of	216
the Revised Code.	217
Within ten days after the issuance of an order of sale to	218
a private selling officer, any lienholder who is a party to the	219
action may file a motion with the court objecting to the use of	220
the private selling officer. If such motion is filed within ten	221
days after the issuance of the order of sale and the court	222
determines there is good and reasonable cause, as defined in	223
this division, the court may order that the sale be reset,	224
republished, and conducted by the county sheriff.	225
As used in this division, "good and reasonable cause"	226

means that the lienholder is more likely to have its lien_	227
satisfied, in whole or in part, if the sale is conducted by the	228
<pre>county sheriff.</pre>	229
(B)(1) As used in this division:	230
(a) "Business day" means a calendar day that is not a	231
Saturday or Sunday or a legal holiday as defined in section 1.14	232
of the Revised Code.	233
(b) "Remote bid" means a bid submitted in writing via	234
facsimile, electronic mail, or overnight delivery or courier.	235
(2) If the sale of the real estate is conducted at a	236
physical location and not online, then each judgment creditor	237
and lienholder who was a party to the action may submit a remote	238
bid to the sheriff or the private selling officer. Each sheriff	239
and private selling officer shall establish and maintain a	240
facsimile number or an electronic mail address for use by	241
judgment creditors and lienholders in submitting remote bids.	242
Each remote bid shall be of a fixed maximum amount and shall be	243
delivered to the sheriff or private selling officer on or before	244
four-thirty p.m. on the business day immediately preceding the	245
date of the sale date.	246
(3) Before the sale, the sheriff or the private selling	247
officer shall confirm receipt of the remote bid by sending	248
notice of such receipt via facsimile or electronic mail to the	249
judgment creditor or lienholder who submitted the remote bid.	250
During the sale, the sheriff or the private selling officer	251
shall place the remote bid on behalf of the judgment creditor or	252
lienholder who submitted the remote bid. After the sale, the	253
sheriff or the private selling officer shall provide notice of	254
the results of the sale not later than the close of business on	255

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the day of the sale to all judgment creditors and lienholders	256
who submitted remote bids. Such notice shall be sent via	257
facsimile or electronic mail to the judgment creditor or	258
lienholder or by posting the results of the sale on a public web	259
site.	260
(4) If a sheriff or private selling officer fails to place	261
a remote bid on behalf of a judgment creditor or lienholder to	262
the prejudice of the judgment creditor or lienholder, then, upon	263
the filing of a motion to vacate the sale within ten business	264
days after the sale date, the sale shall be vacated.	265
(C)(1) A judgment creditor that obtains a court order	266
authorizing a specified private selling officer to sell the real	267
estate at a public auction pursuant to division (A) of this	268
section may instruct the private selling officer to postpone the	269
sale of the real estate one or more times, provided, however	270
that all rescheduled sale dates shall be within one hundred	271
eighty days of the initial sale date. Upon receiving this	272
instruction, the private selling officer shall postpone the sale	273
of the real estate by announcing that the sale is postponed. If	274
the sale is at a physical location, this announcement shall be	275
made at the sale and shall include the date, time, and place of	276
the rescheduled sale of the real estate. If the sale is online,	277
this announcement shall be made on the auction web site and	278
shall include the date of the rescheduled sale of real estate.	279
Each such announcement shall be deemed to meet the notice	280
requirement in section 2329.26 of the Revised Code.	281
(2) If the judgment creditor does not wish to postpone the	282
sale of the real estate, the judgment creditor may instruct the	283
private selling officer to cancel the sale of the real estate.	284

Upon receiving this instruction, the private selling officer

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shall cancel the sale of the real estate by announcing that the	286
sale is canceled. If the sale is at a physical location, this	287
announcement shall be made at the sale. If the sale is online,	288
this announcement shall be made on the auction web site and	289
shall remain posted there until at least the end of the seven-	290
calendar-day three-calendar-day bidding period described in	291
division (E)(1)(a) of this section 2329.152 of the Revised Code.	292
(3) If the sale of the real estate is postponed or	293
canceled as described in divisions (C)(1) and (2) of this	294
section, all bids made on the real estate prior to the	295
postponement or cancellation of the sale shall be void.	296
(D)(1) If the judgment creditor obtains a court order to	297
have the real estate sold by a private selling officer, then:	298
(a) The cost of the appraisal required by section 2329.17	299
of the Revised Code shall be taxed as costs in the case.	300
(b) The cost of the advertisement required by section	301
2329.26 of the Revised Code shall be taxed as costs in the case.	302
(c) (b) The fee charged by the private selling officer and	303
all costs incurred by the private selling officer other than the	304
costs described in <u>divisions</u> <u>division</u> (D) (1) (a) and (b) of this	305
section shall be taxed as costs in the case up to an amount	306
equal to one and one-half per cent of the sale price of the real	307
estate. To the extent the fees and costs described in division	308
$\frac{(D)(1)(c)-(D)(1)(b)}{(D)(D)}$ of this section exceed one and one-half per	309
cent of the sale price of the real estate, they shall not be	310
included in the amount necessary to redeem real estate under	311
section 2329.33 of the Revised Code or in the calculation of any	312
deficiency judgment under section 2329.08 of the Revised Code	313
but rather. Rather, the fees and costs shall be paid by the	314

buyer of the property, the judgment creditor, or from the	315
judgment creditor's portion of the proceeds of the sale in an	316
amount not exceeding ten per cent of the sale price of the real	317
<u>estate</u> .	318
(2) The private selling officer shall file with the court	319
that issued the order of sale an itemized report of all	320
appraisal, publication, marketing, and other expenses of a sale	321
conducted under this section and all fees charged by the private	322
selling officer for marketing the real estate or conducting the	323
sale of the real estate, including the fee charged by the title	324
agent or title insurance company for administrative services, if	325
applicable, and title, escrow, and closing services. Each filing	326
of such itemized report shall be deemed to meet the writ of	327
execution requirement in section 2329.28 of the Revised Code.	328
(E)(1) The private selling officer who conducts a sale	329
under this section may do any of the following:	330
(a) Market the real estate and conduct the public auction	331
of the real estate online or at any physical location in the	332
county in which the real estate is situated. If the auction	333
occurs online, the auction shall be open for bidding for a	334
minimum of seven three calendar days, counted by excluding the	335
day the auction is first open for bidding and, notwithstanding	336
section 1.14 of the Revised Code, including all subsequent days.	337
The online auction shall be conducted in a manner so that all	338
bids are publicly displayed upon entry by the bidder throughout	339
the bidding period described in division (E)(1)(a) of this	340
section.	341
(b) Hire a title insurance agent licensed under Chapter	342
3953. of the Revised Code or title insurance company authorized	343
to do business under that chapter to assist the private selling	344

officer in performing administrative services;	345
(c) Execute to the purchaser, or to the purchaser's legal	346
representatives, a deed of conveyance of the real estate sold;	347
(d) Record on behalf of the purchaser the deed conveying	348
title to the real estate sold, notwithstanding that the deed may	349
not actually have been delivered to the purchaser prior to its	350
recording.	351
(2) By placing a bid at a sale conducted pursuant to this	352
section, a purchaser appoints the private selling officer who	353
conducts the sale as agent of the purchaser for the sole purpose	354
of accepting delivery of the deed.	355
(3) The private selling officer who conducts the sale	356
shall hire a title insurance agent licensed under Chapter 3953.	357
of the Revised Code or title insurance company authorized to do	358
business under that chapter to perform title, escrow, and	359
closing services related to the sale of the real estate.	360
(F) The fee charged by the title agent or title insurance	361
company for services provided under divisions $(E)(1)(b)$ and (3)	362
of this section shall be taxed as costs in the case provided	363
they are reasonable. Fees less than or equal to five hundred	364
dollars are presumed to be reasonable. Fees exceeding five	365
hundred dollars shall be paid only if authorized by a court	366
order.	367
Sec. 2329.153. (A) Not later than ninety days after the	368
effective date of this section September 28, 2016, the	369
department of administrative services shall solicit competitive	370
sealed proposals for the creation, operation, and maintenance of	371
the official public sheriff sale web site and an integrated	372
auction management system. The official public sheriff sale web	373

site and integrated auction management system shall be a single	374
statewide system for use by all county sheriffs in accordance	375
with the requirements of this section.	376
(B) The official public sheriff sale web site shall meet	377
the following minimum requirements:	378
(1) The web site shall have a domain name relevant to the	379
judicial sale of real property.	380
(2) The web site shall be limited to the judicial sale of	381
real property located in this state.	382
(3) The web site shall not charge a fee for members of the	383
public to view properties for sale.	384
(4) The web site shall allow each county sheriff to add	385
text, images, or graphics to the web site for the purpose of	386
identifying the county or sheriff conducting the sale.	387
(5) The web site shall include industry-standard features	388
and functionality, including user guides, online financial	389
transaction device payments, anti-snipe functionality, watch	390
lists, electronic mail notifications, maximum bid limits,	391
automatic incremental bidding, and search and map features that	392
allow users to search by county, zip code, address, parcel	393
number, appraised value, party name, case number, and other	394
variables relevant to the judicial sale of real property. As	395
used in this section, "financial transaction device" has the	396
same meaning as in section 301.28 of the Revised Code.	397
(6) The web site shall include features that allow for the	398
cancellation of sales as required by law or court order and the	399
postponement of sales in accordance with divisions (E)(2) and	400
(3) of this section.	401

(7) The web site shall provide a secure payment processing	402
system that accepts online payments for property sold via the	403
web site and, in an efficient and cost-effective manner,	404
transfers those payments to the appropriate county official or	405
account.	406
(8) The web site shall include the ability for an attorney	407
or law firm to enter a bid in a representative capacity.	408
(9) The web site shall be integrated with the auction	409
management system described in division (C) of this section.	410
(C) The auction management system shall meet the following	411
minimum requirements:	412
(1) The auction management system shall have a role-based	413
workflow engine to assist in conducting sales on the web site,	414
capturing data, complying with all relevant laws, and managing	415
administrative processes related to the judicial sale of real	416
property in a timely, secure, and accurate manner.	417
(2) The auction management system shall record the data	418
necessary to meet the reporting requirements of section 2329.312	419
of the Revised Code.	420
(3) The auction management system shall be able to	421
generate documents required by the court ordering the sale or	422
related to the judicial sale of real property.	423
refueed to the judicial base of real property.	120
(4) The auction management system shall be able to record	424
fees, costs, deposits, and other money items with the objective	425
of ensuring an accurate accounting of moneys received and	426
disbursed in each judicial sale of real property.	427
(5) The auction management system shall be integrated with	428
the web site described in division (B) of this section.	429

(6) The auction management system shall conduct the sale	430
in a manner so that all bids are publicly displayed upon entry	431
by the bidder throughout the bidding period described in	432
division (E) (1) of this section.	433
(D) The license fee for the creation, operation, and	434
maintenance of the official public sheriff sale web site and	435
integrated auction management system shall be determined using a	436
per-transaction license fee model or a per-use license fee	437
model. The addition of a property to the official public sheriff	438
sale web site or the auction management system shall each be	439
deemed a transaction for purposes of determining the license	440
fee. The license fee applicable to each judicial sale of real	441
property shall be taxed as costs in the case. No additional	442
license fees shall be assessed to the county sheriff.	443
(E)(1) Not later than one year after the effective date of	444
this section September 28, 2016, in all cases in which the	445
sheriff is ordered to conduct a judicial sale of real property,	446
the following shall occur:	447
(a) For residential property, the sale may be conducted on	448
the official public sheriff sale web site for a five-year period	449
beginning on the date the online system is fully operational.	450
After this five-year period sales shall be conducted on the	451
official public sheriff sale web site.	452
(b) For commercial property, the sale may be conducted on	453
the official public sheriff sale web site.	454
All sales conducted on the official public sheriff sale	455
web site shall be open for bidding for at least seven three	456
days.	457
(2) If the sale of the real property is to be conducted on	458

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the official public sheriff sale web site, the judgment creditor	459
may instruct the sheriff to postpone the sale of the real	460
property one time for up to one hundred eighty days after the	461
initial sale date. Upon receiving such instruction for	462
postponement, the sheriff shall postpone the sale of the	463
property by announcing on the official public sheriff sale web	464
site that the sale is postponed and giving notice of the	465
rescheduled sale date. This announcement shall be deemed to meet	466
the notice requirement of section 2329.26 of the Revised Code.	467
(3) If the judgment creditor does not wish to postpone the	468
sale of the real property, the judgment creditor may instruct	469
the sheriff to cancel the sale of the property. Upon receiving	470
this instruction, the sheriff shall cancel the sale of the	471
property by announcing on the official public sheriff sale web	472
site that the sale is canceled. This announcement shall remain	473
posted on the official public sheriff sale web site until at	474
least the end of the <pre>seven-day three-day</pre> bidding period	475
described in division (E)(1) of this section.	476
(4) If the sale of the real property is postponed or	477
canceled according to divisions (E)(2) and (3) of this section,	478
all bids made on the real property prior to the postponement or	479
cancellation of the sale shall be void.	480
(F) Pursuant to their authority in section 9.482 of the	481
Revised Code, counties may elect to enter into a shared services	482
agreement relating to the judicial sale of real property on the	483
official public sheriff sale web site. The shared services	484
agreement may seek to improve efficiency and reduce costs in the	485
judicial sale of real property by consolidating administrative	486
functions and processes.	487

Sec. 2329.17. (A) When execution is levied upon—lands and—

tenements real property, the sheriff shall call an inquest of	489
three disinterested freeholders, who are residents of, and real-	490
property owners in, appraised value of the real property shall	491
be the most recent appraised value of the real property as shown	492
on the records of the county auditor of the county where the	493
lands real property taken in execution are is situated, who	494
shall appraise the property so levied upon, upon actual view.	495
(B) If the property to be appraised is residential	496
property, the freeholders selected by the sheriff shall return	497
to the sheriff an estimate of the value of the property in money	498
within twenty-one calendar days of the issuance of the order of	499
appraisal by the clerk of the court.	500
If the court has ordered or the clerk of the court has	501
issued an order for a private selling officer to advertise and	502
sell the appraised property, the freeholders selected by the	503
sheriff shall also deliver a copy of their appraisal to the	504
private selling officer contemporaneously with their delivery of	505
their appraisal to the sheriff.	506
(C) If the freeholders selected by the sheriff under-	507
division (B) of this section do not deliver their appraisal	508
within twenty-one calendar days of the issuance of the order of	509
appraisal by the clerk of the court as required by division (B)	510
of this section, then all of the following shall occur:	511
(1) The cost of the appraisal by the freeholders shall not	512
be payable to the freeholders or taxed as costs in the case.	513
(2) The appraised value of the property shall be the most	514
recent appraised value of the property as shown on the records	515
of the county auditor, unless, for good cause shown, the court	516
authorizes a separate appraisal of the property	517

$\overline{\text{(3)}}$ The advertisement and sale of the <u>real</u> property shall	518
proceed immediately in accordance with the order of	519
advertisement and sale issued by the clerk of the court.	520
If a separate appraisal of the property is obtained, the	521
cost of the appraisal shall be included as an expense of the	522
sale pursuant to division (D) of section 2329.152 of the Revised	523
Code.	524
(D) If the property to be appraised is commercial	525
property, the freeholders selected by the sheriff shall return	526
to the sheriff an estimate of the value of the property in money	527
in accordance with the timing or other requirements, if any,	528
that may be established for the sale.	529
$\frac{(E)}{(C)}$ The municipal corporation or township in which the	530
real property is situated may inspect prior to the judicial sale	531
any structures located on-lands subject to a writ of execution-	532
the real property.	533
Sec. 2329.18. (A) If a court has ordered or the clerk of a	534
court has issued an order for the sheriff to advertise and sell	535
the real estate—for which the appraised value has been—	536
determined pursuant to section 2329.17 of the Revised Code, the	537
sheriff shall deposit a copy of the appraisal with the clerk of	538
the court from which the writ was issued, and immediately	539
advertise and sell <u>such the</u> real estate in conformity with	540
sections 2329.01 to 2329.61 of the Revised Code.	541
(B) If the court has ordered or the clerk of the court has	542
issued an order for a private selling officer to advertise and	543
sell the real estate—for which the appraised value has been—	544
determined pursuant to section 2329.17 of the Revised Code, the	545
private selling officer shall immediately advertise and sell the	546

real estate in conformity with sections 2329.01 to 2329.61 of	547
the Revised Code.	548
Sec. 2329.19. Upon the determination of the appraised	549
value pursuant to section 2329.17 of the Revised Code, if If it	550
appears that two-thirds of the appraised value, as established	551
pursuant to section 2329.17 of the Revised Code, of the lands	552
and tenements real property levied upon is sufficient to satisfy	553
the execution, with costs, the judgment on which the execution	554
issued shall not operate as a lien on the residue of the	555
debtor's estate to the prejudice of any other judgment creditor.	556
Sec. 2329.20. Except as otherwise provided in this section	557
or sections 2329.51 and 2329.52 of the Revised Code, no tract of	558
land shall be sold for less than two-thirds the amount of the	559
appraised value as determined established pursuant to section	560
2329.17 of the Revised Code. In all cases in which a junior	561
mortgage or other junior lien is sought to be enforced against	562
real estate by an order, judgment, or decree of court, subject	563
to a prior lien thereon, and such prior lien, and the claims or	564
obligations secured thereby, are unaffected by such order,	565
judgment, or decree, the court making such order, judgment, or	566
decree, may determine the minimum amount for which such real	567
estate may be sold. In such a case, the minimum amount shall be	568
not less than two-thirds of the difference between the appraised	569
value of the real estate as <u>determined_established_</u> in that	570
section, and the amount remaining unpaid on the claims or	571
obligations secured by such prior lien.	572
Sec. 2329.211. (A) (1) In every action demanding the	573
judicial or execution sale of residential property, if the	574
judgment creditor is the purchaser at the sale, the purchaser	575
shall not be required to make a sale deposit. All other	576

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purchasers shall make a sale deposit as follows:	577
(a) If the appraised value of the residential property is	578
less than or equal to ten thousand dollars, the deposit shall be	579
two thousand dollars.	580
(b) If the appraised value of the residential property is	581
greater than ten thousand dollars but less than or equal to two	582
hundred thousand dollars, the deposit shall be five thousand	583
dollars.	584
(c) If the appraised value of the residential property is	585
greater than two hundred thousand dollars, the deposit shall be	586
ten thousand dollars.	587
(2) The timing of the deposit and other payment	588
requirements shall be established by the court or the person	589
conducting the sale and included in the advertisement of the	590
sale. If the purchaser fails to meet the timing or other	591
requirements of the deposit, the sale shall be invalid and the	592
residential property may be brought to sale on the provisional	593
second sale any subsequent start date, if any, described in	594
division (B) of section 2329.52 of the Revised Code, and	595
included in the notice required by division (A)(1)(a)(i) of	596
section 2329.26 of the Revised Code.	597
(3) If the sale is held online, the deposit may be made by	598
a financial transaction device as defined in section 301.28 of	599
the Revised Code.	600
(B) In every action demanding the judicial or execution	601
sale of commercial property, the purchaser at the sale shall	602
make a deposit pursuant to the requirements, if any, established	603
for the sale.	604

Sec. 2329.26. (A) Lands and tenements taken in execution

shall not be sold until all of the following occur:	606
(1)(a) Except as otherwise provided in division (A)(1)(b)	607
of this section, the judgment creditor who seeks the sale of the	608
lands and tenements or the judgment creditor's attorney does	609
both of the following:	610
(i) Causes a written notice to be served in accordance	611
with divisions (A) and (B) of Civil Rule 5 upon the judgment	612
debtor and upon each other party to the action in which the	613
judgment giving rise to the execution was rendered. Such notice	614
shall include the <u>start</u> date, time, and place of the sale if the	615
sale is to be held at a physical location or the start date and	616
web site address of the sale if the sale is to be held online.	617
Such notice shall also include the provisional second sale any	618
subsequent start date described in division (B) of section	619
2329.52 of the Revised Code, if applicable.	620
(ii) At least seven calendar days prior to the <u>sale</u> date	621
of the sale, files with the clerk of the court that rendered the	622
judgment giving rise to the execution a copy of the written	623
notice described in division (A)(1)(a)(i) of this section with	624
proof of service endorsed on the copy in the form described in	625
division (B) of Civil Rule 5.	626
(b) Service of the written notice described in division	627
(A)(1)(a)(i) of this section is not required to be made upon any	628
party who is in default for failure to appear in the action in	629
which the judgment giving rise to the execution was rendered.	630
(2) One of the following applies:	631
(a) The officer taking the lands and tenements gives	632
public notice once a week for at least three consecutive weeks	
public notice once a week for at least three consecutive weeks	633

location or the start date of the sale if the sale is to be	635
conducted onlinedate. The last date of publication shall be four	636
or more calendar days prior to the sale date.	637
Such notice shall be by advertisement in a newspaper of	638
general circulation in the county. The newspaper shall meet the	639
requirements of section 7.12 of the Revised Code. The court	640
ordering the sale may designate in the order of sale the	641
newspaper in which this public notice shall be published.	642
The notice shall include all the following information:	643
(i) The date, time, and place of the sale if the sale is	644
to be held at a physical location;	645
(ii) The start date, the minimum duration, and web site	646
address of the sale if the sale is to be held online;	647
(iii) The deposit required by section 2329.211 of the	648
Revised Code;	649
(iv) That the purchaser shall be responsible for those	650
costs, allowances, and taxes that the proceeds of the sale are	651
insufficient to cover;	652
(v) The Information meeting the requirements of division	653
(A)(2)(a)(i) or (ii) of this section, as applicable to where the	654
sale is to be held, for any subsequent provisional second—sale	655
date described in division (B) of section 2329.52 of the Revised	656
Code, if applicable; provided, however, that no sale shall be	657
invalid, nor shall the court vacate any sale, if the notice	658
described in division (A)(1)(a)(i) of this section or the public	659
notice described in division (A)(2) of this section fails to	660
include the provisional <u>sale</u> date for a second <u>subsequent</u> sale	661
of the property and the property is sold on the initial sale	662
date.	663

(b) If Except as provided in division (B) of this section,	664
<u>if</u> a private selling officer has been ordered to sell the lands	665
and tenements, the private selling officer shall give the public	666
notice described in division (A)(2)(a) of this section in the	667
newspaper designated by the court. If the court has not	668
designated a newspaper, the private selling officer shall give	669
this public notice in the newspaper customarily used or	670
designated by the county sheriff. No sale that otherwise	671
complies with division (A)(2) of this section shall be invalid.	672
(B) Any officer taking lands and tenements in execution	673
that are advertised and offered for sale but unsold for want of	674
bidders may advertise any subsequent sale in any method the	675
officer finds suitable, which may include online advertisement	676
instead of print. Any such advertisement of a subsequent sale	677
shall be deemed to meet the notice requirement in division (A)	678
of this section.	679
(C) The officer taking the lands and tenements shall	680
collect the purchaser's information required by section 2329.271	681
of the Revised Code.	682
$\frac{(C)-(D)}{(D)}$ A sale of lands and tenements taken in execution	683
may be set aside in accordance with division (A) or (B) of	684
section 2329.27 of the Revised Code.	685
Sec. 2329.27. (A) When the public notice required by	686
division (A)(2) of section 2329.26 of the Revised Code is made	687
in a newspaper published weekly, it is sufficient to insert it	688
for three consecutive weeks. If both a daily and weekly edition	689
of the paper are published and the circulation of the daily in	690
the county exceeds that of the weekly in the county, or if the	691
lands and tenements taken in execution are situated in a city,	692
both a daily and weekly edition of the paper are published, and	693

the circulation of the daily in that city exceeds the	694
circulation of the weekly in that city, it is sufficient to-	695
publish the public notice in the daily once a week for three	696
consecutive weeks before the day of sale, each insertion to be-	697
on the same day of the week. The expense of that publication in	698
a daily shall not exceed the cost of publishing it in a weekly.	699
(B) (1) Subject Except as provided in division (B) of	700
section 2329.26 of the Revised Code and subject to divisions (B)	701
$\frac{(2)-(B)}{(B)}$ and $\frac{(3)-(C)}{(C)}$ of this section, all sales of lands and	702
tenements taken in execution that are made without compliance	703
with the written notice requirements of division (A)(1)(a) of	704
section 2329.26 of the Revised Code, the public notice	705
requirements of division (A)(2) of that section, and the	706
purchaser information requirements of section 2329.271 of the	707
Revised Code, and division (A) of this section shall be set	708
aside, on motion by any interested party, by the court to which	709
the execution is returnable.	710
(2) (B) Proof of service endorsed upon a copy of the	711
written notice required by division (A)(1)(a) of section 2329.26	712
of the Revised Code shall be conclusive evidence of the service	713
of the written notice in compliance with the requirements of	714
that division, unless a party files a motion to set aside the	715
sale of the lands and tenements pursuant to division $\frac{(B)(1)}{(A)}$	716
of this section and establishes by a preponderance of the	717
evidence that the proof of service is fraudulent.	718
$\frac{(3)}{(C)}$ If the court to which the execution is returnable	719
enters its order confirming the sale of the lands and tenements,	720
the order shall have both of the following effects:	721
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$\frac{(a)}{(1)}$ The order shall be deemed to constitute a judicial	722
finding as follows:	723

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(i) (a) That the sale of the lands and tenements complied	724
with the written notice requirements of division (A)(1)(a) of	725
section 2329.26 of the Revised Code and the public notice	726
requirements of division (A)(2) of that section—and division (A)—	727
of this section, or that compliance of that nature did not occur	728
but the failure to give a written notice to a party entitled to	729
notice under division (A)(1)(a) of section 2329.26 of the	730
Revised Code has not prejudiced that party;	731
(ii) (b) That all parties entitled to notice under	732
division (A)(1)(a) of section 2329.26 of the Revised Code	733
received adequate notice of the date, time, and place of the	734
sale of the lands and tenements;	735
(iii) (c) That the purchaser has submitted the contact	736
information required by section 2329.271 of the Revised Code.	737
$\frac{(b)}{(2)}$ The order bars the filing of any further motions	738
to set aside the sale of the lands and tenements.	739
Sec. 2329.312. (A) All levying officers appointed or	740
authorized by a court under this chapter to conduct the judicial	741
or execution sale of residential property consisting of one to	742
four single-family units shall submit quarterly reports to the	743
attorney general. The reports shall include data on each such	744
sale conducted by the officer, including data showing whether or	745
not the deadlines required under division (E) of section	746
2308.02, division (B) of section 2329.17, and sections 2329.30	747
and 2329.31 of the Revised Code are met.	748
(B) The attorney general shall make the information	749
included in the reports described in division (A) of this	750
section publicly available.	751

Sec. 2329.51. When real estate taken on execution and

appraised, is advertised, and offered for sale but is unsold for	753
want of bidders meeting the minimum bid requirements established	754
under this chapter, the court from which the execution issued,	755
on motion of the plaintiff, shall set aside such appraisement	756
and order a new appraisement to be made, or shall set aside the	757
levy and appraisement and award a new execution to issue. When	758
such real estate or a part of it has been two times appraised	759
and thereafter advertised and offered for sale, and is unsold-	760
for want of bidders, the court may direct the amount for which	761
it shall be sold.	762

Sec. 2329.52. (A) Except as otherwise provided in division 763 (B) of this section, when premises are ordered to be sold, if 764 said premises, or a part thereof, remain unsold for want of 765 bidders meeting the minimum bid requirements established under 766 this chapter, after having been once appraised, advertised, and 767 offered for sale, the court from which the order of sale issued 768 may, on motion of the plaintiff or defendant and from time to 769 time until said premises are disposed of, order a new 770 appraisement and sale or direct the amount for which said 771 premises, or a part thereof, may be sold. 772

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The court may order that the premises be sold as follows:

One third cash in hand, one third in nine months from the day of sale date, and the remaining one third in eighteen months from the day of sale date, the deferred payments to draw interest at six per cent and be secured by a mortgage on the premises.

(B) (1) When a residential property is ordered to be sold

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pursuant to a residential mortgage loan foreclosure action, if

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the property remains unsold after the first auction, then a

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second_subsequent_auction shall be held and the property shall

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be sold to the highest bidder without regard to the minimum bid

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requirement in section 2329.20 of the Revised Code, but subject	783
to section 2329.21 of the Revised Code relating to costs,	784
allowances, and real estate taxes, or disposed of in any other	785
manner pursuant to this chapter or any other provision of the	786
Revised Code. This second Any subsequent auction shall be held	787
not earlier than seven—three days and not later than thirty days	788
after the <u>first</u> <u>previous</u> auction <u>start date</u> . A <u>residential</u>	789
property that remains unsold after two auctions may be	790
subsequently offered for sale without regard to the minimum bid-	791
requirement in section 2329.20 of the Revised Code, but subject	792
to section 2329.21 of the Revised Code relating to costs,	793
allowances, and real estate taxes, or disposed of in any other-	794
manner pursuant to this chapter or any other provision of the-	795
Revised Code.	796
(2) For purposes of division (B)(1) of this section, the	797
first day an online auction is open for bidding shall be	798
considered the <u>start</u> date of the auction .	799
Section 2. That existing sections 323.28, 2329.01,	800
2329.151, 2329.152, 2329.153, 2329.17, 2329.18, 2329.19,	801
2329.20, 2329.211, 2329.26, 2329.27, 2329.312, 2329.51, and	802

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2329.52 of the Revised Code are hereby repealed.