131st General Assembly Regular Session 2015-2016

Sub. H. B. No. 463

Representative Dever

Cosponsors: Representatives Becker, Boccieri, Hambley, Perales, Sprague, Terhar, Leland

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## A BILL

-	To amend sections 301.28, 323.47, 1303.38, 2303.26,	1
	2327.01, 2327.02, 2327.04, 2329.01, 2329.151,	2
	2329.17, 2329.18, 2329.19, 2329.20, 2329.21,	3
	2329.26, 2329.271, 2329.28, 2329.30, 2329.31,	4
	2329.33, 2329.34, 2329.39, 2329.45, 2329.52,	5
	2329.56, 2909.07, 5302.01, 5721.371, and 5721.39	6
	and to enact sections 2308.01, 2308.02, 2308.03,	7
	2308.04, 2329.028, 2329.071, 2329.152, 2329.153,	8
	2329.154, 2329.211, 2329.311, 2329.312, 5302.31,	9
	5721.372, and 5721.373 of the Revised Code to	10
	establish expedited actions to foreclose	11
	mortgages on vacant and abandoned residential	12
	properties, to permit private selling officers	13
	to conduct judicial and execution sales of real	14
	property, to state the intent of the General	15
	Assembly regarding mortgage foreclosure actions,	16
	to revise the Commercial Paper Law relating to	17
	lost instruments, and to make other changes	18
	relative to foreclosure actions.	19

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

Section 1. That sections 301.28, 323.47, 1303.38, 2303.26, 20 2327.01, 2327.02, 2327.04, 2329.01, 2329.151, 2329.17, 2329.18, 21 2329.19, 2329.20, 2329.21, 2329.26, 2329.271, 2329.28, 2329.30, 22 2329.31, 2329.33, 2329.34, 2329.39, 2329.45, 2329.52, 2329.56, 23 2909.07, 5302.01, 5721.371, and 5721.39 be amended and sections 24 2308.01, 2308.02, 2308.03, 2308.04, 2329.028, 2329.071, 2.5 2329.152, 2329.153, 2329.154, 2329.211, 2329.311, 2329.312, 26 5302.31, 5721.372, and 5721.373 of the Revised Code be enacted 27 to read as follows: 28

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Sec. 301.28. (A) As used in this section:

(1) "Financial transaction device" includes a credit card, debit card, charge card, or prepaid or stored value card, or automated clearinghouse network credit, debit, or e-check entry that includes, but is not limited to, accounts receivable and internet-initiated, point of purchase, and telephone-initiated applications or any other device or method for making an electronic payment or transfer of funds.

(2) "County expenses" includes fees, costs, taxes, 37 38 assessments, fines, penalties, payments, or any other expense a person owes or otherwise pays to a county office under the 39 authority of a county official, other than dog registration and 40 kennel fees required to be paid under Chapter 955. of the 41 Revised Code. "County expenses" includes payment to a county 42 office of money confiscated during the commitment of an 43 individual to a county jail, of bail, of money for a prisoner's 44 inmate account, and of money for goods and services obtained by 45 or for the use of an individual incarcerated by a county 46 sheriff. "County expenses" includes online credit card payments 47 made through the official public sheriff sale web site pursuant 48 to section 2329.153 of the Revised Code. 49

(3) "County official" includes the county auditor, county 50 treasurer, county engineer, county recorder, county prosecuting 51 attorney, county sheriff, county coroner, county park district 52 and board of county commissioners, the clerk of the probate 53 court, the clerk of the juvenile court, the clerks of court for 54 all divisions of the courts of common pleas, and the clerk of 55 the court of common pleas, the clerk of a county-operated 56 municipal court, and the clerk of a county court. 57

The term "county expenses" includes county expenses owed 58 to the board of health of the general health district or a 59 combined health district in the county. If the board of county 60 commissioners authorizes county expenses to be paid by financial 61 transaction devices under this section, then the board of health 62 and the general health district and the combined health district 63 may accept payments by financial transaction devices under this 64 section as if the board were a "county official" and the 65 district were a county office. However, in the case of a general 66 health district formed by unification of general health 67 districts under section 3709.10 of the Revised Code, this 68 entitlement applies only if all the boards of county 69 commissioners of all counties in the district have authorized 70 payments to be accepted by financial transaction devices. 71

The term "county expenses" also includes fees for services 72 and the receipt of gifts to the county law library resources 73 fund authorized by rules adopted by the county law library 74 resources board under division (D) of section 307.51 of the 75 Revised Code. If the board of county commissioners authorizes 76 county expenses to be paid by financial transaction devices 77 under this section, then the county law library resources board 78 may accept payments by financial transaction devices under this 79 section as if the board were a "county official." 80

(B) Notwithstanding any other section of the Revised Code 81 and except as provided in division (D) of this section, a board 82 of county commissioners may adopt a resolution authorizing the 83 acceptance of payments by financial transaction devices for 84 county expenses. The resolution shall include the following: 85 (1) A specification of those county officials who, and of 86 the county offices under those county officials that, are 87 authorized to accept payments by financial transaction devices; 88 89 (2) A list of county expenses that may be paid for through the use of a financial transaction device; 90 (3) Specific identification of financial transaction 91 devices that the board authorizes as acceptable means of payment 92 for county expenses. Uniform acceptance of financial transaction 93 devices among different types of county expenses is not 94 required. 95 (4) The amount, if any, authorized as a surcharge or 96 convenience fee under division (E) of this section for persons 97 using a financial transaction device. Uniform application of 98 surcharges or convenience fees among different types of county 99 100 expenses is not required. (5) A specific provision as provided in division (G) of 101 this section requiring the payment of a penalty if a payment 102 made by means of a financial transaction device is returned or 103 dishonored for any reason. 104 The board's resolution shall also designate the county 105 treasurer as an administrative agent to solicit proposals, 106 within guidelines established by the board in the resolution and 107

in compliance with the procedures provided in division (C) of 108 this section, from financial institutions, issuers of financial 109

transaction devices, and processors of financial transaction 110 devices, to make recommendations about those proposals to the 111 board, and to assist county offices in implementing the county's 112 financial transaction devices program. The county treasurer may 113 decline this responsibility within thirty days after receiving a 114 copy of the board's resolution by notifying the board in writing 115 within that period. If the treasurer so notifies the board, the 116 board shall perform the duties of the administrative agent. 117

If the county treasurer is the administrative agent and 118 fails to administer the county financial transaction devices 119 program in accordance with the guidelines in the board's 120 resolution, the board shall notify the treasurer in writing of 121 the board's findings, explain the failures, and give the 122 treasurer six months to correct the failures. If the treasurer 123 fails to make the appropriate corrections within that six-month 124 period, the board may pass a resolution declaring the board to 125 be the administrative agent. The board may later rescind that 126 resolution at its discretion. 127

(C) The county shall follow the procedures provided in 128 this division whenever it plans to contract with financial 129 institutions, issuers of financial transaction devices, or 130 processors of financial transaction devices for the purposes of 131 this section. The administrative agent shall request proposals 132 from at least three financial institutions, issuers of financial 133 transaction devices, or processors of financial transaction 134 devices, as appropriate in accordance with the resolution 135 adopted under division (B) of this section. Prior to sending any 136 financial institution, issuer, or processor a copy of any such 137 request, the county shall advertise its intent to request 138 proposals in a newspaper of general circulation in the county 139 once a week for two consecutive weeks or as provided in section 140

7.16 of the Revised Code. The notice shall state that the county 141 intends to request proposals; specify the purpose of the 142 request; indicate the date, which shall be at least ten days 143 after the second publication, on which the request for proposals 144 will be mailed to financial institutions, issuers, or 145 processors; and require that any financial institution, issuer, 146 or processor, whichever is appropriate, interested in receiving 147 the request for proposals submit written notice of this interest 148 149 to the county not later than noon of the day on which the request for proposals will be mailed. 150

Upon receiving the proposals, the administrative agent 151 shall review them and make a recommendation to the board of 152 county commissioners on which proposals to accept. The board of 153 county commissioners shall consider the agent's recommendation 154 and review all proposals submitted, and then may choose to 155 contract with any or all of the entities submitting proposals, 156 as appropriate. The board shall provide any financial 157 institution, issuer, or processor that submitted a proposal, but 158 with which the board does not enter into a contract, notice that 159 its proposal is rejected. The notice shall state the reasons for 160 the rejection, indicate whose proposals were accepted, and 161 provide a copy of the terms and conditions of the successful 162 bids. 163

(D) A board of county commissioners adopting a resolution 164 under this section shall send a copy of the resolution to each 165 county official in the county who is authorized by the 166 resolution to accept payments by financial transaction devices. 167 After receiving the resolution and before accepting payments by 168 financial transaction devices, a county official shall provide 169 written notification to the board of county commissioners of the 170 official's intent to implement the resolution within the 171

official's office. Each county office subject to the board's172resolution adopted under division (B) of this section may use173only the financial institutions, issuers of financial174transaction devices, and processors of financial transaction175devices with which the board of county commissioners contracts,176and each such office is subject to the terms of those contracts.177

If a county office under the authority of a county 178 official is directly responsible for collecting one or more 179 county expenses and the county official determines not to accept 180 payments by financial transaction devices for one or more of 181 those expenses, the office shall not be required to accept 182 payments by financial transaction devices, notwithstanding the 183 adoption of a resolution by the board of county commissioners 184 under this section. 185

Any office of a clerk of the court of common pleas that 186 accepts financial transaction devices on or before July 1, 1999, 187 and any other county office that accepted such devices before 188 January 1, 1998, may continue to accept such devices without 189 being subject to any resolution passed by the board of county 190 commissioners under division (B) of this section, or any other 191 oversight by the board of the office's financial transaction 192 devices program. Any such office may use surcharges or 193 convenience fees in any manner the county official in charge of 194 the office determines to be appropriate, and, if the county 195 treasurer consents, may appoint the county treasurer to be the 196 office's administrative agent for purposes of accepting 197 financial transaction devices. In order not to be subject to the 198 resolution of the board of county commissioners adopted under 199 division (B) of this section, a county office shall notify the 200 board in writing within thirty days after March 30, 1999, that 201 it accepted financial transaction devices prior to January 1, 202

1998, or, in the case of the office of a clerk of the court of203common pleas, the clerk has accepted or will accept such devices204on or before July 1, 1999. Each such notification shall explain205how processing costs associated with financial transaction206devices are being paid and shall indicate whether surcharge or207convenience fees are being passed on to consumers.208

(E) A board of county commissioners may establish a 209
surcharge or convenience fee that may be imposed upon a person 210
making payment by a financial transaction device. The surcharge 211
or convenience fee shall not be imposed unless authorized or 212
otherwise permitted by the rules prescribed by an agreement 213
governing the use and acceptance of the financial transaction 214
device. 215

If a surcharge or convenience fee is imposed, every county 216 office accepting payment by a financial transaction device, 217 regardless of whether that office is subject to a resolution 218 adopted by a board of county commissioners, shall clearly post a 219 notice in that office and shall notify each person making a 220 payment by such a device about the surcharge or fee. Notice to 221 each person making a payment shall be provided regardless of the 222 223 medium used to make the payment and in a manner appropriate to that medium. Each notice shall include all of the following: 224

(1) A statement that there is a surcharge or convenience(225fee for using a financial transaction device;226

(2) The total amount of the charge or fee expressed in
dollars and cents for each transaction, or the rate of the
charge or fee expressed as a percentage of the total amount of
the transaction, whichever is applicable;
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(3) A clear statement that the surcharge or convenience

fee is nonrefundable.

(F) If a person elects to make a payment to the county by
a financial transaction device and a surcharge or convenience
fee is imposed, the payment of the surcharge or fee shall be
considered voluntary and the surcharge or fee is not refundable.

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(G) If a person makes payment by financial transaction 237 device and the payment is returned or dishonored for any reason, 238 the person is liable to the county for payment of a penalty over 239 and above the amount of the expense due. The board of county 240 commissioners shall determine the amount of the penalty, which 241 may be either a fee not to exceed twenty dollars or payment of 242 the amount necessary to reimburse the county for banking 243 charges, legal fees, or other expenses incurred by the county in 244 collecting the returned or dishonored payment. The remedies and 245 procedures provided in this section are in addition to any other 246 available civil or criminal remedies provided by law. 247

(H) No person making any payment by financial transaction device to a county office shall be relieved from liability for the underlying obligation except to the extent that the county realizes final payment of the underlying obligation in cash or its equivalent. If final payment is not made by the financial transaction device issuer or other guarantor of payment in the transaction, the underlying obligation shall survive and the county shall retain all remedies for enforcement that would have applied if the transaction had not occurred.

(I) A county official or employee who accepts a financial
 transaction device payment in accordance with this section and
 any applicable state or local policies or rules is immune from
 personal liability for the final collection of such payments.

Sec. 323.47. (A) If land held by tenants in common is sold 261 upon proceedings in partition, or taken by the election of any 262 of the parties to such proceedings, or real estate is sold by 263 administrators, executors, guardians, or trustees, the court 264 shall order that the taxes, penalties, and assessments then due 265 and payable, and interest on those taxes, penalties, and 266 267 assessments, that are or will be a lien on such land or real estate at the time the deed is transferred following as of the 268 date of the sale or election, be discharged out of the proceeds 269 of such sale or election, but only to the extent of those 270 proceeds. For purposes of determining such amount, the county 271 treasurer shall may estimate the amount of taxes, assessments, 272 interest, and penalties that will be payable at as of the time-273 the deed of the property is transferred to date of the purchaser 274 sale or election. If the county treasurer's estimate exceeds the 275 amount of taxes, assessments, interest, and penalties actually 276 payable when the deed is transferred to the purchaser, the 277 officer who conducted the sale shall as of that date, the 278 plaintiff in the action resulting in a sale or election, may 279 request that the county treasurer refund that excess to holders 280 of the purchaser the difference between the estimate and the 281 amount actually payable next lien interests according to the 282 confirmation of sale or election or, if all liens are satisfied, 283 that the treasurer remit that excess to the court for 284 distribution. If the amount of taxes, assessments, interest, and 285 penalties actually payable when the deed is transferred to the 286 purchaser at the time of the sale or election exceeds the county 287 treasurer's estimate, or the proceeds are insufficient to 288 satisfy that estimate, the officer who conducted the sale shall 289 certify the amount of the excess to the treasurer, who shall 290 enter that amount on the real and public utility property tax 291 292 duplicate opposite the property; the amount of the excess shall

be payable at the next succeeding date prescribed for payment of	293
taxes in section 323.12 of the Revised Code.	294
If the plaintiff in an action that results in a sale or	295
election in accordance with this division is the land's or real	296
estate's purchaser or electing party, the officer who conducted	297
the sale shall not deduct the taxes, assessments, interest, and	298
penalties, the lien for which attaches before the date of sale	299
or election but that are not yet determined, assessed, and	300
levied from the proceeds of the sale or election, unless such	301
deduction is approved by that purchaser or electing party. The	302
officer shall certify any such amount not paid from the proceeds	303
to the county treasurer, who shall enter that amount on the real	304
and public utility property tax duplicate opposite the property;	305
this amount shall be payable at the next succeeding date	306
prescribed for payment of taxes in section 323.12 of the Revised	307
Code.	308
Taxes, assessments, interest, and penalties that are not	309
paid on the date of that sale or election, including any amount	310
that becomes due and payable after the date of the sale or	311
election or that remains unpaid because proceeds of a sale or	312
election are insufficient to pay those amounts, continue to be a	313
lien on the property as provided under section 323.11 of the	314
Revised Code.	315
(B)(1) Except as provided in division (B)(3) of this	316
section, if real estate is sold at judicial sale, the court	317
shall order that the total of the following amounts shall be	318
discharged out of the proceeds of the sale but only to the	319
extent of such proceeds:	320
(a) Taxes-and, assessments, interest, and penalties, the	321
lien for which attaches before the confirmation date of sale but	322

that are not yet determined, assessed, and levied for the year	323
in which confirmation occurs that includes the date of sale,	324
apportioned pro rata to the part of that year that precedes	325
confirmation, and any penalties and interest on those taxes and	326
assessments the date of sale;	327
(b) All other taxes, assessments, penalties, and interest	328
the lien for which attached for a prior tax year but that have	329
not been paid on or before the date of <u>confirmation sale</u> .	330
(2) Upon the request of the officer who conducted the	331
sale, the The county treasurer shall may estimate the amount in	332
division (B)(1)(a) of this section <u>before the confirmation of</u>	333
sale or an amended entry confirming the sale is filed. If the	334
county treasurer's estimate exceeds that the amount in division	335
(B)(1)(a) of this section, the officer who conducted the sale	336
shall plaintiff may request that the county treasurer refund	337
that excess to holders of the purchaser the difference between	338
the estimate and the actual amount next lien interests according	339
to the confirmation of sale or, if all liens are satisfied, that	340
the treasurer remit that excess to the court for distribution.	341
If the actual amount exceeds the county treasurer's estimate,	342
the officer shall certify the amount of the excess to the	343
treasurer, who shall enter that amount on the real and public	344
utility property tax duplicate opposite the property; the amount	345
of the excess shall be payable at the next succeeding date	346
prescribed for payment of taxes in section 323.12 of the Revised	347
Code.	348
If the plaintiff in an action that results in a sale in	349
accordance with division (B) of this section is the real	350

estate's purchaser, the officer who conducted the sale shall not351deduct the taxes, assessments, interest, and penalties, the lien352

for which attaches before the date of sale but that are not yet	353
determined, assessed, and levied from the proceeds of the sale	354
or election, unless such deduction is approved by that	355
purchaser. The officer shall certify any such amount not paid	356
from the proceeds to the county treasurer, who shall enter that	357
amount on the real and public utility property tax duplicate	358
opposite the property; this amount shall be payable at the next	359
succeeding date prescribed for payment of taxes in section	360
323.12 of the Revised Code.	361
Taxes, assessments, interest, and penalties that are not	362
paid on the date of that sale, including any amount that becomes	363
due and payable after the date of the sale, continue to be a	364
lien on the property as provided under section 323.11 of the	365
Revised Code.	366
(3) The amounts described in division (B)(1) of this	367
section shall not be discharged out of the proceeds of a	368
judicial sale, but shall instead be deemed to be satisfied and	369
extinguished upon confirmation of sale, if both of the following	370
conditions apply:	371
(a) The real estate is sold pursuant to a foreclosure	372
proceeding other than a tax foreclosure proceeding initiated by	373
the county treasurer under section 323.25, sections 323.65 to	374
323.79, or Chapter 5721. of the Revised Code.	375
(b) A county land reutilization corporation organized	376
under Chapter 1724. of the Revised Code is both the purchaser of	377
the real estate and the judgment creditor or assignee of all	378
rights, title, and interest in the judgment arising from the	379
foreclosure proceeding.	380

Sec. 1303.38. (A) A person not in possession of an

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instrument is entitled to enforce the instrument if all of the	382
following apply:	383
(1) The person <u>seeking to enforce the instrument</u> was <del>in</del>	384
entitled to enforce the instrument when loss of possession	385
occurred or has directly or indirectly acquired ownership of the	386
instrument and from a person who was entitled to enforce it the	387
instrument when loss of possession occurred.	388
(2) The loss of possession was not the result of a	389
transfer by the person or a lawful seizure.	390
(3) The person cannot reasonably obtain-possession-	391
possession of the instrument because the instrument was	392
destroyed, its whereabouts cannot be determined, or it is in the	393
wrongful possession of an unknown person or a person that cannot	394
be found or is not amenable to service of process.	395
(B) A person seeking enforcement of an instrument under	396
division (A) of this section must prove the terms of the	397
instrument and the person's right to enforce the instrument. If	398
that proof is made, divisions (A) and (B) of section $1303.36$ of	399
the Revised Code applies to the case as if the person seeking	400
enforcement had produced the instrument. The court may not enter	401
judgment in favor of the person seeking enforcement unless it	402
finds that the person required to pay the instrument is	403
adequately protected against loss that might occur by reason of	404
a claim by another person to enforce the instrument. Adequate	405
protection for the person required to pay the instrument may be	406
provided by any reasonable means.	407
Sec. 2303.26. The clerk of the court of common pleas shall	408

exercise the powers conferred and perform the duties enjoined 409 upon-him\_the clerk by statute and by the common law; and in the 410

performance of <u>his official</u> duties <u>he</u> the clerk shall be under	411
the direction of <u>his</u> the court. The clerk shall not restrict,	412
prohibit, or otherwise modify the rights of parties to seek	413
service on party defendants allowed by the Rules of Civil	414
Procedure, either singularly or concurrently.	415
Sec. 2308.01. As used in this chapter:	416
(A) "Manufactured home" has the same meaning as in section	417
3781.06 of the Revised Code.	418
(B) "Mobile home" has the same meaning as in section	419
4501.01 of the Revised Code.	420
(C) "Residential condominium unit" means a "residential	421
unit" as defined in section 5311.01 of the Revised Code.	422
(D) "Regidential mentance lean" means a lean en agreement	423
(D) "Residential mortgage loan" means a loan or agreement	423
to extend credit, including the renewal, refinancing, or modification of such a loan or agreement, that is made to a	424
person and that is primarily secured by a mortgage, deed of	426
trust, or other lien upon any interest in residential property	420
or any certification of stock or other evidence of ownership in,	428
and a proprietary lease from, a corporation or partnership	429
formed for the purpose of cooperative ownership of residential	430
property.	431
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(E) "Residential property" means real property located	432
within this state consisting of land and a structure on that	433
land containing four or fewer dwelling units, each of which is	434
intended for occupancy by a separate household. "Residential	435
property" includes a residential condominium unit,	436
notwithstanding the number of units in the structure, but	437
includes a manufactured or mobile home only if it is taxed as	438
real property.	439

Sec. 2308.02. (A) A mortgagee who files a foreclosure	440
action on a residential property may file a motion with the	441
court to proceed in an expedited manner under this section on	442
the basis that the property is vacant and abandoned. In order to	443
proceed in an expedited manner, upon commencement of the	444
foreclosure action, the mortgagee must be a person entitled to	445
enforce the instrument secured by the mortgage under division	446
(A)(1) or (2) of section 1303.31 of the Revised Code or a person	447
with the right to enforce the obligation secured by the mortgage	448
pursuant to law outside of Chapter 1303. of the Revised Code.	449
(D) If a motion to proceed in an expedited manner is filed	450
(B) If a motion to proceed in an expedited manner is filed	
before the last answer period has expired, the court shall	451
decide the motion not later than twenty-one days, or within the	452
time consistent with the local rules, after the last answer	453
period has expired. If a motion to proceed in an expedited	454
manner is filed after the last answer period has expired, the	455
court shall decide the motion not later than twenty-one days, or	456
within the time consistent with local rules, after the motion is	457
filed.	458
(C) In deciding the motion to proceed in an expedited	459
manner, the court shall deem the property to be vacant and	460
abandoned if all of the following apply:	461
(1) The sound finds have a manual demonstrate the social man	1.00

(1) The court finds by a preponderance of the evidence462that the residential mortgage loan is in monetary default.463

(2) The court finds by a preponderance of the evidence464that the mortgagee is a person entitled to enforce the465instrument secured by the mortgage under division (A) (1) or (2)466of section 1303.31 of the Revised Code or a person with the467right to enforce the obligation secured by the mortgage pursuant468to law outside of Chapter 1303. of the Revised Code.469

(3) The court finds by clear and convincing evidence that	470
at least three of the following factors are true:	471
(a) Gas, electric, sewer, or water utility services to the	472
property have been disconnected.	473
(b) Windows or entrances to the property are boarded up or	474
closed off, or multiple window panes are broken and unrepaired.	475
(c) Doors on the property are smashed through, broken off,	476
unhinged, or continuously unlocked.	477
(d) Junk, litter, trash, debris, or hazardous, noxious, or	478
unhealthy substances or materials have accumulated on the	479
property	480
(e) Furnishings, window treatments, or personal items are	481
absent from the structure on the land.	482
(f) The property is the object of vandalism, loitering, or	483
criminal conduct, or there has been physical destruction or	484
deterioration of the property.	485
(g) A mortgagor has made a written statement expressing	486
the intention of all mortgagors to abandon the property.	487
(h) Neither an owner nor a tenant appears to be residing	488
in the property at the time of an inspection of the property by	489
the appropriate official of a county, municipal corporation, or	490
township in which the property is located or by the mortgagee.	491
(i) The appropriate official of a county, municipal	492
corporation, or township in which the property is located	493
provides a written statement or statements indicating that the	494
structure on the land is vacant and abandoned.	495
(j) The property is sealed because, immediately prior to	496

being sealed, it was considered by the appropriate official of a	497
county, municipal corporation, or township in which the property	498
is located to be open, vacant, or vandalized.	499
(k) Other reasonable indicia of abandonment exist.	500
(4) No mortgagor or other defendant has filed an answer or	501
objection setting forth a defense or objection that, if proven,	502
would preclude the entry of a final judgment and decree of	503
foreclosure.	504
(5) No mortgagor or other defendant has filed a written	505
statement with the court indicating that the property is not	506
vacant and abandoned.	507
(6) (a) If a government official has not verified the real	508
property is vacant and abandoned pursuant to division (C)(3)(h),	509
(i), or (j) of this section, but the court makes a preliminary	510
finding that the residential real property is vacant and	511
abandoned pursuant to division (C) of this section, then within	512
seven days of the preliminary finding, the court shall order the	513
appropriate official of a county, municipal corporation, or	514
township in which the property is located to verify the property	515
is vacant and abandoned.	516
(b) Any court costs assessed in connection with the	517
inspection conducted pursuant to division (C)(6)(a) of this	518
section shall not be more than fifty dollars.	519
(D) If the court decides after an oral hearing that the	520
property is vacant and abandoned and that the mortgagee who	521
filed the motion to proceed in an expedited manner is entitled	522
to judgment, the court shall enter a final judgment and decree	523
of foreclosure and order the property to be sold in accordance	524
with division (E) of this section. If the court does not decide	525

that the property is vacant and abandoned, the seventy-five-day	526
deadline established in division (E) of this section shall not	527
apply to the sale of the property.	528
(T) If the court desides that the measure is recent and	E O O
(E) If the court decides that the property is vacant and	529
abandoned and enters a final judgment and decree of foreclosure	530
under division (D) of this section, the property shall be	531
offered for sale not later than seventy-five days after the	532
issuance of the order of sale. The sale of the property shall be	533
conducted in accordance with the requirements in Chapter 2329.	534
of the Revised Code, including possible postponement of the sale	535
pursuant to division (C) of section 2329.152 of the Revised	536
Code.	537
(F) Nothing in this section shall supersede or limit other	538
procedures adopted by the court to resolve the residential	539
	540
mortgage loan foreclosure action, including foreclosure	
mediation.	541
Sec. 2308.03. (A) Except as otherwise provided in division	542
(B) of this section, if a residential property is found to be	543
vacant and abandoned under section 2308.02 of the Revised Code,	544
a mortgagee on the residential property may enter that property	545
to secure and protect it from damage.	546
(B) A mortgagee that has not filed a residential mortgage	547
loan foreclosure action on a property for which the mortgagee	548
holds a mortgage may enter and secure that property only if the	549
mortgage contract or other documents provide for such an entry.	550
(C) The equitable and statutory rights to redemption of a	551
mortgage on a property found to be vacant and abandoned pursuant	552
to section 2308.02 of the Revised Code expire upon the	553
confirmation of sale of the property.	554

Sec. 2308.04. (A) A person is guilty of criminal mischief	555
in violation of division (A)(1) of section 2909.07 of the	556
Revised Code if all of the following apply:	557
(1) The person knowingly and with purpose to diminish the	558
value or enjoyment of the residential real property moves,	559
defaces, damages, destroys, or otherwise improperly tampers with	560
the person's own residential real property.	561
(2) The residential real property is subject to a	562
mortgage.	563
(3) The person has been served with a summons and	564
<u>complaint in a pending residential mortgage loan foreclosure</u>	565
action relating to that residential real property.	566
(B) As used in this section, "pending" includes the time	567
between judgment entry and confirmation of sale.	568
Sec. 2327.01. (A) As used in this chapter, "private_	569
Sec. 2327.01. (A) As used in this chapter, "private selling officer" has the same meaning as in section 2329.01 of	569 570
selling officer" has the same meaning as in section 2329.01 of	570
selling officer" has the same meaning as in section 2329.01 of the Revised Code.	570 571
<pre>selling officer" has the same meaning as in section 2329.01 of the Revised Code. (B)(1) An execution is a process of a court, issued by its clerk, the court itself, or the county board of revision with</pre>	570 571 572
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<pre>selling officer" has the same meaning as in section 2329.01 of the Revised Code. (B)(1) An execution is a process of a court, issued by its clerk, the court itself, or the county board of revision with jurisdiction pursuant to section 323.66 of the Revised Code, and directed to the sheriff of the county.</pre>	570 571 572 573 574 575
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(1) Against the property of the judgment debtor, including 583 orders of sale or orders to transfer property pursuant to 584 sections 323.28, 323.65 to 323.78, and 5721.19 of the Revised 585 586 Code; (2) Against the person of the judgment debtor; 587 (3) For the delivery of the possession of real property, 588 including real property sold under orders of sale or transferred 589 under orders to transfer property pursuant to sections 323.28, 590 323.65 to 323.78, and 5721.19 of the Revised Code. 591 (B) The writ shall contain a specific description of the 592 property, and a command to the sheriff or private selling 593 officer to deliver it to the person entitled to the property. It 594 also may require the sheriff to make the damages recovered for 595 withholding the possession and costs, or costs alone, out of the 596 property of the person who so withholds it. 597 (C) In the case of foreclosures of real property, 598 including foreclosures for taxes, mortgages, judgment liens, and 599 other valid liens, the description of the property, the order of 600 sale, order to transfer, and any deed or deed forms may be 601 602 prepared, adopted, and otherwise approved in advance by the court having jurisdiction or the county board of revision with 603 jurisdiction pursuant to section 323.66 of the Revised Code, 604 directly commanding the sheriff or the private selling officer 605 to sell, convey, or deliver possession of the property as 606 commanded in that order. In those cases, the clerk shall 607 journalize the order and deliver that writ or order to the 608 sheriff or private selling officer for execution. If the 609 property is sold under an order of sale or transferred under an 610 order to transfer, the officer who conducted the sale or made 611 the transfer of the property shall collect the recording fee and 612

any associated costs to cover the recording from the purchaser 613 or transferee at the time of the sale or transfer and, following 614 confirmation of the sale or transfer and the payment of the 615 balance due on the purchase price of the property, shall execute 616 and record the deed conveying title to the property to the 617 purchaser or transferee. For purposes of recording that deed, by 618 placement of a bid or making a statement of interest by any 619 party ultimately awarded the property, the purchaser or 620 transferee thereby appoints the officer who makes the sale or is 621 charged with executing and delivering the deed as agent for that 622 purchaser or transferee for the sole purpose of accepting 623 delivery of the deed. 624

Sec. 2327.04. When, in the exercise of its authority, a 625 court orders the deposit or delivery of money or other thing, 626 and the order is disobeyed, besides punishing the disobedience 627 as for a contempt, the court may make an order requiring the 628 sheriff <u>or private selling officer</u> to take the money or thing 629 and deposit or deliver it in conformity with the court's 630 direction. 631

Sec. 2329.01. (A) Lands and tenements, including vested 632 legal interests therein, permanent leasehold estates renewable 633 forever, and goods and chattels, not exempt by law, shall be 634 subject to the payment of debts, and liable to be taken on 635 execution and sold as provided in sections 2329.02 to 2329.61, 636 inclusive, of the Revised Code. 637

(B) As used in sections 2329.02 to 2329.61 of the Revised638Code:639(1) "Commercial property" means any property that is not640

(1) "Commercial property" means any property that is not640residential property.641

(2) "Private selling officer" means a resident of this	642
state licensed as both an auctioneer under Chapter 4707. of the	643
Revised Code and as a real estate broker or real estate	644
salesperson under Chapter 4735. of the Revised Code.	645
(3) "Residential mortgage loan" and "residential property"	646
have the same meanings as in section 2308.01 of the Revised	647
<u>Code.</u>	648
Sec. 2329.028. A judgment creditor in connection with a	649
residential real property foreclosure action shall not make a	650
misleading statement orally or in writing to a mortgagor that	651
would discourage a reasonable person from participating in loss	652
mitigation or foreclosure resolution.	653
Sec. 2329.071. (A) If a decree of foreclosure has been_	654
entered with respect to residential real property but the	655
property has not been sold or a sale of the property is not	656
underway, then, beginning twelve months after the entry of the	657
decree of foreclosure, either of the following may occur:	658
(1) The local political subdivision may request, by motion	659
or resolution, or by other means, that the county prosecuting	660
attorney file a motion with the court for the sale of the	661
property.	662
(2) Upon receiving such a request, or upon the prosecuting	663
attorney's own motion, the prosecuting attorney of the county in	664
which the action was filed may file a motion with the court for	665
authorization to sell the property in the same manner as if the	666
prosecuting attorney were the attorney for the party in whose	667
favor the decree of foreclosure and order of sale was entered.	668
(B)(1) The prosecuting attorney, pursuant to division (A)	669
of this section, shall serve a copy of the motion on all parties	670

who entered an appearance in the foreclosure action in	671
accordance with the Rules of Civil Procedure.	672
(2) The court shall decide the motion described in	673
division (A) of this section not sooner than thirty days after	674
the date of the filing of the motion. Unless the court finds	675
good cause as to why the property should not be sold, the court	676
shall grant the motion and order the prosecuting attorney to	677
issue a praecipe for order of sale and sell the property at the	678
next available public auction with no set minimum bid and in	679
accordance with the terms of the order of sale and applicable	680
provisions of the Revised Code.	681
(C) The judgment creditor and mortgagor in the foreclosure	682
action each have the right to redeem the property within	683
fourteen days after the sale by paying the purchase price. The	684
redeeming party shall pay the purchase price to the clerk of the	685
court in which the judgment was rendered or the order of sale	686
was made. Upon timely payment, the court shall proceed as	687
described in section 2329.31 of the Revised Code, with the	688
redeeming party considered the successful purchaser at sale.	689
Sec. 2329.151. All Except as provided in sections 2329.152	690
to 2329.154 of the Revised Code, all public auctions of goods,	691
chattels, or lands levied upon by execution shall be conducted	692
personally by <del>an <u>one of the following</u>:</del>	693
(A) An officer of the court or by an auctioneer licensed	694
under Chapter 4707. of the Revised Code;	695
(B) For the public auction of goods and chattels, a	696
resident of this state licensed as an auctioneer under Chapter	697
4707. of the Revised Code;	698
(C) For the public auction of lands, a private selling	699

officer.

700

Sec. 2329.152. (A) In every action demanding the judicial	701
or execution sale of real estate, the county sheriff shall sell	702
the real estate at a public auction, unless the judgment	703
creditor files a motion with the court for an order authorizing	704
a specified private selling officer to sell the real estate at a	705
public auction. If the court authorizes a private selling	706
officer to sell the real estate, the judgment creditor may seek	707
to have the property sold by the private selling officer	708
authorized by the court or by the county sheriff. If the	709
judgment creditor elects to have the property sold by the	710
private selling officer authorized by the court, the judgment	711
creditor shall file with the clerk of the court a praecipe	712
requesting the issuance of an order of appraisal to the sheriff	713
and an order of sale to the private selling officer authorized	714
by the court. Upon the filing of that praecipe, the clerk of the	715
court shall immediately issue both of the following:	716
(1) An order of appraisal to the sheriff, who shall obtain	717
an appraisal of the real estate in conformity with sections	718
2329.17 and 2329.18 of the Revised Code;	719
2329.17 and 2329.10 Of the Nevised code,	1 1 9
(2) An order of sale to the private selling officer, who,	720
after the return or determination of the appraisal, shall	721
advertise and sell the real estate in conformity with applicable	722
provisions of sections 2329.01 to 2329.61 of the Revised Code.	723
(B)(1) As used in this division:	724
	,
<u>(a) "Business day" means a calendar day that is not a</u>	725
Saturday or Sunday or a legal holiday as defined in section 1.14	726
of the Revised Code.	727
(b) "Remote bid" means a bid submitted in writing via	728

facsimile, electronic mail, or overnight delivery or courier.	729
(2) If the sale of the real estate is conducted at a	730
physical location and not online, then each judgment creditor	731
and lienholder who was a party to the action may submit a remote	732
bid to the sheriff or the private selling officer. Each sheriff	733
and private selling officer shall establish and maintain a	734
facsimile number or an electronic mail address for use by	735
judgment creditors and lienholders in submitting remote bids.	736
Each remote bid shall be of a fixed maximum amount and shall be	737
delivered to the sheriff or private selling officer on or before	738
four-thirty p.m. on the business day immediately preceding the	739
date of the sale.	740
(3) Before the sale, the sheriff or the private selling	741
officer shall confirm receipt of the remote bid by sending	742
notice of such receipt via facsimile or electronic mail to the	743
judgment creditor or lienholder who submitted the remote bid.	744
During the sale, the sheriff or the private selling officer	745
shall place the remote bid on behalf of the judgment creditor or	746
lienholder who submitted the remote bid. After the sale, the	747
sheriff or the private selling officer shall provide notice of	748
the results of the sale not later than the close of business on	749
the day of the sale to all judgment creditors and lienholders	750
who submitted remote bids. Such notice shall be sent via	751
facsimile or electronic mail to the judgment creditor or	752
lienholder or by posting the results of the sale on a public web	753
site	754
(4) If a sheriff or private selling officer fails to place	755
a remote bid on behalf of a judgment creditor or lienholder to	756
the prejudice of the judgment creditor or lienholder, then, upon	757
the filing of a motion to vacate the sale within ten business	758

days after the sale date, the sale shall be vacated.	759
(C)(1) A judgment creditor that obtains a court order	760
authorizing a specified private selling officer to sell the real	761
estate at a public auction pursuant to division (A) of this	762
section may instruct the private selling officer to postpone the	763
sale of the real estate one or more times, provided, however	764
that all rescheduled sale dates shall be within one hundred	765
eighty days of the initial sale date. Upon receiving this	766
instruction, the private selling officer shall postpone the sale	767
of the real estate by announcing that the sale is postponed. If	768
the sale is at a physical location, this announcement shall be	769
made at the sale and shall include the date, time, and place of	770
the rescheduled sale of the real estate. If the sale is online,	771
this announcement shall be made on the auction web site and	772
shall include the date of the rescheduled sale of real estate.	773
Each such announcement shall be deemed to meet the notice	774
requirement in section 2329.26 of the Revised Code.	775
(2) If the judgment creditor does not wish to postpone the	776
sale of the real estate, the judgment creditor may instruct the	777
private selling officer to cancel the sale of the real estate.	778
Upon receiving this instruction, the private selling officer	779
shall cancel the sale of the real estate by announcing that the	780
sale is canceled. If the sale is at a physical location, this	781
announcement shall be made at the sale. If the sale is online,	782
this announcement shall be made on the auction web site and	783
shall remain posted there until at least the end of the seven-	784
day bidding period described in division (E)(1)(a) of section	785
2329.152 of the Revised Code.	786
(3) If the sale of the real estate is postponed or	787
canceled as described in divisions (C)(1) and (2) of this	788

section, all bids made on the real estate prior to the	789
postponement or cancellation of the sale shall be void.	790
(D)(1) If the judgment creditor obtains a court order to	791
have the real estate sold by a private selling officer, then:	792
(a) The cost of the appraisal required by section 2329.17	793
of the Revised Code shall be taxed as costs in the case.	794
(b) The cost of the advertisement required by section	795
2329.26 of the Revised Code shall be taxed as costs in the case.	796
(c) The fee changed by the private colling officer and all	797
(c) The fee charged by the private selling officer and all	-
costs incurred by the private selling officer other than the	798
costs described in divisions (D)(1)(a) and (b) of this section	799
shall be taxed as costs in the case up to an amount equal to one	800
and one-half per cent of the sale price of the real estate. To	801
the extent the fees and costs described in division (D)(1)(c) of	802
this section exceed one and one-half per cent of the sale price	803
of the real estate, they shall not be included in the amount	804
necessary to redeem real estate under section 2329.33 of the	805
Revised Code or in the calculation of any deficiency judgment	806
under section 2329.08 of the Revised Code but rather shall be	807
paid by the judgment creditor or from the judgment creditor's	808
portion of the proceeds of the sale.	809
	010
(2) The private selling officer shall file with the court	810
that issued the order of sale an itemized report of all	811
appraisal, publication, marketing, and other expenses of a sale	812
conducted under this section and all fees charged by the private	813
selling officer for marketing the real estate or conducting the	814
sale of the real estate, including the fee charged by the title	815
agent or title insurance company for administrative services, if	816
applicable, and title, escrow, and closing services.	817

(E)(1) The private selling officer who conducts a sale	818
under this section may do any of the following:	819
(a) Market the real estate and conduct the public auction	820
of the real estate online or at any physical location in the	821
county in which the real estate is situated. If the auction	822
occurs online, the auction shall be open for bidding for a	823
minimum of seven days.	824
(b) Hire a title insurance agent licensed under Chapter_	825
3953. of the Revised Code or title insurance company authorized	826
to do business under that chapter to assist the private selling	827
officer in performing administrative services;	828
(c) Execute to the purchaser, or to the purchaser's legal	829
representatives, a deed of conveyance of the real estate sold;	830
(d) Record on behalf of the purchaser the deed conveying	831
title to the real estate sold, notwithstanding that the deed may	832
not actually have been delivered to the purchaser prior to its	833
recording.	834
(2) By placing a bid at a sale conducted pursuant to this	835
section, a purchaser appoints the private selling officer who	836
conducts the sale as agent of the purchaser for the sole purpose	837
of accepting delivery of the deed.	838
(3) The private selling officer who conducts the sale	839
shall hire a title insurance agent licensed under Chapter 3953.	840
of the Revised Code or title insurance company authorized to do	841
business under that chapter to perform title, escrow, and	842
closing services related to the sale of the real estate.	843
(F) The fee charged by the title agent or title insurance	844
company for services provided under divisions (E)(1)(b) and (3)	845
of this section shall be taxed as costs in the case provided	846

dollars are presumed to be reasonable. Fees exceeding five hundred dollars shall be paid only if authorized by a court	847
hundred dollars shall be paid only if authorized by a court	
	848
ardar	849
<u>order.</u>	850
Sec. 2329.153. (A) Not later than thirty days after the	851
effective date of this section, the department of administrative	852
services shall solicit competitive sealed proposals for the	853
creation, operation, and maintenance of the official public	854
sheriff sale web site and an integrated auction management	855
system. The official public sheriff sale web site and integrated	856
auction management system shall be a single statewide system for	857
use by all county sheriffs in accordance with the requirements	858
of this section.	859
(B) The official public sheriff sale web site shall meet_	860
	861
the forlowing minimum requirements.	001
(1) The web site shall have a domain name relevant to the	862
judicial sale of real property.	863
(2) The web site shall be limited to the judicial sale of	864
real property located in this state.	865
(3) The web site shall not charge a fee for members of the	866
	866 867
public to view properties for sale.	867
public to view properties for sale.	
public to view properties for sale. (4) The web site shall allow each county sheriff to add	867
<u>public to view properties for sale.</u> (4) The web site shall allow each county sheriff to add text, images, or graphics to the web site for the purpose of	867 868
<u>(4) The web site shall allow each county sheriff to add</u> <u>text, images, or graphics to the web site for the purpose of</u> <u>identifying the county or sheriff conducting the sale.</u>	867 868 869
public to view properties for sale.       (4) The web site shall allow each county sheriff to add       (4) The web site shall allow each county sheriff to add       (4) The web site shall allow each county sheriff to add       (5) The web site shall include industry-standard features	867 868 869 870
public to view properties for sale.       (4) The web site shall allow each county sheriff to add       (4) The web site shall allow each county sheriff to add       (4) The web site shall allow each county sheriff to add       (5) The web site shall include industry-standard features       (5) The web site shall include industry-standard features       (6) The web site shall include industry-standard features       (6) The web site shall include industry-standard features       (7) The web site shall include industry site shall	867 868 869 870 871
public to view properties for sale.       (4) The web site shall allow each county sheriff to add       (4)         text, images, or graphics to the web site for the purpose of       (5)         identifying the county or sheriff conducting the sale.       (5)         (5) The web site shall include industry-standard features       (6)         and functionality, including user guides, online credit card       (7)         payments, anti-snipe functionality, watch lists, electronic mail       (7)	<ul> <li>867</li> <li>868</li> <li>869</li> <li>870</li> <li>871</li> <li>872</li> </ul>

by county, zip code, address, parcel number, appraised value,	876
party name, case number, and other variables relevant to the	877
judicial sale of real property.	878
(6) The web site shall include features that allow for the	879
(6) The web site shall include features that allow for the	
cancellation of sales as required by law or court order and the	880
postponement of sales in accordance with divisions (E)(2) and	881
(3) of this section.	882
(7) The web site shall provide a secure payment processing	883
system that accepts online payments for property sold via the	884
web site and, in an efficient and cost effective manner,	885
transfers those payments to the appropriate county official or	886
account.	887
(8) The web site shall include the ability for an attorney	888
	889
or law firm to enter a bid in a representative capacity.	009
(9) The web site shall be integrated with the auction	890
management system described in division (C) of this section.	891
(C) The auction management system shall meet the following	892
minimum requirements:	893
(1) The auction management system shall have a role-based	894
workflow engine to assist in conducting sales on the web site,	895
capturing data, complying with all relevant laws, and managing	896
administrative processes related to the judicial sale of real	897
property in a timely, secure, and accurate manner.	898
(2) The auction management system shall record the data	899
necessary to meet the reporting requirements of section 2329.312	900
of the Revised Code.	901
(3) The auction management system shall be able to	902
generate documents required by the court ordering the sale or	903

related to the judicial sale of real property.	904
(4) The auction management system shall be able to record	905
fees, costs, deposits, and other money items with the objective	906
of ensuring an accurate accounting of moneys received and	907
disbursed in each judicial sale of real property.	908
(5) The auction management system shall be integrated with	909
the web site described in division (B) of this section.	910
the web site described in division (b) of this section.	910
(D) The license fee for the creation, operation, and	911
maintenance of the official public sheriff sale web site and	912
integrated auction management system shall be determined using a	913
per-transaction license fee model or a per-use license fee	914
model. The addition of a property to the official public sheriff	915
sale web site or the auction management system shall each be	916
deemed a transaction for purposes of determining the license	917
fee. The license fee applicable to each judicial sale of real	918
property shall be taxed as costs in the case. No additional	919
license fees shall be assessed to the county sheriff.	920
(E)(1) Not later than one year after the effective date of	921
this section, in all cases in which the sheriff is ordered to	922
conduct a judicial sale of real property, the following shall	923
occur:	924
(a) For residential property, the sale may be conducted on	925
the official public sheriff sale web site for a five-year period	926
beginning on the date the online system is fully operational.	927
After this five-year period sales shall be conducted on the	928
official public sheriff sale web site.	929
(b) For commercial property, the sale may be conducted on	930
the official public sheriff sale web site.	931
All sales conducted on the official public sheriff sale	932

web site shall be open for bidding for at least seven days.	933
(2) If the sale of the real property is to be conducted on	934
the official public sheriff sale web site, the judgment creditor	935
may instruct the sheriff to postpone the sale of the real	936
property one time for up to one hundred eighty days after the	937
initial sale date. Upon receiving such instruction for	938
postponement, the sheriff shall postpone the sale of the	939
property by announcing on the official public sheriff sale web	940
site that the sale is postponed and giving notice of the	941
rescheduled sale date. This announcement shall be deemed to meet	942
the notice requirement of section 2329.26 of the Revised Code.	943
(3) If the judgment creditor does not wish to postpone the	944
sale of the real property, the judgment creditor may instruct	945
the sheriff to cancel the sale of the property. Upon receiving	946
this instruction, the sheriff shall cancel the sale of the	947
property by announcing on the official public sheriff sale web	948
site that the sale is canceled. This announcement shall remain	949
posted on the official public sheriff sale web site until at	950
least the end of the seven-day bidding period described in	951
division (E)(1) of this section.	952
(4) If the sale of the real property is postponed or	953
canceled according to divisions (E)(2) and (3) of this section,	954
all bids made on the real property prior to the postponement or	955
cancellation of the sale shall be void.	956
(F) Pursuant to their authority in section 9.482 of the	957
Revised Code, counties may elect to enter into a shared services	958
agreement relating to the judicial sale of real property on the	959
official public sheriff sale web site. The shared services	960
agreement may seek to improve efficiency and reduce costs in the	961
judicial sale of real property by consolidating administrative	962

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functions and processes.

963

Sec. 2329.154. (A) If property is sold online, the sheriff	964
or private selling officer shall require persons seeking to bid	965
to register online with the web site as a condition of being	966
authorized to bid. The registration form shall include	967
information relevant to the objective of enabling the sheriff or	968
private selling officer to identify the bidder, contact the	969
bidder, and complete the sale of the property.	970
(B) If an attorney or a law firm that represents the	971
plaintiff or a party to the action bids on property in a	972
representative capacity, the attorney or law firm shall register	973
as the representative of the plaintiff or party, either as an	974
individual or entity.	975
(C)(1) If the person registering to bid is an individual,	976
the information required by division (A) of this section shall	977
include the individual's name, mailing address, which shall not	978
be a post office box address, electronic mail address, telephone	979
number, and, if applicable, credit card information.	980
(2) If the person registering to bid is an entity, the	981
information required by division (A) of this section shall	982
include the entity's legal name, trade name if different from	983
its legal name, state and date of formation, active status with	984
the office of the secretary of state, mailing address, telephone	985
number, credit card information if applicable, the name of an	986
individual contact person for the entity, and the contact	987
person's title, mailing address, which shall not be a post	988
office box address, electronic mail address, and telephone	989
number.	990
(D) The mericinetics form on the set of the liter is the	0.01
(D) The registration form on the web site shall require	991

the person registering to bid to state, to the best of the	992
person's knowledge and belief, that the information provided by	993
the person is true, correct, and complete under penalties of	994
perjury.	995
(E) The electronic meil oddress telephone number and if	996
(E) The electronic mail address, telephone number, and, if	
applicable, credit card information required in division (C) of	997
this section are confidential and not public records for	998
purposes of section 149.43 of the Revised Code.	999
Sec. 2329.17. (A) When execution is levied upon lands and	1000
tenements, the <del>officer who makes the levy <u>sheriff</u> shall call an</del>	1001
inquest of three disinterested freeholders, who are residents	1002
of, and real property owners in, the county where the lands	1003
taken in execution are situated, and administer to them an oath-	1004
impartially to who shall appraise the property so levied upon,	1005
upon actual view. <del>They forthwith shall return to such officer,</del>	1006
apon accuai view, inc, icionaton onari recain co caon critoci,	
under their hands, an estimate of the real value of the property	1007
	1007 1008
under their hands, an estimate of the real value of the property- in money.	
under their hands, an estimate of the real value of the property in money. (B) If the property to be appraised is residential	1008 1009
<pre>under their hands, an estimate of the real value of the property in money.     (B) If the property to be appraised is residential_ property, the freeholders selected by the sheriff shall return_</pre>	1008 1009 1010
under their hands, an estimate of the real value of the property in money. (B) If the property to be appraised is residential	1008 1009
<pre>under their hands, an estimate of the real value of the property in money. (B) If the property to be appraised is residential property, the freeholders selected by the sheriff shall return to the sheriff an estimate of the value of the property in money</pre>	1008 1009 1010 1011
<pre>under their hands, an estimate of the real value of the property in money. (B) If the property to be appraised is residential property, the freeholders selected by the sheriff shall return to the sheriff an estimate of the value of the property in money within twenty-one calendar days of the issuance of the order of</pre>	1008 1009 1010 1011 1012
<pre>under their hands, an estimate of the real value of the property in money. (B) If the property to be appraised is residential property, the freeholders selected by the sheriff shall return to the sheriff an estimate of the value of the property in money within twenty-one calendar days of the issuance of the order of appraisal by the clerk of the court. If the court has ordered or</pre>	1008 1009 1010 1011 1012 1013
<pre>under their hands, an estimate of the real value of the property in money.     (B) If the property to be appraised is residential property, the freeholders selected by the sheriff shall return to the sheriff an estimate of the value of the property in money within twenty-one calendar days of the issuance of the order of appraisal by the clerk of the court. If the court has ordered or the clerk of the court has issued an order for a private selling</pre>	1008 1009 1010 1011 1012 1013 1014
<pre>under their hands, an estimate of the real value of the property in money.     (B) If the property to be appraised is residential property, the freeholders selected by the sheriff shall return to the sheriff an estimate of the value of the property in money within twenty-one calendar days of the issuance of the order of appraisal by the clerk of the court. If the court has ordered or the clerk of the court has issued an order for a private selling officer to advertise and sell the appraised property, the</pre>	1008 1009 1010 1011 1012 1013 1014 1015
<pre>under their hands, an estimate of the real value of the property in money. (B) If the property to be appraised is residential property, the freeholders selected by the sheriff shall return to the sheriff an estimate of the value of the property in money within twenty-one calendar days of the issuance of the order of appraisal by the clerk of the court. If the court has ordered or the clerk of the court has issued an order for a private selling officer to advertise and sell the appraised property, the freeholders selected by the sheriff shall also deliver a copy of</pre>	1008 1009 1010 1011 1012 1013 1014 1015 1016
<pre>under their hands, an estimate of the real value of the property in money. (B) If the property to be appraised is residential property, the freeholders selected by the sheriff shall return to the sheriff an estimate of the value of the property in money within twenty-one calendar days of the issuance of the order of appraisal by the clerk of the court. If the court has ordered or the clerk of the court has issued an order for a private selling officer to advertise and sell the appraised property, the freeholders selected by the sheriff shall also deliver a copy of their appraisal to the private selling officer contemporaneously</pre>	1008 1009 1010 1011 1012 1013 1014 1015 1016 1017
<pre>under their hands, an estimate of the real value of the property in money. (B) If the property to be appraised is residential property, the freeholders selected by the sheriff shall return to the sheriff an estimate of the value of the property in money within twenty-one calendar days of the issuance of the order of appraisal by the clerk of the court. If the court has ordered or the clerk of the court has issued an order for a private selling officer to advertise and sell the appraised property, the freeholders selected by the sheriff shall also deliver a copy of their appraisal to the private selling officer contemporaneously with their delivery of their appraisal to the sheriff.</pre>	1008 1009 1010 1011 1012 1013 1014 1015 1016 1017 1018

	1000
appraisal by the clerk of the court as required by division (B)	1022
of this section, then all of the following shall occur:	1023
(1) The cost of the appraisal by the freeholders shall not	1024
be payable to the freeholders or taxed as costs in the case.	1025
(2) The appraised value of the property shall be the fair	1026
market value of the property as shown on the records of the	1020
county auditor, unless, for good cause shown, the court	1027
authorizes a separate appraisal of the property.	1020
<u>authorizes a separate appraisat of the property.</u>	1029
(3) The advertisement and sale of the property shall	1030
proceed immediately in accordance with the order of	1031
advertisement and sale issued by the clerk of the court.	1032
If a separate appraisal of the property is obtained, the	1033
cost of the appraisal shall be included as an expense of the	1034
sale pursuant to division (D) of section 2329.152 of the Revised	1035
Code.	1036
	1007
(D) If the property to be appraised is commercial	1037
property, the freeholders selected by the sheriff shall return	1038
to the sheriff an estimate of the value of the property in money	1039
in accordance with the timing or other requirements, if any,	
	1040
that may be established for the sale.	1040 1041
that may be established for the sale.	1041
<u>that may be established for the sale.</u> (E) The municipal corporation or township in which the	1041 1042
that may be established for the sale. (E) The municipal corporation or township in which the real property is situated may inspect prior to the judicial sale	1041 1042 1043
that may be established for the sale. (E) The municipal corporation or township in which the real property is situated may inspect prior to the judicial sale any structures located on lands subject to a writ of execution.	1041 1042 1043 1044
that may be established for the sale. (E) The municipal corporation or township in which the real property is situated may inspect prior to the judicial sale any structures located on lands subject to a writ of execution. Sec. 2329.18. When an officer receives the return provided	1041 1042 1043 1044 1045
<pre>that may be established for the sale.    (E) The municipal corporation or township in which the real property is situated may inspect prior to the judicial sale any structures located on lands subject to a writ of execution.    Sec. 2329.18. When an officer receives the return provided for in division (A) of (A) If a court has ordered or the clerk</pre>	1041 1042 1043 1044 1045 1046
that may be established for the sale. (E) The municipal corporation or township in which the real property is situated may inspect prior to the judicial sale any structures located on lands subject to a writ of execution. Sec. 2329.18. When an officer receives the return provided for in division (A) of (A) If a court has ordered or the clerk of a court has issued an order for the sheriff to advertise and	1041 1042 1043 1044 1045 1046 1047
<pre>that may be established for the sale.    (E) The municipal corporation or township in which the real property is situated may inspect prior to the judicial sale any structures located on lands subject to a writ of execution.    Sec. 2329.18. When an officer receives the return provided for in division (A) of (A) If a court has ordered or the clerk of a court has issued an order for the sheriff to advertise and sell the real estate for which the appraised value has been</pre>	1041 1042 1043 1044 1045 1046 1047 1048

appraisal with the clerk of the court from which the writ was	1051
issued, and immediately advertise and sell such real estate in	1052
conformity with sections 2329.01 to 2329.61 of the Revised Code.	1053
contormity with sections 2323.01 to 2323.01 of the Revised code.	1000
(B) If the court has ordered or the clerk of the court has	1054
issued an order for a private selling officer to advertise and	1055
sell the real estate for which the appraised value has been	1056
determined pursuant to section 2329.17 of the Revised Code, the	1057
private selling officer shall immediately advertise and sell the	1058
real estate in conformity with sections 2329.01 to 2329.61 of	1059
the Revised Code.	1060
	1.0.01
Sec. 2329.19. Upon the return determination of the	1061
estimate provided for in division (A) of appraised value	1062
pursuant to section 2329.17 of the Revised Code, if it appears	1063
<del>by the inquisition t</del> hat two <u>-</u> thirds of the appraised value of the	1064
lands and tenements levied upon is sufficient to satisfy the	1065
execution, with costs, the judgment on which the execution	1066
issued shall not operate as a lien on the residue of the	1067
debtor's estate to the prejudice of any other judgment creditor.	1068
	1000
<b>Sec. 2329.20.</b> No Except as otherwise provided in this	1069
section or sections 2329.51 and 2329.52 of the Revised Code, no	1070
tract of land shall be sold for less than two <u>-</u> thirds <u>the amount</u>	1071
of the <u>appraised</u> value <del>returned in the inquest required by <u>as</u></del>	1072
determined pursuant to section 2329.17 of the Revised Code $ au$	1073
<del>except that in <u>.</u> In all cases where <u>in which a</u> junior mortgage</del>	1074
or other junior lien is sought to be enforced against real	1075
estate by an order, judgment, or decree of court, subject to a	1076
prior lien thereon, and such prior lien, and the claims or	1077

obligations secured thereby, are unaffected by such order,1078judgment, or decree, the court making such order, judgment, or1079decree, may determine the minimum amount for which such real1080

estate may be sold\_. In such a case, the minimum amount to shall1081be not less than two\_thirds of the difference between the1082appraised value of the real estate appraised as provided1083determined in such\_that section, and the amount remaining unpaid1084on the claims or obligations secured by such prior lien.1085

Sec. 2329.21. If the sum bid by the purchaser for the real 1086 estate sold under section 2329.20 of the Revised Code relating 1087 to the enforcement of junior liens is insufficient to pay the 1088 costs and allowance, allowances, and taxes, which the court has 1089 determined prior to such sale should be paid out of the proceeds 1090 thereof, pursuant to the terms of the mortgage or lien sought to 1091 be enforced, then the purchaser, in addition to the amount of 1092 his the purchaser's bid, must pay a sum which, with the amount 1093 so bid, will be sufficient to pay the costs and , allowances, 1094 and taxes. The court may fix the amount remaining unpaid on such 1095 claims or obligations for the purpose of the sale, and to that 1096 end require the parties to the suit to furnish to it 1097 satisfactory evidence of such unpaid amount. The advertisement 1098 for the sale of real estate sold under section 2329.20 of the 1099 Revised Code shall state that the purchaser shall be responsible 1100 for those costs, allowances, and taxes that the proceeds of the 1101 sale are insufficient to cover. 1102

Sec. 2329.211. (A) In every action demanding the judicial1103or execution sale of residential property, if the judgment1104creditor is the purchaser at the sale, the purchaser shall not1105be required to make a sale deposit. All other purchasers shall1106make a sale deposit as follows:1107

(1) If the appraised value of the residential property is1108less than or equal to ten thousand dollars, the deposit shall be1109two thousand dollars.1110

(2) If the appraised value of the residential property is	1111
greater than ten thousand dollars but less than or equal to two	1112
hundred thousand dollars, the deposit shall be five thousand	1113
<u>dollars.</u>	1114
(3) If the appraised value of the residential property is	1115
greater than two hundred thousand dollars, the deposit shall be	1116
ten thousand dollars.	1117
The timing of the deposit and other payment requirements	1118
shall be established by the court or the person conducting the	1119
sale and included in the advertisement of the sale. If the	1120
purchaser fails to meet the timing or other requirements of the	1121
deposit, the sale shall be invalid.	1122
(B) In every action demanding the judicial or execution	1123
sale of commercial property, the purchaser at the sale shall	1124
make a deposit pursuant to the requirements, if any, established	1125
for the sale.	1126
Sec. 2329.26. (A) Lands and tenements taken in execution	1127
shall not be sold until all of the following occur:	1128
(1)(a) Except as otherwise provided in division (A)(1)(b)	1129
of this section, the judgment creditor who seeks the sale of the	1130
lands and tenements or the judgment creditor's attorney does	1131
both of the following:	1132
(i) Causes a written notice of the date, time, and place	1133
<del>of the sale to</del> be served in accordance with divisions (A) and	1134
(B) of Civil Rule 5 upon the judgment debtor and upon each other	1135
party to the action in which the judgment giving rise to the	1136
execution was rendered $ au$ . Such notice shall include the date,	1137
time, and place of the sale if the sale is to be held at a	1138
physical location or the start date and web site address of the	1139

sale if the sale is to be held online. Such notice shall also	1140
include the provisional second sale date described in division	1141
(B) of section 2329.52 of the Revised Code, if applicable.	1142
(ii) The least second color days which he the date of the	1140
(ii) At least seven calendar days prior to the date of the	1143
sale, files with the clerk of the court that rendered the	1144
judgment giving rise to the execution a copy of the written	1145
notice described in division (A)(1)(a)(i) of this section with	1146
proof of service endorsed on the copy in the form described in	1147
division <del>(D) <u>(B)</u> of Civil Rule 5.</del>	1148
(b) Service of the written notice described in division	1149
(A)(1)(a)(i) of this section is not required to be made upon any	1150
party who is in default for failure to appear in the action in	1151
which the judgment giving rise to the execution was rendered.	1152
(2) <u>One of the following applies:</u>	1153
(a) The officer taking the lands and tenements gives	1154
public notice <del>of the date, time, and place of the sale</del> once a	1155
week for at least three consecutive weeks before the day of sale	1156
if the sale is to be held at a physical location or the start	1157
date of the sale if the sale is to be conducted online.	1158
<u>Such notice shall be by advertisement in a newspaper of</u>	1159
general circulation in the county. The newspaper shall meet the	1160
requirements of section 7.12 of the Revised Code. The court	1161
ordering the sale may designate in the order of sale the	1162
newspaper in which this public notice shall be published. <u>The</u>	1163
notice shall include all the following information:	1164
(i) The date, time, and place of the sale if the sale is	1165
to be held at a physical location;	1166
(ii) The start date, the minimum duration, and web site	1167
address of the sale if the sale is to be held online;	1168

(iii) The deposit required by section 2329.211 of the	1169
Revised Code;	1170
(iv) That the purchaser shall be responsible for those	1171
costs, allowances, and taxes that the proceeds of the sale are	1172
insufficient to cover;	1173
(v) The provisional second sale date described in division	1174
(B) of section 2329.52 of the Revised Code, if applicable;	1175
provided, however, that no sale shall be invalid, nor shall the	1176
court vacate any sale, if the notice described in division (A)	1177
(1)(a)(i) of this section or the public notice described in	1178
division (A)(2) of this section fails to include the provisional	1179
date for a second sale of the property and the property is sold	1180
on the initial sale date.	1181
(b) If a private selling officer has been ordered to sell_	1182
the lands and tenements, the private selling officer shall give	1183
the public notice described in division (A)(2)(a) of this	1184
section in the newspaper designated by the court. If the court	1185
has not designated a newspaper, the private selling officer	1186
shall give this public notice in the newspaper customarily used	1187
or designated by the county sheriff. No sale that otherwise	1188
complies with division (A)(2) of this section shall be invalid.	1189
(3) (B) The officer taking the lands and tenements shall	1190
collect the purchaser's information required by section 2329.271	1191
of the Revised Code.	1192
(B)-(C) A sale of lands and tenements taken in execution	1193
may be set aside in accordance with division (A) or (B) of	1194
section 2329.27 of the Revised Code.	1195
Sec. 2329.271. (A) (1) Subject to division (A) (2) of this	1196
section, the purchaser of lands and tenements taken in execution	1197

shall submit to the officer who makes the sale the following	1198
information:	1199
(a) The (i) If the purchaser is an individual, the	1200
information shall include the individual's name, mailing	1201
address, and which shall not be a post office box, electronic	1202
mail address, telephone number, and credit card information of	1203
the purchaser;	1204
(ii) If the purchaser is an entity, the information shall	1205
include the entity's legal name, trade name if different from	1206
its legal name, state and date of formation, active status with	1207
the office of the secretary of state, mailing address, telephone	1208
number, credit card information, the name of an individual	1209
contact person for the entity, and the contact person's title,	1210
mailing address, which shall not be a post office box,	1211
electronic mail address, and telephone number.	1212
(b) An attorney or a law firm that represents a purchaser	1213
may submit the information required under division (A)(1)(a) of	1214
this section in a representative capacity, either as an	1215
individual or entity.	1216
(c) If the lands and tenements taken in execution are	1217
residential rental property and the residential rental property	1218
is purchased by a trust, business trust, estate, partnership,	1219
limited partnership, limited liability company, association,	1220
corporation, or any other business entity, the name, address,	1221
and telephone number of the following with the provision that	1222
the purchaser be readily accessible through the identified	1000
	1223
contact person:	1223
<ul><li>(i) A trustee, in the case of a trust or business trust;</li></ul>	

estate;	1227
(iii) A general partner, in the case of a partnership or a	1228
limited partnership;	1229
(iv) A member, manager, or officer, in the case of a	1230
limited liability company;	1231
(v) An associate, in the case of an association;	1232
(vi) An officer, in the case of a corporation;	1233
(vii) A member, manager, or officer, in the case of any	1234
other business entity.	1235
(c) (d) A statement indicating whether the purchaser will	1236
occupy the lands and tenements.	1237
(2) If the lands and tenements taken in execution are not	1238
residential rental property and the purchaser of those lands and	1239
tenements is a corporation, partnership, association, estate,	1240
trust, or other business organization the only place of business	1241
of which is in the county in which the real property is located,	1242
the information required by divisions (A)(1)(a) and <del>(c) (d)</del> of	1243
this section shall be the contact information for the office of	1244
an employee of the purchasing entity that is located in that	1245
county and that the purchasing entity has designated to receive	1246
notices or inquiries about the property. If the purchasing	1247
entity has a place of business outside the county in which the	1248
real property is located and the purchasing entity's principal	1249
place of business is located in this state, the information	1250
required by divisions (A)(1)(a) and <del>(c) <u>(</u>d)</del> of this section	1251
shall be the contact information for the office of an employee	1252
of the purchasing entity that is located in this state and that	1253
the purchasing entity has designated to receive notices or	1254
inquiries about the property. If the purchasing entity's	1255

principal place of business is not located in this state, the1256information required by divisions (A)(1)(a) and (c) (d) of this1257section shall be the contact information for a natural person1258who is employed by the purchasing entity at the purchasing1259entity's principal place of business outside of this state and1260whom the purchasing entity has designated to receive notices or1261inquiries about the property.1262

(B) (1) The information required by division (A) of this 1263 section shall be part of the sheriff's record of proceedings and 1264 shall be part of the record of the court of common pleas. The If 1265 the court has ordered or the clerk of the court has issued an 1266 order for the sheriff to advertise and sell the lands and 1267 tenements, the information also shall be part of the sheriff's 1268 record of proceedings. Except as provided in division (B)(2) of 1269 this section, the information is a public record and open to 1270 1271 public inspection.

(2) The electronic mail address and credit card1272information required in division (A) (1) of this section are1273confidential and not public records for purposes of section1274149.43 of the Revised Code.1275

Sec. 2329.28. The sheriff levying officer shall indorse on 1276 the writ of execution his the officer's proceedings thereon, and 1277 the clerk of the court of common pleas, upon the return thereof, 1278 immediately shall record all such indorsements at length, in the 1279 execution docket, or other docket provided for that purpose. 1280 That record shall be a part of the record of the court of common 1281 pleas. 1282

Sec. 2329.30. The court from which an execution or order1283of sale issues, upon notice and motion of the officer who makes1284the sale or of an interested party, may punish any purchaser of1285

lands and tenements who fails to pay within thirty days of the 1286 confirmation of the sale the balance due on the purchase price 1287 of the lands and tenements by forfeiting the sale of the lands 1288 and tenements and returning any deposit paid in connection with 1289 the sale of the lands and tenements, by forfeiting any deposit 1290 paid in connection with the sale of the lands and tenements, as 1291 1292 for contempt, or in any other manner the court considers appropriate. <u>Upon motion, the court may order the return of any</u> 1293 remaining portion of the deposit of the purchaser, less the 1294 costs of a subsequent sale and any other remedy the court 1295 considers appropriate. An order for contempt for failure of the 1296 purchaser to pay voids the confirmation of sale and transfer. 1297

Sec. 2329.31. (A) Upon the return of any writ of execution 1298 for the satisfaction of which lands and tenements have been 1299 sold, on careful examination of the proceedings of the officer 1300 making the sale, if the court of common pleas finds that the 1301 sale was made, in all respects, in conformity with sections 1302 2329.01 to 2329.61 of the Revised Code, it shall, within thirty 1303 days of the return of the writ, direct the clerk of the court of 1304 common pleas to make an entry on the journal that the court is 1305 satisfied of the legality of such sale and that the attorney who 1306 filed the writ of execution make to the purchaser a deed for the 1307 lands and tenements. Nothing in this section prevents the court 1308 of common pleas from staying the confirmation of the sale to 1309 permit a property owner time to redeem the property or for any 1310 other reason that it determines is appropriate. In those 1311 instances, the sale shall be confirmed within thirty days after 1312 the termination of any stay of confirmation. 1313

(B) The officer making the sale shall require the1314purchaser, including a lienholder, to pay within thirty days of1315the confirmation of the sale the balance due on the purchase1316

price of the lands and tenements.

(C) (1) The officer making the sale shall record the	1318
prepared deed required by section 2329.36 of the Revised Code	1319
within fourteen days after the confirmation of sale and payment	1320
of the balance due.	1321
(2) (a) If the deed is not prepared and recorded within the	1322
fourteen-day period, the purchaser may file a motion with the	1323
court to proceed with the transfer of title. If the court finds	1324
that a proper sale was made, it shall enter an order	1325
transferring the title of the lands and tenements to the	1326
purchaser, ordering the plaintiff to present a certified copy of	1327
the order to the county recorder for recording, and ordering the	1328
county recorder to record the order in the record of deeds. The	1329
order, when filed with the county recorder, shall have the same	1330
effect as a deed prepared pursuant to section 2329.36 of the	1331
Revised Code.	1332
<u>Nevised Code.</u>	TJJZ
	1333
(b) Upon the issuance of the court order described in	
	1333
(b) Upon the issuance of the court order described in division (C)(2)(a) of this section, the plaintiff, or the	1333 1334
(b) Upon the issuance of the court order described in division (C)(2)(a) of this section, the plaintiff, or the plaintiff's attorney, shall present a certified copy of the	1333 1334 1335
(b) Upon the issuance of the court order described in division (C)(2)(a) of this section, the plaintiff, or the plaintiff's attorney, shall present a certified copy of the order to be recorded in the office of the county recorder. The county recorder shall record the order in the record of deeds.	1333 1334 1335 1336 1337
(b) Upon the issuance of the court order described in division (C)(2)(a) of this section, the plaintiff, or the plaintiff's attorney, shall present a certified copy of the order to be recorded in the office of the county recorder. The	1333 1334 1335 1336 1337 1338
(b) Upon the issuance of the court order described in division (C)(2)(a) of this section, the plaintiff, or the plaintiff's attorney, shall present a certified copy of the order to be recorded in the office of the county recorder. The county recorder shall record the order in the record of deeds.	1333 1334 1335 1336 1337
(b) Upon the issuance of the court order described in division (C)(2)(a) of this section, the plaintiff, or the plaintiff's attorney, shall present a certified copy of the order to be recorded in the office of the county recorder. The county recorder shall record the order in the record of deeds. (c) The clerk shall issue a copy of the court order to the	1333 1334 1335 1336 1337 1338
(b) Upon the issuance of the court order described in division (C)(2)(a) of this section, the plaintiff, or the plaintiff's attorney, shall present a certified copy of the order to be recorded in the office of the county recorder. The county recorder shall record the order in the record of deeds. (c) The clerk shall issue a copy of the court order to the county auditor to transfer record ownership of the lands and	1333 1334 1335 1336 1337 1338 1339
<pre>(b) Upon the issuance of the court order described in division (C)(2)(a) of this section, the plaintiff, or the plaintiff's attorney, shall present a certified copy of the order to be recorded in the office of the county recorder. The county recorder shall record the order in the record of deeds. (c) The clerk shall issue a copy of the court order to the county auditor to transfer record ownership of the lands and tenements for the purpose of real estate taxes. Real estate</pre>	1333 1334 1335 1336 1337 1338 1339 1340
(b) Upon the issuance of the court order described in division (C) (2) (a) of this section, the plaintiff, or the plaintiff's attorney, shall present a certified copy of the order to be recorded in the office of the county recorder. The county recorder shall record the order in the record of deeds. (c) The clerk shall issue a copy of the court order to the county auditor to transfer record ownership of the lands and tenements for the purpose of real estate taxes. Real estate taxes coming due after the date of the sale shall not prohibit	1333 1334 1335 1336 1337 1338 1339 1340 1341
<pre>(b) Upon the issuance of the court order described in division (C) (2) (a) of this section, the plaintiff, or the plaintiff's attorney, shall present a certified copy of the order to be recorded in the office of the county recorder. The county recorder shall record the order in the record of deeds. (c) The clerk shall issue a copy of the court order to the county auditor to transfer record ownership of the lands and tenements for the purpose of real estate taxes. Real estate taxes coming due after the date of the sale shall not prohibit the auditor from transferring ownership of the lands and</pre>	1333 1334 1335 1336 1337 1338 1339 1340 1341 1342
<pre>(b) Upon the issuance of the court order described in division (C) (2) (a) of this section, the plaintiff, or the plaintiff's attorney, shall present a certified copy of the order to be recorded in the office of the county recorder. The county recorder shall record the order in the record of deeds. (c) The clerk shall issue a copy of the court order to the county auditor to transfer record ownership of the lands and tenements for the purpose of real estate taxes. Real estate taxes coming due after the date of the sale shall not prohibit the auditor from transferring ownership of the lands and tenements on its records or cause the recorder to deny</pre>	1333 1334 1335 1336 1337 1338 1339 1340 1341 1342 1343
(b) Upon the issuance of the court order described in division (C) (2) (a) of this section, the plaintiff, or the plaintiff's attorney, shall present a certified copy of the order to be recorded in the office of the county recorder. The county recorder shall record the order in the record of deeds. (c) The clerk shall issue a copy of the court order to the county auditor to transfer record ownership of the lands and tenements for the purpose of real estate taxes. Real estate taxes coming due after the date of the sale shall not prohibit the auditor from transferring ownership of the lands and tenements on its records or cause the recorder to deny recording. The real estate taxes shall become the responsibility	1333 1334 1335 1336 1337 1338 1339 1340 1341 1342 1343 1344

taxes not due and payable as of the date of the sale.	1347
Sec. 2329.311. In sales of residential properties taken in	1348
execution or order of sale that are sold at an auction with no	1349
set minimum bid pursuant to division (B) of section 2329.52 of	1350
the Revised Code, the judgment creditor and the first lienholder	1351
each have the right to redeem the property within fourteen days	1352
after the sale by paying the purchase price. The redeeming party	1353
shall pay the purchase price to the clerk of the court in which	1354
the judgment was rendered or the order of sale was made. Upon	1355
timely payment, the court shall proceed as described in section	1356
2329.31 of the Revised Code, with the redeeming party considered	1357
the successful purchaser at sale.	1358
Sec. 2329.312. (A) All levying officers appointed or	1359
authorized by a court under this chapter to conduct the judicial	1360
or execution sale of residential property consisting of one to	1361
four single-family units shall submit quarterly reports to the	1362
attorney general for the purpose of assessing the extent to	1363
which deadlines required by this chapter are met. The reports	1364
shall include data on each such sale conducted by the officer.	1365
(B) The attorney general shall do all of the following:	1366
(1) Establish and maintain a database comprised of the	1367
information submitted by levying officers pursuant to division	1368
(A) of this section;	1369
(2) Make the information included in the database publicly	1370
available;	1371
(3) Adopt rules for the creation and administration of the	1372
database.	1373
	1004
Sec. 2329.33. In Except as provided in division (C) of	1374
section 2308.03 or any other section of the Revised Code, in	1375

sales of real estate on execution or order of sale, at any time 1376 before the confirmation thereof, the debtor may redeem it from 1377 sale by depositing in the hands of the clerk of the court of 1378 common pleas to which such execution or order is returnable, the 1379 amount of the judgment or decree upon which such lands were 1380 sold, with all costs, including poundage, and interest at the 1381 rate of eight per cent per annum on the purchase money from the 1382 day of sale to the time of such deposit, except where the 1383 judgment creditor is the purchaser, the interest at such rate on 1384 the excess above his the judgment creditor's claim. The court of 1385 common pleas thereupon shall make an order setting aside such 1386 sale, and apply the deposit to the payment of such judgment or 1387 decree and costs, and award such interest to the purchaser, who 1388 shall receive from the officer making the sale the purchase 1389 money paid by him the purchaser, and the interest from the 1390 clerk. This section does not take away the power of the court to 1391 set aside such sale for any reason for which it might have been 1392 set aside prior to April 16, 1888. 1393

Sec. 2329.34. Real property may be conveyed by a master 1394 commissioner or special master only: 1395

(A) When, by an order or a judgment in an action or 1396
proceeding, a party is required to convey such property to 1397
another, and <u>he the party</u> neglects or refuses to do so, and the 1398
master is directed to convey on <u>his the party's</u> failure; 1399

(B) When specific real property is sold by a master under 1400
an order or judgment of the court appointing<u>him\_the master</u>. No 1401
court shall make or issue an order to a master for the sale of 1402
real estate<u>except in response to a motion by a judgment</u> 1403
<u>creditor</u>, <u>unless</u> which motion shall be granted only if there 1404
exists some special reason why the sale should not be made by 1405

the sheriff of the county where the decree or order was made, 1406 which reason, if or by a private selling officer. If the court 1407 finds any such reason to exist, that reason shall be embodied in 1408 and made part of the judgment, order, or decree for such sale. 1409

Sec. 2329.39. Sale Except as provided in sections 2329.152 1410 and 2329.153 of the Revised Code, sale of lands or tenements 1411 under execution or order of sale must be held in the county in 1412 which they are situated and at the courthouse, unless otherwise 1413 ordered by the court. Purchase of real or personal property, by 1414 the officer making the sale thereof, or by an appraiser of such 1415 property, shall be fraudulent and void. 1416

Sec. 2329.45. If a judgment in satisfaction of which 1417 lands, or tenements are sold, is reversed on appeal, such 1418 reversal shall not defeat or affect the title of the purchaser. 1419 In such case restitution must be made by the judgment creditor 1420 of in an amount equal to the money for which such lands or 1421 tenements were sold, with interest from the day of sale, must be 1422 made by the judgment creditor. In ordering restitution, the 1423 court shall take into consideration all persons who lost an 1424 interest in the property by reason of the judgment and sale and 1425 the order of the priority of those interests. 1426

Sec. 2329.52. When (A) Except as otherwise provided in 1427 division (B) of this section, when premises are ordered to be 1428 sold, if said premises, or a part thereof, remain unsold for 1429 want of bidders after having been once appraised, advertised, 1430 and offered for sale, the court from which the order of sale 1431 issued may, on motion of the plaintiff or defendant and from 1432 time to time until said premises are disposed of, order a new 1433 appraisement and sale or direct the amount for which said 1434 premises, or a part thereof, may be sold. 1435

The court may order that the premises be sold as follows: 1436 One third cash in hand, one third in nine months from the day of 1437 sale, and the remaining one third in eighteen months from the 1438 day of sale, the deferred payments to draw interest at six per 1439 cent and be secured by a mortgage on the premises. 1440

(B) When a residential property is ordered to be sold 1441 pursuant to a residential mortgage loan foreclosure action, and 1442 the sale will be held at a physical location and not online, and 1443 if the property remains unsold after the first auction, then a 1444 second auction shall be held and the property shall be sold to 1445 the highest bidder without regard to the minimum bid requirement 1446 in section 2329.20 of the Revised Code, but subject to section 1447 2329.21 of the Revised Code relating to costs, allowances, and 1448 real estate taxes. This second auction shall be held not earlier 1449 than seven days and not later than thirty days after the first 1450 auction. A residential property that remains unsold after two 1451 auctions may be subsequently offered for sale without regard to 1452 the minimum bid requirement in section 2329.20 of the Revised 1453 Code or disposed of in any other manner pursuant to this chapter 1454 or any other provision of the Revised Code. 1455

Sec. 2329.56. When a freeholder, summoned as an appraiser, 1456 fails to appear at the time and place appointed by the officers 1457 ordering his the freeholder's appearance and discharge his the 1458 duty as such, on complaint made to a judge of the county court 1459 in the district in which such freeholder resides, unless he the 1460 <u>freeholder</u> has a reasonable excuse, <u>he the freeholder</u> shall pay 1461 fifty-cents dollars for each neglect, which shall be collected 1462 by the judge, and paid into the county treasury for the use of 1463 the county. 1464

Sec. 2909.07. (A) No person shall:

1465

(1) Without privilege to do so, knowingly move, deface,	1466
damage, destroy, or otherwise improperly tamper with the <u>either</u>	1467
of the following:	1468
(a) The property of another;	1469
(b) One's own residential real property with the purpose	1470
to decrease the value of or enjoyment of the residential real	1471
property, if both of the following apply:	1472
(i) The residential real property is subject to a	1473
mortgage.	1474
(ii) The person has been served with a summons and	1475
complaint in a pending residential mortgage loan foreclosure	1476
action relating to that real property. As used in this division,	1477
"pending" includes the time between judgment entry and	1478
confirmation of sale.	1479
(2) With purpose to interfere with the use or enjoyment of	1480
property of another, employ a tear gas device, stink bomb, smoke	1481
generator, or other device releasing a substance that is harmful	1482
or offensive to persons exposed or that tends to cause public	1483
alarm;	1484
(3) Without privilege to do so, knowingly move, deface,	1485
damage, destroy, or otherwise improperly tamper with a bench	1486
mark, triangulation station, boundary marker, or other survey	1487
station, monument, or marker;	1488
station, monument, of marker,	1400
(4) Without privilege to do so, knowingly move, deface,	1489
damage, destroy, or otherwise improperly tamper with any safety	1490
device, the property of another, or the property of the offender	1491
when required or placed for the safety of others, so as to	1492
destroy or diminish its effectiveness or availability for its	1493
intended purpose;	1494

(5) With purpose to interfere with the use or enjoyment of 1495 the property of another, set a fire on the land of another or 1496 place personal property that has been set on fire on the land of 1497 another, which fire or personal property is outside and apart 1498 from any building, other structure, or personal property that is 1499 on that land; 1500

(6) Without privilege to do so, and with intent to impair
the functioning of any computer, computer system, computer
network, computer software, or computer program, knowingly do
any of the following:

(a) In any manner or by any means, including, but not
limited to, computer hacking, alter, damage, destroy, or modify
a computer, computer system, computer network, computer
software, or computer program or data contained in a computer,
computer system, computer network, computer software, or
computer program;

(b) Introduce a computer contaminant into a computer,1511computer system, computer network, computer software, or1512computer program.1513

(B) As used in this section, "safety device" means any 1514 fire extinguisher, fire hose, or fire axe, or any fire escape, 1515 emergency exit, or emergency escape equipment, or any life line, 1516 life-saving ring, life preserver, or life boat or raft, or any 1517 alarm, light, flare, signal, sign, or notice intended to warn of 1518 danger or emergency, or intended for other safety purposes, or 1519 any quard railing or safety barricade, or any traffic sign or 1520 signal, or any railroad grade crossing sign, signal, or gate, or 1521 any first aid or survival equipment, or any other device, 1522 apparatus, or equipment intended for protecting or preserving 1523 the safety of persons or property. 1524 (C) (1) Whoever violates this section is guilty of criminal
mischief, and shall be punished as provided in division (C) (2)
or (3) of this section.

(2) Except as otherwise provided in this division, 1528 criminal mischief committed in violation of division (A)(1), 1529 (2), (3), (4), or (5) of this section is a misdemeanor of the 1530 third degree. Except as otherwise provided in this division, if 1531 the violation of division (A) (1), (2), (3), (4), or (5) of this 1532 section creates a risk of physical harm to any person, criminal 1533 mischief committed in violation of division (A)(1), (2), (3), 1534 (4), or (5) of this section is a misdemeanor of the first 1535 degree. If the property involved in the violation of division 1536 (A)(1), (2), (3), (4), or (5) of this section is an aircraft, an 1537 aircraft engine, propeller, appliance, spare part, fuel, 1538 lubricant, hydraulic fluid, any other equipment, implement, or 1539 material used or intended to be used in the operation of an 1540 aircraft, or any cargo carried or intended to be carried in an 1541 aircraft, criminal mischief committed in violation of division 1542 (A)(1), (2), (3), (4), or (5) of this section is one of the 1543 following: 1544

(a) If the violation creates a risk of physical harm to
1545
any person, except as otherwise provided in division (C) (2) (b)
1546
of this section, criminal mischief committed in violation of
1547
division (A) (1), (2), (3), (4), or (5) of this section is a
1548
felony of the fifth degree.

(b) If the violation creates a substantial risk of
physical harm to any person or if the property involved in a
violation of this section is an occupied aircraft, criminal
mischief committed in violation of division (A) (1), (2), (3),
(4), or (5) of this section is a felony of the fourth degree.

(3) Except as otherwise provided in this division, 1555 criminal mischief committed in violation of division (A)(6) of 1556 this section is a misdemeanor of the first degree. Except as 1557 otherwise provided in this division, if the value of the 1558 computer, computer system, computer network, computer software, 1559 computer program, or data involved in the violation of division 1560 (A) (6) of this section or the loss to the victim resulting from 1561 the violation is one thousand dollars or more and less than ten 1562 thousand dollars, or if the computer, computer system, computer 1563 network, computer software, computer program, or data involved 1564 in the violation of division (A)(6) of this section is used or 1565 intended to be used in the operation of an aircraft and the 1566 violation creates a risk of physical harm to any person, 1567 criminal mischief committed in violation of division (A)(6) of 1568 this section is a felony of the fifth degree. If the value of 1569 the computer, computer system, computer network, computer 1570 software, computer program, or data involved in the violation of 1571 division (A)(6) of this section or the loss to the victim 1572 resulting from the violation is ten thousand dollars or more, or 1573 if the computer, computer system, computer network, computer 1574 software, computer program, or data involved in the violation of 1575 division (A)(6) of this section is used or intended to be used 1576 in the operation of an aircraft and the violation creates a 1577 substantial risk of physical harm to any person or the aircraft 1578 in question is an occupied aircraft, criminal mischief committed 1579 in violation of division (A)(6) of this section is a felony of 1580 the fourth degree. 1581

 Sec. 5302.01. The forms set forth in sections 5302.05,
 1582

 5302.07, 5302.09, 5302.11, 5302.12, 5302.14, and 5302.17, and
 1583

 5302.31 of the Revised Code may be used and shall be sufficient
 1584

 for their respective purposes. They shall be known as "Statutory
 1585

Forms" and may be referred to as such. They may be altered as 1586 circumstances require, and the authorization of those forms 1587 shall not prevent the use of other forms. Wherever the phrases 1588 defined in sections 5302.06, 5302.08, 5302.10, and 5302.13 of 1589 the Revised Code are to be incorporated in instruments by 1590 reference, the method of incorporation as indicated in the 1591 statutory forms shall be sufficient, but shall not preclude 1592 other methods. 1593

Sec. 5302.31. A deed in substance following the form set 1594 forth in this section, when duly executed in accordance with 1595 Chapter 5301. of the Revised Code, has the force and effect of a 1596 deed in fee simple to the grantee, the grantee's heirs, assigns, 1597 and successors, to the grantee's and the grantee's heirs', 1598 assigns', and successors' own use, with covenants on the part of 1599 the grantor with the grantee, the grantee's heirs, assigns, and 1600 successors, that, at the time of the delivery of that deed, the 1601 grantor was duly appointed, qualified, and acting in the 1602 fiduciary capacity described in that deed, and was duly 1603 authorized to make the sale and conveyance of the premises; and 1604 that in all of the grantor's proceedings in the sale of the 1605 premises the grantor has complied with the requirements of the 1606 statutes in such case provided. 1607

<u>"Private Selling Officer's Deed</u>

<u>Ohio Revised Code § 2329.152</u> 1609

1608

Case No.1610I,, a private selling officer as1611defined in section 2329.01 of the Revised Code, pursuant to the1612Order of Sale entered on, the Confirmation of1613Sale entered on, and in consideration of the sum of1614

\$, the receipt whereof is hereby	1615
acknowledged, do hereby grant, sell, and convey unto	1616
, tax mailing address,	1617
all the rights, title, and interest of the parties in Court of	1618
Common Pleas, County, Ohio, Case No	1619
/VS/_	1620
and all pleadings therein incorporated herein by reference in	1621
and to the following Lands and Tenements situated in the County	1622
of and State of Ohio, known and described as	1623
follows, to-wit:	1624
(description of land or interest therein)	1625
This deed does not reflect any restrictions, conditions,	1626
or easements of record.	1627
Prior Owner:	1628
Prior Instrument Reference:	1629
Executed this day of	1630
	1631
	1.600
<u>(signature of private selling officer)</u>	1632
Auctioneer License #	1633
Real Estate Broker License #	1634
(Execution in accordance with Chapter 5301. of the Revised	1635
Code) "	1636
Sec. 5721.371. (A) Private attorney's fees payable with	1637
respect to an action under sections 5721.30 to 5721.46 of the	1638
Revised Code are subject to the following conditions:	1639
	1 6 4 6
(A) (1) The fees must be reasonable.	1640
(B) (2) Fees exceeding two thousand five hundred dollars	1641

shall be paid only if authorized by a court order.	1642
(C) (B)(1) Fees less than or equal to two thousand five	1643
hundred dollars shall be presumed to be reasonable.	1644
(2) If the private attorney's fees payable are fixed and	1645
not determined on an hourly basis, the court shall not consider	1646
or require evidence of hours expended or hourly rates.	1647
(3) The terms of a sale negotiated under section 5721.33	1648
of the Revised Code may include the amount to be paid in private	1649
attorney's fees, subject to division $\frac{(B)}{(A)(2)}$ of this section.	1650
Sec. 5721.372. (A) A private selling officer's fees	1651
payable with respect to an action under sections 5721.30 to	1652
5721.46 of the Revised Code are subject to both of the following	1653
<u>conditions:</u>	1654
(1) The fees must be reasonable.	1655
(2) Fees exceeding five per cent of the sale price of the	1656
property, if such amount is greater than seven hundred fifty	1657
dollars, shall be paid only if authorized by a court order.	1658
(B)(1) Fees less than or equal to seven hundred fifty	1659
dollars shall be presumed to be reasonable.	1660
(2) The terms of a sale negotiated under section 5721.33	1661
of the Revised Code may include the amount to be paid in private	1662
selling officer's fees, subject to division (A) of this section.	1663
(C) As used in this section, "private selling officer" has	1664
the same meaning as in section 2329.01 of the Revised Code.	1665
Sec. 5721.373. (A) A title agent's or title insurance	1666
company's fees payable with respect to an action under sections	1667
5721.30 to 5721.46 of the Revised Code are subject to the	1668

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following conditions:	1669
(1) The fees must be reasonable.	1670
(2) Fees exceeding five hundred dollars shall be paid only	1671
if authorized by a court order.	1672
(B)(1) Fees less than or equal to five hundred dollars	1673
shall be presumed to be reasonable.	1674
(2) The terms of a sale negotiated under section 5721.33	1675
of the Revised Code may include the amount to be paid in title	1676
agent's or title company's fees, subject to division (A) of this	1677
section.	1678
Sec. 5721.39. (A) In its judgment of foreclosure rendered	1679
in actions filed pursuant to section 5721.37 of the Revised	1680
Code, the court or board of revision shall enter a finding that	1681
includes all of the following with respect to the certificate	1682
parcel:	1683
(1) The amount of the sum of the certificate redemption	1684
prices for all the tax certificates sold against the parcel;	1685
(2) Interest on the certificate purchase prices of all	1686
certificates at the rate of eighteen per cent per year for the	1687
period beginning on the day on which the payment was submitted	1688
by the certificate holder under division (B) of section 5721.37	1689
of the Revised Code;	1690
(3) The amount paid under division (B)(2) of section	1691
5721.37 of the Revised Code, plus interest at the rate of	1692
eighteen per cent per year for the period beginning on the day	1693
the certificate holder filed a request for foreclosure or a	1694
notice of intent to foreclose under division (A) of that	1695
section;	1696

(4) Any delinquent taxes on the parcel that are not
covered by a payment under division (B)(2) of section 5721.37 of
the Revised Code;

(5) Fees and costs incurred in the foreclosure proceeding 1700 instituted against the parcel, including, without limitation, 1701 the fees and costs of the prosecuting attorney represented by 1702 the fee paid under division (B)(3) of section 5721.37 of the 1703 Revised Code, plus interest as provided in division (D)(2)(d) of 1704 this section, or the fees and costs of the private attorney 1705 representing the certificate holder, and charges paid or 1706 incurred in procuring title searches and abstracting services 1707 relative to the subject premises. 1708

(B) The court or board of revision may order the 1709 certificate parcel to be sold or otherwise transferred according 1710 to law, without appraisal and as set forth in the prayer of the 1711 complaint, for not less than the amount of its finding, or, in 1712 the event that the true value of the certificate parcel as 1713 determined by the county auditor is less than the certificate 1714 redemption price, the court or board or revision may, as prayed 1715 for in the complaint, issue a decree transferring fee simple 1716 title free and clear of all subordinate liens to the certificate 1717 holder or as otherwise provided in sections 323.65 to 323.79 of 1718 the Revised Code. A decree of the court or board of revision 1719 transferring fee simple title to the certificate holder is 1720 forever a bar to all rights of redemption with respect to the 1721 certificate parcel. 1722

(C) (1) The certificate holder may file a motion with the1723court for an order authorizing a specified private selling1724officer, as defined in section 2329.01 of the Revised Code, to1725sell the parcel at a public auction. If the court authorizes a1726

private selling officer to sell the parcel, then upon the filing	1727	
of a praecipe for order of sale with the clerk of the court, the		
clerk of the court shall immediately issue an order of sale to		
the private selling officer authorized by the court.	1730	
(2) The officer to whom the order of sale is directed may	1731	
conduct the public auction of the parcel at a physical location	1732	
in the county in which the parcel is located or online. If the	1733	
public auction occurs online, the auction shall be open for	1734	
bidding for seven days. If the parcel is not sold during this	1735	
initial seven-day period, a second online auction shall be held	1736	
not earlier than three days or later than thirty days after the	1737	
end of the first auction. The second online auction shall be	1738	
open for bidding for seven days.	1739	
(3) A private selling officer who conducts an auction of	1740	
the parcel under this section may do any of the following:	1741	
(a) Market the parcels for sale and hire a title insurance	1742	
agent licensed under Chapter 3953. of the Revised Code or title	1743	
insurance company authorized to do business under that chapter	1744	
to assist the private selling officer in performing	1745	
administrative services;	1746	
(b) Execute to the purchaser, or to the purchaser's legal	1747	
representatives, a deed of conveyance of the parcel sold in	1748	
conformity with the form set forth in section 5302.31 of the	1749	
Revised Code;	1750	
(c) Record on behalf of the purchaser the deed conveying	1751	
title to the parcel sold, notwithstanding that the deed may not	1752	
actually have been delivered to the purchaser prior to its	1753	
recording.	1754	
(4) By placing a bid at a sale conducted pursuant to this	1755	

section, a purchaser appoints the private selling officer who	1756
conducts the sale as agent of the purchaser for the sole purpose	1757
of accepting delivery of the deed.	1758
(5) The private selling officer who conducts the sale	1759
shall hire a title insurance agent licensed under Chapter 3953.	1760
of the Revised Code or title insurance company authorized to do	1761
business under that chapter to perform title, escrow, and	1762
closing services related to the sale of the parcel.	1763
(6) Except as otherwise provided in sections 323.65 to	1764
323.79 of the Revised Code, and the alternative redemption	1765
period thereunder, each certificate parcel shall be advertised	1766
and sold by the officer to whom the order of sale is directed in	1767
the manner provided by law for the sale of real property on	1768
execution. The advertisement for sale of certificate parcels	1769
shall be published once a week for three consecutive weeks and	1770
shall include the date on which a second sale will be conducted	1771
if no bid is accepted at the first sale. Any number of parcels	1772
may be included in one advertisement.	1773
Except as otherwise provided in sections 323.65 to 323.79	1774
of the Revised Code, whenever the officer charged to conduct the	1775
sale offers a certificate parcel for sale <u>at a physical location</u>	1776
and not online and no bids are made equal to at least the amount	1777
of the finding of the court or board of revision, the officer	1778
shall adjourn the sale of the parcel to the second date that was	1779
specified in the advertisement of sale. The second sale shall be	1780
held at the same place and commence at the same time as set	1781

forth in the advertisement of sale. The officer shall offer any1782parcel not sold at the first sale. Upon the conclusion of any1783sale, or if any parcel remains unsold after being offered at two1784sales, the officer conducting the sale shall report the results1785

to the court or board of revision.	1786
(D) Upon the confirmation of a sale, the proceeds of the	1787
sale shall be applied as follows:	1788
(1) The fees and costs incurred in the proceeding filed	1789
against the parcel pursuant to section 5721.37 of the Revised	1790
Code shall be paid first, including attorney's fees of the	1791
certificate holder's attorney payable under division (F) of that	1792
section, private selling officer's fees and marketing costs,	1793
title agent's or title company's fees, or the county	1794
prosecutor's costs covered by the fee paid by the certificate	1795
holder under division (B)(3) of that section.	1796
(2) Following the payment required by division (D)(1) of	1797
this section, the certificate holder that filed the notice of	1798
intent to foreclose or request for foreclosure with the county	1799
treasurer shall be paid the sum of the following amounts:	1800
(a) The sum of the amount found due for the certificate	1801
redemption prices of all the tax certificates that are sold	1802
against the parcel;	1803
(b) Any premium paid by the certificate holder at the time	1804
of purchase;	1805
(c) Interest on the amounts paid by the certificate holder	1806
under division (B)(1) of section 5721.37 of the Revised Code at	1807
the rate of eighteen per cent per year beginning on the day on	1808
which the payment was submitted by the certificate holder to the	1809
county treasurer and ending on the day immediately preceding the	1810
day on which the proceeds of the foreclosure sale are paid to	1811
the certificate holder;	1812

(d) Interest on the amounts paid by the certificate holder 1813 under divisions (B)(2) and (3) of section 5721.37 of the Revised 1814

Code at the rate of eighteen per cent per year beginning on the 1815 day on which the payment was submitted by the certificate holder 1816 under divisions (B)(2) and (3) of that section and ending on the 1817 day immediately preceding the day on which the proceeds of the 1818 foreclosure sale are paid to the certificate holder pursuant to 1819 this section, except that such interest shall not accrue for 1820 more than three years if the certificate was sold under section 1821 5721.32 of the Revised Code, or under section 5721.42 of the 1822 Revised Code by the holder of a certificate issued under section 1823 5721.32 of the Revised Code, or more than six years if the 1824 certificate was sold under section 5721.33 of the Revised Code, 1825 or under section 5721.42 of the Revised Code by the holder of a 1826 certificate issued under section 5721.33 of the Revised Code, 1827 after the day the amounts were paid by the certificate holder 1828 under divisions (B)(2) and (3) of section 5721.37 of the Revised 1829 Code: 1830

(e) The amounts paid by the certificate holder under
divisions (B)(1), (2), and (3) of section 5721.37 of the Revised
Code.

(3) Following the payment required by division (D)(2) of 1834 this section, any amount due for taxes, installments of 1835 assessments, charges, penalties, and interest not covered by the 1836 tax certificate holder's payment under division (B)(2) of 1837 section 5721.37 of the Revised Code shall be paid, including all 1838 taxes, installments of assessments, charges, penalties, and 1839 interest payable subsequent to the entry of the finding and 1840 prior to the transfer of the deed of the parcel to the purchaser 1841 following confirmation of sale. If the proceeds available for 1842 distribution pursuant to this division are insufficient to pay 1843 the entire amount of those taxes, installments of assessments, 1844 charges, penalties, and interest, the proceeds shall be paid to 1845

each claimant in proportion to the amount of those taxes,1846installments of assessments, charges, penalties, and interest1847that each is due, and those taxes, installments of assessments,1848charges, penalties, and interest are deemed satisfied and shall1849be removed from the tax list and duplicate.1850

(4) Any residue of money from proceeds of the sale shall
be disposed of as prescribed by section 5721.20 of the Revised
Code.

1854 (E) Unless the parcel previously was redeemed pursuant to section 5721.25 or 5721.38 of the Revised Code, upon the filing 1855 of the entry of confirmation of sale, or an order to transfer 1856 the parcel under sections 323.65 to 323.79 of the Revised Code, 1857 the title to the parcel is incontestable in the purchaser and is 1858 free and clear of all liens and encumbrances, except a federal 1859 tax lien, notice of which lien is properly filed in accordance 1860 with section 317.09 of the Revised Code prior to the date that a 1861 foreclosure proceeding is instituted pursuant to section 5721.37 1862 of the Revised Code, and which lien was foreclosed in accordance 1863 with 28 U.S.C.A. 2410(c), and except for the easements and 1864 covenants of record running with the land or lots that were 1865 created prior to the time the taxes or <u>installments of</u> 1866 assessments, for the nonpayment of which a tax certificate was 1867 issued and the parcel sold at foreclosure, became due and 1868 payable. 1869

The title shall not be invalid because of any1870irregularity, informality, or omission of any proceedings under1871this chapter or in any processes of taxation, if such1872irregularity, informality, or omission does not abrogate the1873provision for notice to holders of title, lien, or mortgage to,1874or other interests in, such foreclosed parcels, as prescribed in1875

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As Reported by the House Financial Institutions, Housing, and Urban Development Comr	nittee

this	chapter.

1876

Section 2. That existing sections 301.28, 323.47, 1303.38,18772303.26, 2327.01, 2327.02, 2327.04, 2329.01, 2329.151, 2329.17,18782329.18, 2329.19, 2329.20, 2329.21, 2329.26, 2329.271, 2329.28,18792329.30, 2329.31, 2329.33, 2329.34, 2329.39, 2329.45, 2329.52,18802329.56, 2909.07, 5302.01, 5721.371, and 5721.39 of the Revised1881Code are hereby repealed.1882

Section 3. (A) The provisions of the Revised Code, 1883 1884 including Title XXIII, relating to the judicial sale of real estate pursuant to a mortgage loan foreclosure action comprise a 1885 comprehensive regulatory framework intended to operate uniformly 1886 throughout the state to provide efficient sales procedures for 1887 foreclosed property, improve the market for such property by 1888 increasing sale prices, and reduce the number of unoccupied and 1889 abandoned properties marring the cities of this state. This 1890 provision does not preempt vacant foreclosed property 1891 registration ordinances enacted by political subdivisions 1892 pursuant to their police powers. 1893

(B) (1) A person whose conduct is governed by this act
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shall comply in good faith with the requirements of this act and
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shall act in good faith throughout the foreclosure process.
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"Good faith" means honesty in fact and the observance of
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reasonable commercial standards of fair dealing.

(2) A judgment creditor in connection with a real property
foreclosure action shall proceed in a commercially reasonable
1900
manner in complying with this act.

(C) The Ohio Supreme Court case of Bank of America v.
Kuchta, 2014-Ohio-2475, shall not apply to foreclosure actions
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conducted pursuant to section 2308.02 of the Revised Code
1904

pursuant to a Civil Rule 60(B)(1) motion.

1905

Section 4. (A) The winning bidder pursuant to division (A) 1906 of section 2329.153 of the Revised Code shall work with sheriffs 1907 and other groups to address issues regarding the official public 1908 sheriff sale web site, including potential cost and recoupment, 1909 details of the implementation of the online system, and other 1910 unresolved concerns. 1911

(B) A sheriff may conduct a dual real property foreclosure
sale on the official public sheriff sale web site and at a
physical location considered appropriate by the sheriff.
1914