



FIRST-TIME BIDDERS QUICK GUIDE

Levy County Tax Deed Sales

This guide walks you through **what to expect, what to bring, and what happens if you win** at a Levy County tax deed auction.

What You're Buying

- You are buying **real property sold for unpaid property taxes**
 - This is **NOT a foreclosure sale**
 - Properties are sold **AS IS – BUYER BEWARE**
 - Some properties may be **occupied or have title issues**
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Before the Auction – What to Do

Review the Tax Deed List

- Find the official list at levyclerk.com → **Quick Links** → **Tax Deeds**
 - Review parcel numbers, owners, and opening bids
 - **Do your own research** (liens, access, zoning, condition)
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Understand the Risks

- Opening bid includes certified taxes **only**
 - Additional taxes, liens, or judgments **may exist**
 - Title issues can change during the **“GAP” period**
 - You may need an attorney after purchase to clear title
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What to Bring on Auction Day

- **Valid photo ID**
 - **Cash for deposit**
 - \$200 or 5% of your max bid, whichever is greater – per parcel.
 - Ability to get a **cashier's check quickly** if you win
 - This guide 😊
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How Bidding Works

- Properties are called one at a time
 - Clerk announces:
 - Certificate number
 - Parcel number
 - Assessed owner
 - Opening bid is announced
 - **First bid can be \$0.01 over the opening**
 - All other bids must increase by **at least \$100**
 - Bid by **raising your hand and clearly stating the amount**
 - When the Clerk says **“Going once, going twice, sold”**, bidding is over
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If You Win a Bid

IMMEDIATELY After the Sale:

You must:

1. Come forward right away
 2. Show your **photo ID**
 3. Pay your **cash deposit**
 4. Receive:
 - Final payment breakdown
 - Tax Deed Preparation Form
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Paying the Balance – **VERY IMPORTANT**

Deadline

- **By 5:00 PM the same day** OR
- **By 2:00 PM the next business day**

Payment Types

- **Final bid amount:** cashier's check ONLY
- **Recording fees & doc stamps:** separate payment (cash, personal check, or second cashier's check)

All payments are made to the **Levy County Clerk of Court**.

What Happens If You Don't Pay on Time?

- Your **deposit is forfeited**
 - The property is **re-auctioned**
 - You are **banned from bidding for 1 year**
 - Second offense = **lifetime ban**
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Important Redemption Warning

A property can **redeem at any time before the Clerk receives your final payment**.

If redeemed, **the sale is cancelled**, even after the auction. You will receive your deposit back if this occurs.

Special Notes for Certificate Holders

- If you bid and win, you are treated **like any other bidder**
 - If no one bids:
 - You will receive instructions by mail or e-mail
 - You have **30 days** to complete payment or provide statement to place on *List of Lands Available*.
 - Levy County-held certificates with no bids go to the **List of Lands Available**
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Legal Eligibility to Bid

Bidders must comply with **Florida Statutes 692.202–205**, including restrictions related to certain foreign principals. Violations may result in forfeiture and penalties.

Auction Room Rules

- Silence cell phones
- No talking during bidding
- Do not leave until auction is officially closed
- Clerk may take short breaks during long auctions
- Clerk may adjust minimum bid increments for auction efficiency

Final Reminder

The Clerk's Office **cannot give legal advice.**

Buying tax deed property involves risk. **Due diligence is your responsibility.**