

SCHEDULING YOUR CLOSING

All sales must close on or before November 20, 2026¹; if you do not close on time without consent of the county's closing attorneys, you will forfeit your deposit. The closing deadline may be extended for the convenience of the County's legal counsel in their sole discretion. Referee's deeds will not be available and title to the properties will not be conveyed on the day of the auction. **To schedule your closing, you must contact:**

**Kristofer Leo
Bond Schoeneck & King
350 Linden Oaks
Third Floor
Rochester, New York 14625
Kleo@bsk.com
585-362-4804**

CLOSING INSTRUCTIONS

Due to the large number of properties subject to this foreclosure proceeding, it is recommended that you call to schedule the closing at least 72 hours prior to the desired closing time. **If you fail to timely close you will forfeit your deposit.**

At closing, you will be required to pay the balance of the purchase price (the amount bid less the deposit paid). Such amount must be paid by **bank check, attorney's trust account check, or money order. You must bring two checks to closing: one check payable to "Bond Schoeneck & King" to cover the balance of the purchase price and one**

¹ Certain properties in this auction also are in the City of Rochester's tax foreclosure auction tentatively is scheduled for November 17, 2026 and some City tax liens have been assigned and are being foreclosed by third parties; if the City or a third party forecloses a City tax lien on a property on which you bid ("Property") it will cut off your interest in that Property and, if such sale occurs before you close on your high bid you will forfeit your deposit on the Property. It is your responsibility to determine whether a Property is subject to a pending foreclosure action of a City tax lien and to take such measures as necessary to protect your interests. Properties subject to foreclosure of a City tax lien will be given priority closing dates, if requested. The City's tentative tax auction date, we believe, is November 17, 2026, though the City typically sets a redemption date well before its auction date. Similarly, you must redeem from foreclosure any assigned City tax lien being foreclosed by a third party. The status of such foreclosures varies by property, so it is your responsibility to determine the status of such action if a Property on which you hold the high bid is being foreclosed. If a Property you bid on at the County's auction sells at the City's auction, or is foreclosed by a third party foreclosing a City tax lien, your right to acquire that property through this auction will be cut off and you will lose your deposit.

check payable to the “Monroe County Clerk” to pay recording fees to record the deed to the property.

Example

If you purchase a property for \$12,000, you will be required to pay a deposit in the amount of **\$1,200** at the time of the auction. You will need to bring to the closing **cash or two checks (in the form of a bank check, attorney’s trust account check, or money order)**:

- 1) **Payable to: “Bond Schoeneck & King”\$10,800**
- 2) **Payable to “Monroe County Clerk” for Recording Fees:**

A. Residential Property

For a one-, two- or three-family dwelling, rural residence, residential condominium, or agricultural property:

Recording and Filing Fees*: \$190.00 single page deed + \$5/for each extra deed page.

B. For all other Properties

Recording and Filing Fees*: \$315.00 single page deed + \$5/for each extra deed page.

**Recording and filing fees change from time to time. You will be required to pay the cost of the filing fee charged at the time of recording.*

CLOSING PACKET

At closing, the County will provide you with a packet containing copies of the notices sent in this proceeding regarding the property you are purchasing (**the “Proof of Service Packet”**). **You should keep this Proof of Service Packet with your valuable records concerning this property.** In the event you wish to re-sell the property, a purchaser may require copies of the records in your Proof of Service Packet. Upon sale of the property, you should transfer the Proof of Service Packet to the buyer. In the event you or a buyer requires us to reproduce the documents contained in the Proof of Service Packet, **there will be a \$100 fee charged by our foreclosure attorneys**, which fee may be increased at their discretion in the future. Providing you a Proof of Service Packet is not a guaranty that the County has given all necessary notices; you are required to conduct your own title search prior to closing to determine whether the County has given all necessary notices.