CITY AND COUNTY OF SAN FRANCISCO
OFFICE OF THE TREASURER & TAX COLLECTOR

TERMS OF SALE - 2026 SUPPLEMENTAL PUBLIC TAX AUCTION

ALL POTENTIAL BIDDERS ARE REQUIRED TO READ AND UNDERSTAND THESE TERMS

The public auction sale of a tax-defaulted property in the City and County of San Francisco will be conducted at sanfrancisco.mytaxsale.com on Tuesday, December 22, 2026 at 8:00 a.m. (PT) until Monday, December 28, 2026 at 7:00 p.m. (PT) as a public auction to the highest bidder, for payment by a state or federally chartered bank-issued cashier's check, or wire transfer, in money of the United States, for not less than the minimum bid amounts set by the City and County of San Francisco.

NOTICE TO PARTIES OF INTEREST CONCERNING REDEMPTION – The right of redemption shall terminate at 5:00 p.m. (PT) on Monday, December 21, 2026, the last business day prior to the sale. **Any remittance sent by mail for redemption of tax-defaulted property must be received in the City and County of San Francisco Office of the Treasurer & Tax Collector by 5:00 p.m. (PT) December 21, 2026 in the form of a state or federally chartered bank-issued cashier's check.**

PROSPECTIVE BUYERS – Only bids submitted via the Internet will be accepted. A single deposit of $100,000.00 and a non-refundable $50.00 processing fee is required prior to bidding. Deposits will be accepted starting November 16, 2026 and must be made no later than December 11, 2026 at 5:00 p.m. (PT) in order to participate in the tax sale. Bidders must register online at sanfrancisco.mytaxsale.com. All unsuccessful bidders will receive a refund of their $100,000.00 deposit within ten (10) business days after the close of the auction. If you are the successful bidder, your deposit will be applied to the purchase price. If your deposit amount is in excess of the total amount of your purchase, a refund will be issued to you within 45 days after the close of the auction. The successful bidder is required to pay in full and submit deed information indicating how title should be vested no later than Thursday, December 31, 2026 at 1:00 p.m. (PT). Acceptable forms of payment will be a state or federally chartered bank-issued cashier's check or wire transfer. A recording fee of $27.00 and a documentary transfer tax will be added to and collected with the purchase price. The documentary transfer tax is calculated when the consideration or value of the interest or property conveyed (not excluding the value of any lien or encumbrances remaining thereon at the time of sale) (a) exceeds $100 but is less than or equal to $250,000, a tax at the rate of $2.50 for each $500 or fractional part thereof; or (b) more than $250,000 and less than $1,000,000, a tax at the rate of $3.40 for each $500 or fractional part thereof for the entire value or consideration, including, but not limited to, any portion of such value or consideration that is less than $250,000; or (c) at least $1,000,000 and less than $5,000,000, a tax at the rate of $3.75 for each $500 or fractional part thereof for the entire value or consideration, including, but not limited to, any portion of such value or consideration that is less than $1,000,000; or (d) at least $5,000,000 and less than $10,000,000, a tax at the rate of $11.25 for each $500 or fractional part thereof for the entire value or consideration, including, but not limited to, any portion of such value or consideration that is less than $5,000,000; or (e) at least $10,000,000 and less than $25,000,000, a tax at the rate of $27.50 for each

$500 or fractional part thereof for the entire value or consideration, including but not limited to, any portion of such value or consideration that is less than $10,000,000; or (f) at least $25,000,000, a tax at the rate of $30 for each $500 or fractional part thereof for the entire value or consideration, including but not limited to, any portion of such value or consideration that is less than $25,000,000.

The United States has the right to redeem from the purchaser, up to 120 days after the date of the sale, any property sold at a tax sale that has an IRS lien on it. (USC Title 26, Section 7425(d).)

SUCCESSFUL BIDDERS WHO DO NOT COMPLETE PAYMENT MAY BE PURSUED FOR COLLECTION AND WILL FORFEIT THE DEPOSIT TO THE CITY AND COUNTY.

NO REPRESENTATION MADE AS TO PROPERTY

DO NOT attempt to purchase any property at the auction unless, **prior to the auction,** an investigation has been made as to the title, exact location, desirability, and usefulness of the properties available. Parcels are sold on an **"AS IS"** basis and the City and County of San Francisco in no way assumes any responsibility, implied or otherwise, that the properties are in compliance with zoning ordinances or conform to building codes and permits.

The City and County makes no guarantee, expressed or implied, relative to the title, location, acreage or condition of the properties for sale. The City and County assumes no liability for any other possible liens, encumbrances or easements, recorded or not recorded.

Bidders are required to conduct any research of due diligence they wish to conduct prior to submitting a bid. A bid is an irrevocable offer to purchase a property. A bid accepted is a binding contract. A bidder is legally and financially responsible for all properties bid upon whether representing one's self or acting as an agent. The City and County of San Francisco Office of the Treasurer & Tax Collector reserves the right to pursue all available legal remedies against a non-paying bidder.

Vacant land may not have an address. The City and County of San Francisco does not furnish metes and bounds descriptions, nor does it assume any responsibility for any such descriptions recorded in County records. The approximate geographic location of any parcel offered for sale can be determined through the use of the Assessor's Block Map. Exact boundary lines of vacant, "unimproved", and "improved" properties can only be determined by a survey of the property, initiated at the purchaser's expense. To determine what use can be made of the property, consult the Planning Department of the City and County of San Francisco for zoning information.

NOTE: Neither the State of California, nor the City and County of San Francisco, nor any person designated by these two agencies is liable for:

1. Damages sustained to any property purchased at public auction from the time of the sale until the time of recordation of the tax deed to purchaser.

2. The failure of any electronic equipment that may prevent a person from participating in the sale.

3. Known or unknown conditions of any property purchased at public auction, including, but not limited to, errors in the Assessor's records pertaining to improvement of the property.

CONTAMINATED/POSSIBLE CONTAMINATED PROPERTIES

Parcels offered for sale may contain hazardous wastes, toxic substances, or other substances regulated by federal, state, and local agencies. The City and County of San Francisco, in no way, assumes any responsibility, implied or otherwise, for any costs or liability of any kind imposed upon or voluntarily assumed by a purchaser or any other owner to clean up, or otherwise bring into compliance according to federal, state, or local environmental laws for any parcel purchased. The City and County of San Francisco Office of the Treasurer & Tax Collector shall not have any duty to investigate the status of any parcel with regard to contamination by environmentally hazardous materials. **DO NOT** bid on these properties unless you understand the issues related to contaminated properties. Prior to bidding, you should contact your attorney regarding the possible purchase of contaminated properties.

TITLE TO PROPERTY PURCHASED

A tax deed will be prepared by the City and County of San Francisco Office of the Treasurer & Tax Collector and will be recorded as soon as possible after the sale and payment have been processed. After recordation, the deeds will be returned to the respective purchasers by the City and County of San Francisco Office of the Assessor- Recorder. Should title to the property you purchased be recorded incorrectly due to your failure to provide the correct information, it will be your responsibility to correct the title.

The City and County of San Francisco Office of the Treasurer & Tax Collector does not provide the purchaser with a title insurance policy and makes no representations or warranties with respect to the condition of the title.

If property you have purchased is encumbered with foreclosed or unforeclosed street bonds, irrigation assessments, income tax liens, etc., a tax deed may or may not discharge these obligations. Prospective purchasers are advised that some special taxes or other assessments which are levied by agencies or offices other than the City and County of San Francisco Office of the Treasurer & Tax Collector may still be outstanding after the tax sale, including but not limited to 1911, 1913 and/or 1915 Improvement Act assessments, or Mello Roos special taxes. (RTC §3712.)

A tax deed generally does not abolish easements constituting servitudes upon, or burdens to, the property. A complete investigation of all these encumbrances, and/or all liens should be made before bidding at the tax sale.

SALE AFTER REDEMPTION

Occasionally, a property is sold at auction after redemption has been made by the current owners, or is sold in error. In these cases, a refund of the purchase price will be made with full understanding and agreement that the City and County of San Francisco Office of the Treasurer & Tax Collector has no further liability in the matter.

ALL SALES ARE FINAL, UNLESS the County Board of Supervisors or a court of law rules them invalid. If a sale is ruled invalid, the purchase price will be refunded as required by law.