

2026

Otsego County Tax Foreclosure Real Estate Auction January 14 @ 10AM



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#3 - 4 -6 Center St, City of Oneonta

Two family residence, 2 story, Old style, built 1900+/-, 1464+/- sq. ft., 4BR/2BA, covered porches.

Tax Map: 288.17-4-5

Size: 0.22 +/- Acres

Full Market Value: \$156,338

Inspection: Occupied. Drive by anytime.

School District: Oneonta City SD

Minimum Bid: \$30913.07

**#9 - 8 High St, City of Oneonta**

Single family residence, 2 story, Old style, built 1900+/-, 1383+/- sq. ft., 3BR/1BA, covered porches.

Tax Map: 300.5-2-54

Size: 0.11 +/- Acres

Full Market Value: \$121,127

Inspection: Drive by anytime.

School District: Oneonta City SD

Minimum Bid: \$22938.24

**#13 - 32 London Ave, City of Oneonta**

Single family residence, 2 story, Old style, built 1900+/-, 1440+/- sq. ft., 4BR/1.5BA, enclosed porch, detached garage.

Tax Map: 300.9-3-20

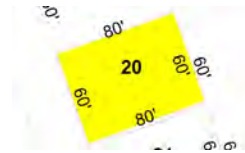
Size: 0.11 +/- Acres

Full Market Value: \$104,225

Inspection: Drive by anytime.

School District: Oneonta City SD

Minimum Bid: \$13129.60

**#15 - 6358 St Hwy 51, Town of Burlington**

Rural residence, 2 story, Old style, built 1948+/-, 2380+/- sq. ft., 4BR/1BA.

Tax Map: 63.00-1-39.00

Size: 11.52 +/- Acres

Full Market Value: \$89,474

Inspection: Occupied. Drive by anytime.

School District: Edmeston CSD

Minimum Bid: \$8642.04

**#18 - 102 St Hwy 23, Town of Butternuts**

Single family residence, 2 story, Old style, built 1900+/-, 1070+/- sq. ft., 2BR/1BA, porches, detached garage.

Tax Map: 234.00-2-2.00

Size: 0.65 +/- Acres

Full Market Value: \$93,088

Inspection: Drive by anytime.

School District: Unadilla Valley CSD

Minimum Bid: \$14697.76

**#18A - 156 State Hwy 23, Town of Butternuts**

Single family residence, 2 story, Old style, built 1900+/-, 1622+/- sq. ft., 3BR/1BA, covered porch.

Tax Map: 234.00-2-17.00

Size: 0.48 +/- Acres

Full Market Value: \$22,059

Inspection: Drive by anytime.

School District: Unadilla Valley CSD

Minimum Bid: \$4697.94

**#23 - Halbert Hill Rd, Town of Butternuts**

Rural vacant land.

Tax Map: 280.00-1-23.03

Size: 0.26 +/- Acres

Full Market Value: \$6,176

Inspection: Vacant Land. Drive by anytime.

School District: Gilbertsville-Mt Upt CSD

Minimum Bid: \$1060.98

**#24 - 657 Oregon Rd, Town of Butternuts**

Mobile home, porches, detached garage.

Tax Map: 281.00-1-19.00

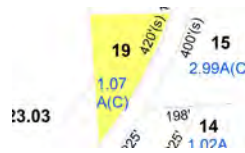
Size: 1.07 +/- Acres

Full Market Value: \$56,176

Inspection: See web for photos.

School District: Gilbertsville-Mt Upt CSD

Minimum Bid: \$3245.84

**#27 - 752 Taylor Rd, Town of Butternuts**

Rural vacant land.

Tax Map: 284.00-2-15.00

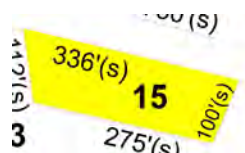
Size: 0.72 +/- Acres

Full Market Value: \$9,118

Inspection: Vacant Land. Drive by anytime.

School District: Otego-Unadilla CSD

Minimum Bid: \$901.87

**#28 - Town Line Rd, Town of Butternuts**

Rural vacant land.

Tax Map: 304.00-1-58.00

Size: 1.13 +/- Acres

Full Market Value: \$18,088

Inspection: Vacant Land. Drive by anytime.

School District: Gilbertsville-Mt Upt CSD

Minimum Bid: \$2661.80



#29 - Butternut Rd, Town of Butternuts

Abandoned agricultural land.

Tax Map: 304.00-2-4.00

Size: 9.86 +/- Acres

Full Market Value: \$33,971

Inspection: Vacant Land. Drive by anytime.

School District: Gilbertsville-Mt Upt CSD

Minimum Bid: \$3459.49



#30 - 3282 Co Hwy 31, Town of Cherry Valley

Single family residence, 2 story, Old style, built 1800+/-, 1550+/- sq. ft., 2BR/2BA, detached garage.

Tax Map: 18.03-1-8.00

Size: 0.62 +/- Acres

Full Market Value: \$52,000

Inspection: Drive by anytime.

School District: Cherry Valley-Sprin CSD

Minimum Bid: \$6088.60



#31 - Salt Springville Rd, Town of Cherry Valley

Private forest. In Agricultural District.

Tax Map: 30.00-1-35.00

Size: 3.58 +/- Acres

Full Market Value: \$571

Inspection: May not have access.

School District: Cherry Valley-Sprin CSD

Minimum Bid: \$839.49



#32 - Salt Springville Rd, Town of Cherry Valley

Private forest. In Agricultural District.

Tax Map: 30.00-1-46.00

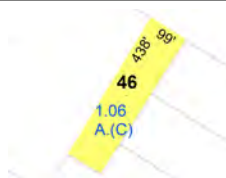
Size: 1.06 +/- Acres

Full Market Value: \$143

Inspection: May not have access.

School District: Cherry Valley-Sprin CSD

Minimum Bid: \$799.50



#33 - Salt Springville Rd, Town of Cherry Valley

Private forest. In Agricultural District.

Tax Map: 30.00-1-52.00

Size: 1.24 +/- Acres

Full Market Value: \$143

Inspection: May not have access.

School District: Cherry Valley-Sprin CSD

Minimum Bid: \$799.50



#34 - 74 Montgomery St, Village of Cherry Valley Town of Cherry Valley

Single family residence, 2 story, Old style, built 1903+/-, 1469+/- sq. ft., 3BR/1.5BA, porches, detached garage.

Tax Map: 58.10-1-48.00

Size: 0.32 +/- Acres

Full Market Value: \$124,993

Inspection: Occupied. Drive by anytime.

School District: Cherry Valley-Sprin CSD

Minimum Bid: \$15926.15



#42 - 29 South St, Town of Edmeston

Two family residence, 2 story, Old style, built 1890+/-, 2156+/- sq. ft., 2BR/2.5BA, porches. Waterfront on Mill Creek.

Tax Map: 108.17-2-55.00

Size: 0.72 +/- Acres

Full Market Value: \$122,800

Inspection: See web for photos.

School District: Edmeston CSD

Minimum Bid: \$11550.70



#42A - 41 South St, Town of Edmeston

Single family residence, 2 story, Old style, built 1880+/-, 2566+/- sq. ft., 4BR/2BA, porches, detached garage. Waterfront on Mill Creek.

Tax Map: 124.06-1-13.00

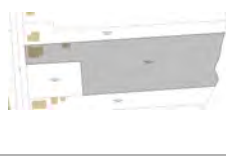
Size: 2.54 +/- Acres

Full Market Value: \$160,600

Inspection: Occupied. Drive by anytime.

School District: Edmeston CSD

Minimum Bid: \$9070.18



#44 - 6955 St Hwy 51, Town of Exeter

Single family residence, 1.5 story, Old style, built 1839+/-, 900+/- sq. ft., 3BR/1BA, enclosed proch.

Tax Map: 49.01-1-31.00

Size: 0.37 +/- Acres

Full Market Value: \$79,800

Inspection: See web for photos.

School District: Bridgewater-West Winfiled CSD

Minimum Bid: \$13910.42



#46 - 401 Truman Rd, Town of Exeter

Mobile home, detached garage.

Tax Map: 51.00-1-1.02

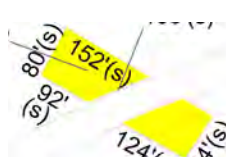
Size: 0.40 +/- Acres

Full Market Value: \$33,666

Inspection: See web for photos.

School District: Richfield Springs CSD

Minimum Bid: \$3821.84



#49 - 104 Mill Rd, Town of Exeter

Vacant land with improvement, detached garage.

Tax Map: 52.38-1-9.01

Size: 0.11 +/- Acres

Full Market Value: \$37,406

Inspection: Vacant Land. Drive by anytime.

School District: Richfield Springs CSD

Minimum Bid: \$3988.39

**#50 - St Hwy 205, Town of Hartwick**

Rural vacant land.

Tax Map: 144.19-1-31.01

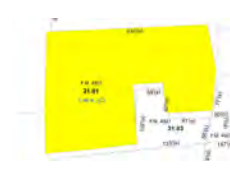
Size: 1.46 +/- Acres

Full Market Value: \$4,714

Inspection: May not have access.

School District: Cooperstown CSD

Minimum Bid: \$671.06

**#51 - Maples Rd, Town of Hartwick**

Private forest.

Tax Map: 145.00-1-16.11

Size: 5.14 +/- Acres

Full Market Value: \$55,143

Inspection: Vacant Land. Drive by anytime.

School District: Cooperstown CSD

Minimum Bid: \$731.81

**#56 - St Hwy 205, Town of Laurens**

Rural vacant land. In Agricultural District.

Tax Map: 208.00-1-15.00

Size: 4.86 +/- Acres

Full Market Value: \$13,985

Inspection: May not have access.

School District: Laurens CSD

Minimum Bid: \$1498.48

**#57 - St Hwy 205, Town of Laurens**

Rural vacant land. In Agricultural District.

Tax Map: 208.00-1-16.01

Size: 33.65 +/- Acres

Full Market Value: \$52,932

Inspection: May not have access.

School District: Laurens CSD

Minimum Bid: \$6230.56

**#58 - St Hwy 205, Town of Laurens**

Rural vacant land. In Agricultural District.

Tax Map: 208.01-1-45.00

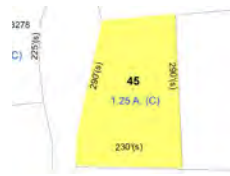
Size: 1.25 +/- Acres

Full Market Value: \$14,436

Inspection: Vacant Land. Drive by anytime.

School District: Laurens CSD

Minimum Bid: \$1995.84

**#61 - 1517 Co Hwy 10, Town of Laurens**

Single family residence, 1 story, Old style, built 1900+/-, 1534+/- sq. ft., 3BR/1BA, covered porch.

Tax Map: 239.00-1-3.02

Size: 1.06 +/- Acres

Full Market Value: \$109,023

Inspection: Drive by anytime.

School District: Laurens CSD

Minimum Bid: \$4046.68

**#62 - 400 New Rd, Town of Laurens**

Mobile home, porch. In Agricultural District.

Tax Map: 240.00-1-49.09

Size: 1.00 +/- Acres

Full Market Value: \$41,353

Inspection: See web for photos.

School District: Laurens CSD

Minimum Bid: \$4282.56

**#63 - Mather Rd, Town of Laurens**

Vacant land with improvement.

Tax Map: 241.00-1-18.03

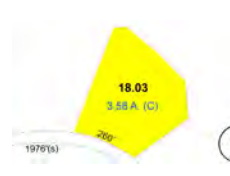
Size: 3.58 +/- Acres

Full Market Value: \$22,406

Inspection: Vacant Land. Drive by anytime.

School District: Laurens CSD

Minimum Bid: \$2201.95

**#64 - 328 Norton Rd, Town of Maryland**

Rural residence, 1.7 story, Old style, built 1900+/-, 1368+/- sq. ft., 1BR/1.5BA, barns, greenhouse.

Tax Map: 196.00-3-30.00

Size: 15.10 +/- Acres

Full Market Value: \$173,134

Inspection: Occupied. Drive by anytime.

School District: Schenevus CSD

Minimum Bid: \$11126.70





#82 - 856 Co Hwy 41, Town of Maryland

Vacant land with improvement, no Ranch, shed.

Tax Map: 246.00-1-22.00

Size: 1.01 +/- Acres

Full Market Value: \$20,883

Inspection: Vacant Land. Drive by anytime.

School District: Schenevus CSD

Minimum Bid: \$3850.92

**#84 - 2 Depot St, Town of Maryland**

Vacant land with improvement, sheds.

Tax Map: 246.07-1-14.01

Size: 0.84 +/- Acres

Full Market Value: \$31,607

Inspection: Drive by anytime.

School District: Schenevus CSD

Minimum Bid: \$3223.21

**#85 - 8 Depot St, Town of Maryland**

Single family residence, 1 story, Other style, built 1865+/-, 775+/- sq. ft., 1BR/1BA.

Tax Map: 246.07-1-14.02

Size: 0.47 +/- Acres

Full Market Value: \$69,423

Inspection: See web for photos.

School District: Schenevus CSD

Minimum Bid: \$6710.03

**#86 - 128 Stone House Rd, Town of Maryland**

Seasonal residence, 1 story, Cottage style, built 1948+/-, 898+/- sq. ft., 6BR/1.5BA.

Tax Map: 261.00-1-23.00

Size: 2.45 +/- Acres

Full Market Value: \$79,865

Inspection: Occupied. Drive by anytime.

School District: Schenevus CSD

Minimum Bid: \$6279.85

**#87 - 217 Leonard Rd, Town of Maryland**

Single family residence, 1 story, Bungalow style, built 1940+/-, 1200+/- sq. ft., 2BR/1BA, porches. Wetlands.

Tax Map: 261.00-1-73.00

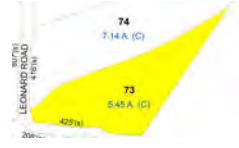
Size: 5.45 +/- Acres

Full Market Value: \$98,772

Inspection: See web for photos.

School District: Schenevus CSD

Minimum Bid: \$12261.97

**#89 - 128 Bush Hill Rd, Town of Maryland**

Vacant land with improvement.

Tax Map: 262.00-2-14.00

Size: 6.55 +/- Acres

Full Market Value: \$36,122

Inspection: Occupied. Drive by anytime.

School District: Schenevus CSD

Minimum Bid: \$4601.69

**#91 - Iron Kettle Rd, Town of Maryland**

Rural vacant land.

Tax Map: 262.00-2-17.00

Size: 6.41 +/- Acres

Full Market Value: \$20,742

Inspection: Vacant Land. Drive by anytime.

School District: Schenevus CSD

Minimum Bid: \$991.88

**#92 - Dragoo Rd, Town of Maryland**

Private forest.

Tax Map: 263.00-1-8.00

Size: 52.36 +/- Acres

Full Market Value: \$82,404

Inspection: Vacant Land. Drive by anytime.

School District: Schenevus CSD

Minimum Bid: \$7160.54

**#93 - Layman Rd, Town of Maryland**

Abandoned agricultural land.

Tax Map: 264.00-1-27.01

Size: 0.17 +/- Acres

Full Market Value: \$3,386

Inspection: Vacant Land. Drive by anytime.

School District: Schenevus CSD

Minimum Bid: \$738.97

**#97 - Co Hwy 35, Town of Middlefield**

Residential vacant land.

Tax Map: 133.03-1-6.02

Size: 0.12 +/- Acres

Full Market Value: \$208

Inspection:

School District: Cherry Valley-Sprin CSD

Minimum Bid: \$833.97



#98 - 3688 Co Hwy 35, Town of Middlefield

Seasonal residence, 2 story, Colonial style, built 1900+/-, 1760+/- sq. ft., 1BR/1.5BA.

Tax Map: 133.03-1-8.00

Size: 0.17 +/- Acres

Full Market Value: \$48,333

Inspection: Drive by anytime.

School District: Cherry Valley-Sprin CSD

Minimum Bid: \$3643.17

**#100 - 194 Tabor Rd, Town of Middlefield**

Vacant land with improvement, 1 story, Ranch style, built 2019+/-, 1920+/- sq. ft., 3BR/2BA, attached garage.

Tax Map: 148.00-1-15.02

Size: 0.16 +/- Acres

Full Market Value: \$37,500

Inspection: Occupied. Drive by anytime.

School District: Cherry Valley-Sprin CSD

Minimum Bid: \$3217.58

**#102 - Cornish Hill Rd, Town of Middlefield**

Vacant land.

Tax Map: 148.00-1-30.00

Size: 39.72 +/- Acres

Full Market Value: \$17,396

Inspection: May not have access.

School District: Cherry Valley-Sprin CSD

Minimum Bid: \$2314.06

**#103 - 912 Co Hwy 33, Town of Middlefield**

Single family residence, 1 story, Ranch style, built 1951+/-, 762+/- sq. ft., 2BR/1BA, enclosed porch, detached garage.

Tax Map: 163.00-1-26.00

Size: 0.91 +/- Acres

Full Market Value: \$132,292

Inspection: See web for photos.

School District: Cooperstown CSD

Minimum Bid: \$10192.74

**#106 - 558 St Hwy 166, Town of Middlefield**

Residential vacant land.

Tax Map: 195.00-1-31.00

Size: 0.28 +/- Acres

Full Market Value: \$4,583

Inspection: Vacant Land. Drive by anytime.

School District: Milford CSD

Minimum Bid: \$537.52

**#108 - 66 W Main St, Village of Milford, Town of Milford**

Mobile home.

Tax Map: 194.20-2-11.01

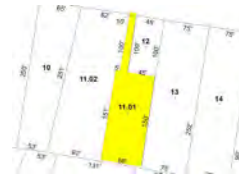
Size: 0.25 +/- Acres

Full Market Value: \$45,714

Inspection: See web for photos.

School District: Milford CSD

Minimum Bid: \$6240.9

**#112 - 419 Lower Dutch Hill Rd, Town of Milford**

Vacant land with improvement, shed.

Tax Map: 226.00-1-10.00

Size: 1.03 +/- Acres

Full Market Value: \$12,143

Inspection: Vacant Land. Drive by anytime.

School District: Milford CSD

Minimum Bid: \$1154.38

**#113 - 215 Concite Rd, Town of Milford**

Rural vacant land.

Tax Map: 226.00-1-2.00

Size: 4.94 +/- Acres

Full Market Value: \$22,000

Inspection: Vacant Land. Drive by anytime.

School District: Milford CSD

Minimum Bid: \$1720.85

**#119 - 136 Swamp House Rd, Town of Milford**

Rural vacant land.

Tax Map: 277.00-1-35.00

Size: 0.24 +/- Acres

Full Market Value: \$3,249

Inspection: Vacant Land. Drive by anytime.

School District: Oneonta CSD

Minimum Bid: \$759.97

**#120 - 168 Castle Lake Estate Ln, Town of Milford**

Seasonal residence, 1.7 story, Cape Cod style, built 2010+/-, 2340+/- sq. ft., 3BR/2BA.

Tax Map: 277.00-1-56.01

Size: 1.00 +/- Acres

Full Market Value: \$55,000

Inspection: May not have access.

School District: Oneonta CSD

Minimum Bid: \$8604.46



#121 - 3095 St Hwy 51, Town of Morris

Single family residence, 1 story, Manufactured housing style, built 1978+/-, 1008+/- sq. ft., 3BR/2BA. porch.

Tax Map: 204.00-2-11.00

Size: 1.05 +/- Acres

Full Market Value: \$78,571

Inspection: See web for photos.

School District: Morris CSD

Minimum Bid: \$8744.38

**#123 - 2083 Co Hwy 18, Town of Morris**

Single family residence, 1.5 story, Old style, built 1920+/-, 1920+/- sq. ft., 3BR/1BA, porch, detached garage.

Tax Map: 218.00-1-6.00

Size: 0.78 +/- Acres

Full Market Value: \$68,571

Inspection: See web for photos.

School District: Unadilla Valley CSD

Minimum Bid: \$4961.66

**#128 - 2009 St Hwy 23, Town of Morris**

Three family residence, 2 story, Old style, built 1890+/-, 4423+/- sq. ft., 7BR/4BA, covered porch.

Tax Map: 221.00-1-57.00

Size: 0.90 +/- Acres

Full Market Value: \$221,429

Inspection: See web for photos.

School District: Morris CSD

Minimum Bid: \$32932.98

**#129 - 16 Liberty St, Village of Morris, Town of Morris**

Single family residence, 1.5 story, Old style, built 1815+/-, 1296+/- sq. ft., 2BR/1BA, enclosed porch, attached garage.

Tax Map: 221.13-1-41.00

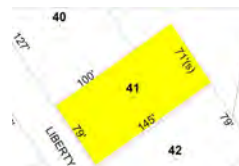
Size: 0.23 +/- Acres

Full Market Value: \$55,143

Inspection: See web for photos.

School District: Morris CSD

Minimum Bid: \$9292.86

**#130 - 12 Mechanic St, Village of Morris, Town of Morris**

Mobile home, porches, attached garage.

Tax Map: 221.18-1-33.00

Size: 0.25 +/- Acres

Full Market Value: \$41,429

Inspection: See web for photos.

School District: Morris CSD

Minimum Bid: \$10004.29

**#131 - 2309 St Hwy 23, Town of Morris**

Single family residence, 1 story, Manufactured housing style, built 1979+/-, 1040+/- sq. ft., 3BR/1BA. porches. attached garage.

Tax Map: 222.00-1-18.00

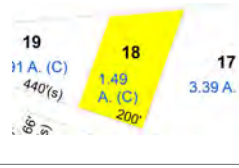
Size: 1.49 +/- Acres

Full Market Value: \$137,143

Inspection: Occupied. Drive by anytime.

School District: Morris CSD

Minimum Bid: \$9289.06

**#132 - 1739 Co Hwy 18, Town of Morris**

Rural residence, 1 story, Manufactured housing style, built 1993+/-, 1296+/- sq. ft., 3BR/2BA, covered porch. cabin. detached garage.

Tax Map: 234.00-1-8.07

Size: 14.80 +/- Acres

Full Market Value: \$270,000

Inspection: Occupied. Drive by anytime.

School District: Unadilla Valley CSD

Minimum Bid: \$23160.40

**#134 - Bardin Rd, Town of New Lisbon**

Rural vacant land.

Tax Map: 173.00-1-46.00

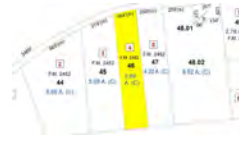
Size: 3.69 +/- Acres

Full Market Value: \$17,179

Inspection: Vacant Land. Drive by anytime.

School District: Morris CSD

Minimum Bid: \$2414.33

**#135 - 114 N Welcome Rd, Town of New Lisbon**

Rural vacant land.

Tax Map: 174.00-1-6.00

Size: 1.00 +/- Acres

Full Market Value: \$10,256

Inspection: Vacant Land. Drive by anytime.

School District: Morris CSD

Minimum Bid: \$1736.64

**#136 - Gilbert Lake Rd, Town of New Lisbon**

Rural vacant land.

Tax Map: 174.00-1-44.00

Size: 6.32 +/- Acres

Full Market Value: \$23,718

Inspection: Vacant Land. Drive by anytime.

School District: Morris CSD

Minimum Bid: \$683.51



#137 - 103 Myers Mills Rd, Town of New Lisbon

Rural vacant land.

Tax Map: 189.00-1-42.00

Size: 0.53 +/- Acres

Full Market Value: \$7,821

Inspection: Vacant Land. Drive by anytime.

School District: Morris CSD

Minimum Bid: \$1056.13

**#141 - 1194 Co Hwy 12, Town of New Lisbon**

Mobile home, detached garage.

Tax Map: 206.00-1-7.04

Size: 15.01 +/- Acres

Full Market Value: \$67,308

Inspection: See web for photos.

School District: Laurens CSD

Minimum Bid: \$8211.45

**#142 - 102 Gross Rd, Town of New Lisbon**

Rural vacant land.

Tax Map: 206.00-1-18.00

Size: 3.52 +/- Acres

Full Market Value: \$16,667

Inspection: Vacant Land. Drive by anytime.

School District: Laurens CSD

Minimum Bid: \$2289.69

**#143 - 1, Town of New Lisbon**

Television.

Tax Map: 700.00-3-57.00

Size: 0' x 0'

Full Market Value: \$12,829

Inspection: Vacant Land. Drive by anytime.

School District: Morris CSD

Minimum Bid: \$473.99

#149 - Cemetery Hill Rd, Town of Oneonta

Vacant land with improvement, miscellaneous improvement.

Tax Map: 288.00-2-22.00

Size: 0.07 +/- Acres

Full Market Value: \$24,429

Inspection: Drive by anytime.

School District: Oneonta CSD

Minimum Bid: \$2620.40

**#153 - 170 Riverview Rd, Town of Oneonta**

Vacant land with improvement, utility shed.

Tax Map: 289.00-1-77.00

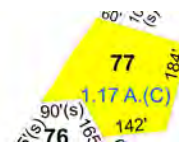
Size: 1.17 +/- Acres

Full Market Value: \$14,571

Inspection: Vacant Land. Drive by anytime.

School District: Oneonta CSD

Minimum Bid: \$2361.02

**#155 - 6 Center St, Village of Otego, Town of Otego**

Single family residence, 2 story, Old style, built 1900+/-, 1568+/- sq. ft., 1BR/1BA, porches, detached garage.

Tax Map: 317.20-1-31.00

Size: 0.25 +/- Acres

Full Market Value: \$210,658

Inspection: See web for photos.

School District: Otego-Unadilla CSD

Minimum Bid: \$13463.70

**#158 - 336 Upper Green St, Town of Otego**

Mobile home, porch.

Tax Map: 285.00-1-34.51

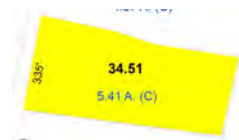
Size: 5.41 +/- Acres

Full Market Value: \$44,474

Inspection: Drive by anytime.

School District: Otego-Unadilla CSD

Minimum Bid: \$5590.64

**#160 - 729 Co Hwy 5, Town of Otego**

Mobile home, porches, pole barn. In Agricultural District.

Tax Map: 306.00-1-9.00

Size: 15.56 +/- Acres

Full Market Value: \$76,447

Inspection: Occupied. Drive by anytime.

School District: Otego-Unadilla CSD

Minimum Bid: \$12504.98

**#162 - 150 Burdick Hill Rd, Town of Otego**

Single family residence, 1 story, Cottage style, built 1960+/-, 770+/- sq. ft., 2BR/1BA, porch, pole barn.

Tax Map: 307.00-1-8.00

Size: 0.16 +/- Acres

Full Market Value: \$60,526

Inspection: Occupied. Drive by anytime.

School District: Otego-Unadilla CSD

Minimum Bid: \$3925.43



#200 - 770 Co Hwy 25, Town of Richfield

Multiple residence, 1 story, Manufactured housing style, built 1992+/-, 1296+/- sq. ft., 3BR/2BA, mobile home, porches. detached and attached garages.

Tax Map: 12.00-1-66.02

Size: 0.72 +/- Acres

School District: Richfield Spr CSD

Full Market Value: \$192,982

Minimum Bid: \$14241.50

Inspection: Occupied. Drive by anytime.

**#201 - 338 Brighton Rd, Town of Richfield**

Multiple residence, 1 story, Old style, built 1900+/-, 841+/- sq. ft., 3BR/1BA, porches, mobile home, attached garage.

Tax Map: 13.00-1-11.00

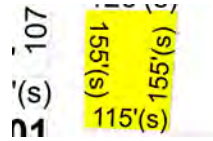
Size: 0.40 +/- Acres

School District: Richfield Spr CSD

Full Market Value: \$64,211

Minimum Bid: \$3831.09

Inspection: See web for photos.

**#203 - 28 River St, Village of Richfield Springs, Town of Richfield**

Residential vacant land.

Tax Map: 13.20-3-58.00

Size: 1.50 +/- Acres

School District: Richfield Spr CSD

Full Market Value: \$36,842

Minimum Bid: \$3170.99

Inspection: Vacant Land. Drive by anytime.

**#204 - 28 River St, Village of Richfield Springs, Town of Richfield**

Single family residence, 2 story, Old style, built 1870+/-, 1900+/- sq. ft., 4BR/2BA, porch, attached garage.

Tax Map: 13.20-3-59.00

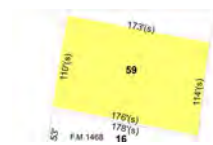
Size: 0.45 +/- Acres

School District: Richfield Spr CSD

Full Market Value: \$152,105

Minimum Bid: \$14414.69

Inspection: See web for photos.

**#205 - 11 Church St, Village of Richfield Springs, Town of Richfield**

Single family residence, 2 story, Old style, built 1880+/-, 2104+/- sq. ft., 4BR/1.5BA.

Tax Map: 14.17-1-21.00

Size: 0.18 +/- Acres

School District: Richfield Spr CSD

Full Market Value: \$78,947

Minimum Bid: \$11404.30

Inspection: Drive by anytime.

**#207 - St Hwy 28, Town of Richfield**

Rural vacant land.

Tax Map: 24.00-1-12.00

Size: 0.21 +/- Acres

School District: Richfield Spr CSD

Full Market Value: \$1,053

Minimum Bid: \$520.28

Inspection: May not have access.

**#208 - 38 River St, Village of Richfield Springs, Town of Richfield**

Two family residence, 2 story, Old style, built 1880+/-, 2760+/- sq. ft., 6BR/2BA.

Tax Map: 24.08-1-20.00

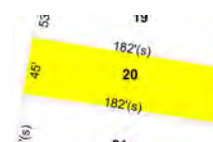
Size: 0.20 +/- Acres

School District: Richfield Spr CSD

Full Market Value: \$130,702

Minimum Bid: \$12699.51

Inspection: Occupied. Drive by anytime.

**#209 - Bloomfield Dr, Town of Richfield**

Rural vacant land.

Tax Map: 25.00-1-28.00

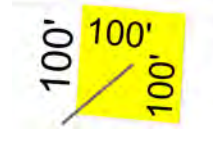
Size: 0.11 +/- Acres

School District: Richfield Spr CSD

Full Market Value: \$1,053

Minimum Bid: \$422.83

Inspection: Vacant Land. Drive by anytime.

**#210 - Taylor Rd, Village of Richfield Springs, Town of Richfield**

Vacant commercial land.

Tax Map: 25.05-1-45.02

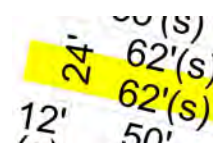
Size: 0.02 +/- Acres

School District: Richfield Spr CSD

Full Market Value: \$877

Minimum Bid: \$436.36

Inspection: Vacant Land. Drive by anytime.

**#211 - 21 Park St, Village of Richfield Springs, Town of Richfield**

Mobile home, enclosed porch.

Tax Map: 25.05-2-13.03

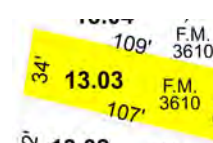
Size: 0.08 +/- Acres

School District: Richfield Spr CSD

Full Market Value: \$27,193

Minimum Bid: \$7654.60

Inspection: See web for photos.



#256 - 111 Butternut Rd, Village of Unadilla, Town of Unadilla

Single family residence, 1.5 story, Old style, built 1890+/-, 1070+/- sq. ft., 3BR/1BA, attached garage.

Tax Map: 334.15-1-16.00

Size: 0.76 +/- Acres

Full Market Value: \$100,488

Inspection: Occupied. Drive by anytime.

School District: Otego-Unadilla CSD

Minimum Bid: \$10385.94

**#257 - 67 Martin Brook St, Village of Unadilla, Town of Unadilla**

Single family residence.

Tax Map: 334.15-1-51.00

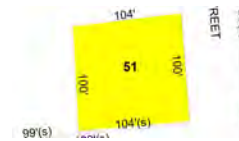
Size: 0.24 +/- Acres

Full Market Value: \$58,293

Inspection: See web for photos.

School District: Otego-Unadilla CSD

Minimum Bid: \$15168.24

**#258 - 191 Main St, Village of Unadilla, Town of Unadilla**

Bank, 1 story, built 1980+/-, 3195+/- sq. ft

Tax Map: 334.19-1-25.00

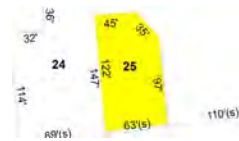
Size: 0.17 +/- Acres

Full Market Value: \$621,463

Inspection: Drive by anytime.

School District: Otego-Unadilla CSD

Minimum Bid: \$75704.23

**#259 - 188 Main St, Village of Unadilla, Town of Unadilla**

Restaurant, 2 story, built 1804, 8110+/- sq. ft, porches.

Tax Map: 334.19-1-41.00

Size: 0.82 +/- Acres

Full Market Value: \$182,927

Inspection: See web for photos.

School District: Otego-Unadilla CSD

Minimum Bid: \$54958.10

**#260 - 35 Railroad Ave, Village of Unadilla, Town of Unadilla**

Other storage, 2 story, style, built 1900+/-, 15373+/- sq. ft., porches.

Tax Map: 334.19-2-3.00

Size: 2.15 +/- Acres

Full Market Value: \$179,268

Inspection: See web for photos.

School District: Otego-Unadilla CSD

Minimum Bid: \$19078.33

**#261 - 185 Old Hill Rd, Town of Unadilla**

Residential vacant land.

Tax Map: 336.02-1-39.05

Size: 1.92 +/- Acres

Full Market Value: \$13,902

Inspection: Vacant Land. Drive by anytime.

School District: Sidney CSD

Minimum Bid: \$1335.41

**#262 - St Hwy 7, Town of Unadilla**

Residential vacant land.

Tax Map: 336.02-1-44.00

Size: 0.67 +/- Acres

Full Market Value: \$8,049

Inspection: Vacant Land. Drive by anytime.

School District: Sidney CSD

Minimum Bid: \$2141.06

**#263 - 25 Plan A Home Dr, Town of Unadilla**

Rural vacant land.

Tax Map: 336.02-1-46.02

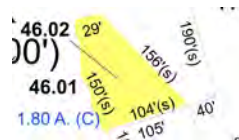
Size: 0.25 +/- Acres

Full Market Value: \$4,878

Inspection: Vacant Land. Drive by anytime.

School District: Sidney CSD

Minimum Bid: \$745.86

**#264 - 426 St. Hwy 7, Town of Unadilla**

Mobile home, detached and attached garage.

Tax Map: 336.02-1-64.01

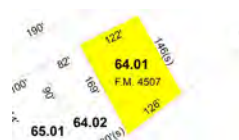
Size: 0.45 +/- Acres

Full Market Value: \$85,366

Inspection: Occupied. Drive by anytime.

School District: Sidney CSD

Minimum Bid: \$7621.50

**#266 - 27 Main St, Village of Unadilla, Town of Unadilla**

Single family residence, 1 story, Ranch style, built 1945+/-, 888+/- sq. ft., 2BR/1BA, porches.

Tax Map: 338.05-1-3.00

Size: 0.17 +/- Acres

Full Market Value: \$98,293

Inspection: Occupied. Drive by anytime.

School District: Otego-Unadilla CSD

Minimum Bid: \$16528.28



#267 - Tabor Rd, Town of Westford

Rural residence, 1 story, Ranch style, built 2018+/-, 2108+/- sq. ft., 3BR/2BA, porches, barn.

Tax Map: 149.00-1-22.00

Size: 0.90 +/- Acres

Full Market Value: \$290,845

Inspection: Occupied. Drive by anytime.

School District: Cherry Valley-Sprin CSD

Minimum Bid: \$25965.14

**#268 - 1987 Co Hwy 34, Town of Westford**

Rural residence, 2 story, Old style, built 1890+/-, 2432+/- sq. ft., 7BR/2BA, porches, polebarn. In Agricultural District.

Tax Map: 150.00-1-23.01

Size: 163.47 +/- Acres

Full Market Value: \$182,394

Inspection: Occupied. Drive by anytime.

School District: Schenevus CSD

Minimum Bid: \$11796.07

**#269 - 171 Strong Hill Rd, Town of Westford**

Seasonal residence, 1 story, Cottage style, built 1980+/-, 526+/- sq. ft., 1BR/1BA, porch, detached garage.

Tax Map: 150.00-1-33.01

Size: 1.21 +/- Acres

Full Market Value: \$65,493

Inspection: See web for photos.

School District: Schenevus CSD

Minimum Bid: \$8631.08

**#272 - 129 Long Island Dr, Town of Worcester**

Vacant rural land.

Tax Map: 184.00-1-24.32

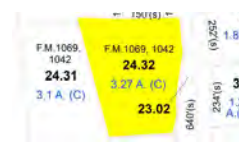
Size: 3.27 +/- Acres

Full Market Value: \$26,764

Inspection: Vacant Land. Drive by anytime.

School District: Worcester CSD

Minimum Bid: \$1418.96

**#273 - Co Hwy 38, Town of Worcester**

Private Forest.

Tax Map: 185.00-1-49.00

Size: 32.43 +/- Acres

Full Market Value: \$29,684

Inspection: Vacant Land. Drive by anytime.

School District: Worcester CSD

Minimum Bid: \$2814.01

**#274 - Co Hwy 38A, Town of Worcester**

Vacant rural land.

Tax Map: 185.00-1-87.00

Size: 3.81 +/- Acres

Full Market Value: \$8,273

Inspection: Vacant Land. Drive by anytime.

School District: Worcester CSD

Minimum Bid: \$876.13

**#276 - 86 Main St, Town of Worcester**

Single family residence.

Tax Map: 185.13-1-33.00

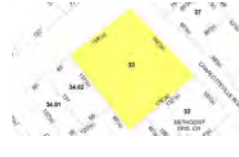
Size: 0.74 +/- Acres

Full Market Value: \$197,324

Inspection: Occupied. Drive by anytime.

School District: Worcester CSD

Minimum Bid: \$34626.52

**#277 - 1497 Co Hwy 39, Town of Worcester**

Single family residence.

Tax Map: 199.00-1-29.00

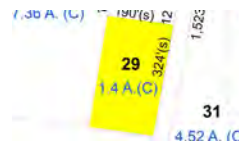
Size: 1.40 +/- Acres

Full Market Value: \$129,684

Inspection: See web for photos.

School District: Worcester CSD

Minimum Bid: \$8977.55

**#278 - 122 Lake Rd, Town of Worcester**

Rural vacant land.

Tax Map: 199.00-1-49.00

Size: 4.19 +/- Acres

Full Market Value: \$15,815

Inspection: Vacant Land. Drive by anytime.

School District: Worcester CSD

Minimum Bid: \$3305.25

**#282 - 13 Mill St, Town of Worcester**

Single family residence.

Tax Map: 199.19-1-52.00

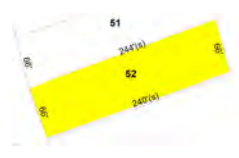
Size: 0.36 +/- Acres

Full Market Value: \$145,499

Inspection: Occupied. Drive by anytime.

School District: Worcester CSD

Minimum Bid: \$13233.67



#284 - 224 Smith Rd, Town of Worcester

Manufactured housing. In Agricultural District.

Tax Map: 215.00-1-34.04

Size: 6.82 +/- Acres

Full Market Value: \$85,158

Inspection: See web for photos.

School District: Worcester CSD

Minimum Bid: \$6977.95

**#285 - Mooney Rd, Town of Worcester**

Rural vacant land.

Tax Map: 216.00-1-36.02

Size: 1.94 +/- Acres

Full Market Value: \$17,032

Inspection: Vacant Land. Drive by anytime.

School District: Worcester CSD

Minimum Bid: \$1926.33



SAMPLE CALCULATIONS OF DEPOSIT DUE AT AUCTION

CREDIT CARD, 7% Buyer's Premium:

Bid amount	\$10,000.00
7% Buyer's Premium	700.00
Total contract price:	\$10,700.00
Minimum of \$500 or 25% of total contract price (whichever is greater) due at auction:	\$2,675.00

Bid amount	\$250.00
7% Buyer's Premium	17.50
Total contract price:	\$267.50
Minimum of \$500 or 25% of total contract price (whichever is greater) due at auction (see below*):	\$500.00

CASH/BANK CHECK, 8% Buyer's Premium:

Bid amount	\$10,000.00
8% Buyer's Premium	800.00
Total contract price:	\$10,800.00
Minimum of \$500 or 25% of total contract price (whichever is greater) due at auction:	\$2,700.00

Bid amount	\$250.00
8% Buyer's Premium	20.00
Total contract price:	\$270.00
Minimum of \$500 or 25% of total contract price (whichever is greater) due at auction (see below*):	\$500.00

* If your total contract price falls under the minimum due of \$500, full payment at auction which will include closing costs and fees are due up to \$500. Closing costs may or may not include NYS Transfer tax, filing fee for Real Property Transfer Report, filing fee for combined Gains Transfer Tax Affidavit, County Clerk fee, County surcharge, advertising fee, current taxes due. All fees are outlined in the Terms & Conditions of the Auction.

SAMPLE CONTRACT OF SALE



The NYSAuctions.com Team
Pleasant Valley, NY 12569
800-243-0061

Otsego County Tax Foreclosure Real Estate

CONTRACT OF SALE and RECEIPT OF DEPOSIT

Purchaser: John Q. Public
Address: 1 Main Street
City: Anytown, NY 00000
Phone: 800-243-0061

Bidder Number: 1
Fed ID Number:

Date: 1/14/2026

I hereby agree to purchase the property known as Auction Property No: 5 located in the Town of Hartwick, Tax Map No: 000.00-0-0.00 and agree to pay the bid price of \$10,000.00 plus the 8% Buyer's Premium of \$800.00 together with closing costs, school tax, and village tax, if applicable, for the said property on the terms contained in the TERMS AND CONDITIONS OF THE SALE, signed by and agreed to by me and made part of this contract.

It is understood and agreed that the conveyance will be by QUIT CLAIM DEED to be executed subsequent to receipt of all money due in accordance with the TERMS AND CONDITIONS OF SALE.

I have deposited with Otsego County Treasurer's Office the sum of \$2,700.00 as a down payment, to apply to the purchase price. Said down payment shall be returned to the PURCHASER forthwith upon notice by County of Otsego that this offer is not accepted. The deposit shall be forfeited as liquidated damages if the PURCHASER fails to comply with the TERMS AND CONDITIONS OF THE SALE as indicated therein.

_____ <i>Buyer: John Q. Public</i>	_____ <i>Buyer:</i>						
_____ <i>SS #</i>	_____ <i>SS #</i>						
_____ <i>Buyer:</i>	<table border="1"><thead><tr><th>Date</th><th>Amount</th><th>Type</th></tr></thead><tbody><tr><td>1/14/2026</td><td>\$2,700.00</td><td>Credit Card</td></tr></tbody></table>	Date	Amount	Type	1/14/2026	\$2,700.00	Credit Card
Date	Amount	Type					
1/14/2026	\$2,700.00	Credit Card					
_____ <i>SS #</i>							

Receipt of \$2,700.00 deposit is hereby acknowledged.

By: _____
Otsego County Treasurer's Office

THE FOLLOWING IS FOR OFFICIAL USE ONLY--DO NOT COMPLETE

Seller:

The Foregoing offer is:

1. Accepted on _____
2. Rejected on _____

Otsego County Treasurer's Office
197 Main Street
Cooperstown, NY 13326
PHONE: (607) 547-4235

By: _____
Allen Ruffles
Otsego County Treasurer

Recap:

Bid Price:	\$10,000.00
Buyer's Premium:	\$800.00
Surcharge:	\$20.00
1.5% Advertising Fee (Based on Bid Amount):	\$150.00
School/City/Village Tax:	n/a
Town/County Tax:	n/a
NYS Transfer Tax:	\$40.00
Filing Fee - RP-5217:	\$250.00
County Clerk Fee:	\$45.00
SUB TOTAL:	\$11,305.00
Less Down Payment:	\$2,700.00
Balance Due by: February 12, 2026 in cash or bank check:	\$8,605.00

Payable to Otsego County Treasurer. Time is of the essence.

TERMS & CONDITIONS

Terms and Conditions of the Auction

INTERNET TERMS (in addition to standard terms below):

1. Registration. All bidders are required to register and provide suitable I.D. (photo copy acceptable) prior to the auction, all registrations will take place ONLINE. The Internet Bidding Packet (IBP) will be emailed via electronic link once bidder registers for the auction at NYSAuctions.com. A sample IBP can be found at the top of the auction web listing approximately 30 days prior to the auction. Auctioneer reserves the right to decline registration if I.D. produced is not sufficient. A copy of the bidder's valid driver's license or passport must be provided to the auctioneer. NO EXCEPTIONS.
2. Bidder approval for internet. In order to bid online, you will need to complete the Internet Bidding Packet (IBP) that will be emailed to you via electronic link from DocuSign. A sample IBP can be found at the top of the auction web listing approximately 30 days prior to the auction. Completed documents must be received by auctioneer/broker no later than 4:00PM on Monday, January 12, 2026, to be approved to bid online for this auction. NO EXCEPTIONS.
3. No Recourse. Internet bidding through our Provider is offered as a service to our customers, and bidders shall not hold Otsego County and/or Absolute Auctions & Realty, Inc., responsible for any failure due to the loss of the internet connection supplied to Absolute Auctions & Realty, Inc., by the Provider.

STANDARD TERMS:

1. Otsego County acquires title to these properties in accordance with Article 11 of the Real Property Tax Law of the State of New York, and all known rights of redemption under said provisions of law have been extinguished by the tax foreclosure proceedings; and/or as a result of forfeiture.
2. For purposes of these Terms and Conditions, a parcel shall be defined as a section, block and lot number.
3. The premises are sold subject to: (a) any state of facts an accurate survey or personal inspection of the premises would disclose; (b) applicable zoning/land use/building regulations.
4. The purchaser shall be solely responsible for the payment of: any Village taxes levied after October 15, 2025, the 2026 school taxes, and all taxes, penalties, interest and charges levied against the property subsequent to the auction.
5. Notice is hereby given that the premises being sold may lie within an Agricultural District as designated upon the tax map. It is the sole responsibility of any bidder to ascertain which specific parcel(s) is so designated and sold subject to the provisions of law applicable thereto.
6. Bidder acknowledges receipt of the pamphlet entitled "Protecting Your Family From Lead in Your Home." Bidder also acknowledges that he/she has had the opportunity to conduct a risk assessment or inspection of the premises for the presence of lead-based paint, lead-based paint hazards, mold, asbestos or any other hazardous substances.
7. All Bidders are advised to personally inspect the premises and to examine title to the premises prior to the date of the auction. Upon delivery of the quitclaim deed by the County of Otsego to the successful purchaser, any and all claims with respect to title to the premises are merged in the deed and do not survive.
8. No personal property is included in the sale of any of the parcels owned by Otsego County, unless the former owner or occupant has abandoned same. The disposition of any personal property located upon any parcel sold shall be the sole responsibility of the successful purchaser following the closing of title.
9. All informational tools, such as slides, tax maps, deeds, photos, auction listings, auction catalogs, auction signs, property record cards, etc., are for identification purposes only. They are neither a guarantee nor a warranty as to location, dimensions, parcel use and/or size, or anything else. **THE COUNTY, THE AUCTIONEER, AND THE BROKER MAKE NO WARRANTY EXPRESSED OR IMPLIED IN CONNECTION WITH THIS SALE**, except that the County has complied with requirements of New York State Law regarding the Tax Foreclosure proceeding. PLEASE NOTE: All bidders are advised that the properties are sold subject to the rights of tenants or persons otherwise occupying the properties, if any. Responsibility to evict any tenants or take similar action concerning occupancy of the premises is the sole responsibility of the bidder. Eviction proceedings are subject to NYS law including any Executive Orders of the Governor and Administrative Orders of the NYS court system. All real property, including any buildings thereon, is sold "AS IS" and without any representation or warranty whatsoever as to the condition or title. Representations and property descriptions contained in the auction brochure, or website, or made verbally prior to or during the auction, are for informational purposes only, and should not be relied on by any bidder. Bidders are urged to personally inspect every property that they are interested in bidding on.
10. The County of Otsego reserves the right, in its sole discretion, to withdraw from the auction any of the properties listed on the schedule of real property, at any time. The County Treasurer, or Deputy County Treasurer, has sole discretion to make decisions concerning the conduct of the auction, prior to and during the auction, including, but not limited to the method of sale for each parcel or groups of parcels.

AT THE AUCTION

11. All bidders are required to register and provide suitable personal identification prior to the auction. Auctioneer reserves the right to decline registration if identification is not sufficient. Individuals acting on behalf of others, not in attendance at the auction, must produce a "Power of Attorney" duly executed and notarized. Incorporated entities (Inc., Corp., LLC., etc.) are required to provide AT REGISTRATION: 1) a copy of the state entity incorporation filing receipt, 2) EIN number and 3) a corporate resolution duly embossed with incorporation seal authorizing the registrant to purchase real property for said entity.
12. All bidders are required to use the bidder number issued to them for all purposes associated with the auction. A bidder may not bid on behalf of a party who is on the prohibited bidder list. A party will be added to such list if he has defaulted in payment of a purchase price, or taxes following a purchase. Previously defaulting parties are not allowed to bid.
13. All required deposits must be paid in full for all successful bids immediately upon being declared the successful bidder. Any successful bidder, who fails to tender the deposit, will be forbidden to participate in this or any other auction. Any parcels which the County did not receive deposits for, as per these terms and conditions, will be considered to be defaulted, and the bidder will be disqualified from further bidding. Furthermore, upon a default in payment for any one parcel, either during the auction or subsequent thereto, the bidder shall not be permitted to purchase any other parcel(s) bid on, and any deposit monies paid thereon will be forfeited to the County.
14. In the event the bidder fails to pay the required deposit at the auction, or the bidder/purchaser fails to consummate the clos-

ing of title after the auction, and, in either event the County re-sells the property but receives a lower bid, then the County shall have a cause of action against the defaulting bidder for money damages for the difference.

15. The terms "bidder", "highest bidder", and "successful bidder" shall all have the same meaning.

16. Successful Bidder shall provide information necessary to complete and shall execute the necessary forms and documents required for recording the deed in the Otsego County Clerk's Office. The bidder executing the auction terms and conditions of sale may not assign or otherwise transfer his right to complete the bid, unless the County agrees in writing. The deed prepared will be in the name of the successful bidder (and spouse) only. No third-party bidding will be accepted, unless the bidder identifies that he is bidding as an agent for a disclosed principal, or unless the bidder is a lawyer.

17. At the auction, the auctioneer's decision regarding any disputes is final, and the auctioneer reserves the right to reject any bid that is not an appreciable advancement over the proceeding bid. The approval of each bid by the County Treasurer

18. The Successful Bidder will execute an Offer to Purchase form immediately upon being declared the high bidder will bind the bidder only and the County reserves the right to reject any bid prior to the closing of title and the recording of the deed.

19. The Successful Bidder shall be responsible for the payment of a seven (7%) buyer's premium for cash or other guaranteed funds or an eight percent (8%) buyer's premium for credit card in addition to the accepted purchase price, an advertising fee of 1.5% of the bid price, and the closing fees/costs. The "buyer's premium" is the fee/commission earned by the auctioneer. Accepted purchase price is the amount bid by the highest bidder, which has been approved by the Otsego County Treasurer.

20. The former owner of the property, or his agent, shall not be deemed to be the successful bidder on the property or purchase same at the public auction.

21. \$500.00 or 25% of the total contract price (total contract price is the combination of the high bid and the buyer's premium, as defined in paragraph 19 of these terms and conditions), whichever is higher, shall be paid as a down payment on the day of the auction upon execution of an Offer to Purchase Form. Total contract prices selling for \$500.00 or less must be paid in full at the auction, including all closing costs will be paid with the down payment on the day of the auction for each parcel, to wit: (a) New York State Transfer Tax [\$4.00 for each \$1000.00 of the purchase/bid price]; (b) Filing Fee for the Real Property Transfer Report [\$125.00 if the parcels classification code is 100-199, 200-299 or 411-C; \$250.00 for all parcels otherwise classified]; (c) Filing Fee for combined Gains Transfer Tax Affidavit [\$5.00]; (d) all fees required by the Otsego County Clerk for recording of the deed [\$45.00 to record a one page deed; \$5.00 for each additional page]; and (e) a \$20.00 surcharge. Closing costs may be subject to an increase in fees as required by law, without notice. All deposits must be made in credit card (Master Card, Discover Card or Visa), cash or guaranteed funds (bank check/teller check/cashier check) payable to the "Otsego County Treasurer" and drawn on banks insured by the Federal Deposit Insurance Corporation (FDIC). No exceptions. GUARANTEED FUNDS MUST BE RECEIVED AT AUCTIONEER'S OFFICE LOCATED AT 45 SOUTH AVENUE, PLEASANT VALLEY, NY 12569 NO LATER THAN MONDAY, JANUARY 12, 2026 AT 4PM TO RECEIVE 7% BUYER'S PREMIUM. NO EXCEPTIONS. The County Treasurer may refund overage of a deposit made in excess of the total contract price plus closing costs/fees once the funds have cleared, or apply said sum to the balance owing on the purchase price.

22. The Purchaser(s) paying by credit card(s), understands and agrees that all deposits collected by credit card(s) will be turned over to the Otsego County Treasurer. The Purchaser paying by credit card(s) agrees that they shall NOT attempt a charge back on their credit card(s) used in this/these transaction(s) for any reason whatsoever. In such event that a charge back is initiated by Purchaser and that such attempt is upheld in favor of Auctioneer/Otsego County, Purchaser agrees and authorizes to compensate Auctioneer with a \$750.00 recovery fee as a new charge to their credit card(s) without requiring additional Purchaser signature(s). Failure to pay such recovery fee will result in collection action against said Purchaser(s).

AFTER THE AUCTION

23. All bids shall be subject to approval by the Otsego County Treasurer, which shall have the right, in the Treasurer's sole discretion, to reject any bid for any reason whatsoever.

24. The entire balance of the accepted purchase price, the buyer's premium, as defined in paragraph 19 of these terms and conditions, and all closing costs/fees including all taxes, costs and fee referred to in paragraphs 3 and 4 must be paid by credit card (Master Card or Visa), cash or guaranteed funds payable to and received by the Otsego County Treasurer's Office on or before 12:00PM, February 12, 2026. Deed Transfers will begin being processed on a first pay basis. The County is not required to send further notice to a purchaser. If the purchaser fails to pay the balance of the total contract price plus closing costs and fees as herein provided, the deposit shall be forfeited. The County reserves the right to bring an action for specific performance. "Time is of the essence." If purchaser does not complete and return the transfer documents needed to file the deed, the purchaser forfeits their rights to the property and will not receive a refund.

25. Purchasers of residential, improved properties will reimburse the County \$50.00 at the "closing" in those cases where the County has installed smoke alarm and carbon monoxide detectors.

26. All parcels for which you are the highest bidder must be paid pursuant to these Terms. There will be no selective closings. Failure to remit full payment on all parcels for which you are the successful bidder will result in a forfeiture of all monies tendered, and you will not be permitted to close on any other parcels for which you were the successful bidder.

27. If a Successful Bidder owes any delinquent taxes to Otsego County, those delinquent taxes must be paid in full prior to closing on any purchases made at this auction. Failure to comply with this provision will result in the forfeiture of any deposits paid.

28. If the successful bidder fails to tender such amount due by the close of business on February 12, 2026, then the County may, but is not obligated to offer any unsold property to the second highest bidder. All terms and conditions for the sale set forth herein above shall apply to the second highest bidder and/or any other purchaser.

29. In the event that a sale is cancelled by court order or judgment, the successful bidder shall be entitled only to a refund of any deposits paid. If the bid is rejected by the Otsego County Treasurer, any refund will be returned without interest. Purchasers agree that they shall not be entitled to special or consequential damages, attorney's fees; reimbursement for any expenses incurred as a result of ownership, improvements made to the property or for taxes paid during period of ownership.

30. All sales shall be final, absolute and without recourse once title has closed and the deed has been recorded. In no event, shall Otsego County and/or Absolute Auctions & Realty be or become liable for any defects in title for any cause whatsoever,

and no claim, demand or suit of any nature shall exist in favor of the purchaser, its heirs, successors or assigns, arising from this sale and conveyance.

31. Conveyance shall be by quitclaim deed only, containing a description of the property as it appeared on the tax roll for the year upon which the County acquired title or as corrected up to date of deed. The deed will be recorded by the County upon payment in full of the accepted purchase price, buyer's premium, and closing fees/costs. **POSSESSION OF PROPERTY IS FORBIDDEN UNTIL THE DEED IS RECORDED WITH THE OTSEGO COUNTY CLERK CONVEYING TITLE TO THE PURCHASER. TITLE VESTS UPON THE RECORDING OF THE DEED.** It is agreed between the County and the purchaser that delivery and acceptance of the deed occurs upon recording of the deed.

32. A quitclaim deed issued as a result of the auction shall contain the following provisions: (a) "Nothing contained in any description herein is intended to convey more than the assessed owner owned at the time of the levy of the tax, the non-payment of which resulted in the tax sale. There is no representation as to the extent of the acreage conveyed herein; (b) Excepting and reserving for highway purposes a strip of land parallel to and extending twenty-five (25') feet from the center line of any county road abutting the premises conveyed and excepting and reserving all the right, title and interest of the County of Otsego in and to any portion or interest of the lands being conveyed, which interest was heretofore acquired other than pursuant to the provisions of Real Property Tax Law of the State of New York; (c) If the lands being conveyed herein (by the County of Otsego) do not comply with local zoning ordinances and/or are not suitable for construction of a conventional water and/or septic system and are contiguous with lands owned by the party of the second part, the lands described herein shall not be conveyed without also simultaneously conveying the contiguous lands owned by the party of the second part to the same grantee, unless the planning board approves the sale in a different configuration. This restriction will run with the land. Whenever required, the abandonment provisions of the real property tax law shall be used (Section 560 RPTL); (d) If the former owner is the grantee herein or acquire the property within thirty-six (36) months subsequent to the date of the auction, then all liens that were of record when the County took title will thereby be reinstated, automatically by operation of law".

33. Evictions, if necessary, are solely the responsibility of the successful purchaser. PLEASE NOTE: All bidders are advised that the properties are sold subject to the rights of tenants or persons otherwise occupying the properties, if any. Responsibility to evict any tenants or take similar action concerning occupancy of the premises is the sole responsibility of the bidder. Eviction proceedings are subject to NYS law including any Executive Orders of the Governor and Administrative Orders of the NYS court system.

34. The successful purchaser on each auction parcel must remove the auction sign within seven (7) days after the recording of the deed.

35. By acknowledging and executing these Terms & Conditions, the bidder certifies that he/she is not acting on behalf of the former owner(s) of the property against whom Otsego County foreclosed and has no intent to defraud Otsego County of the unpaid taxes, assessment, penalties and charges which have been levied against the property. The purchaser agrees that neither he/she nor his/her assigns shall convey the property to the former owner(s) against whom Otsego County foreclosed within thirty-six (36) months subsequent to the date of the auction. If such conveyance occurs, the purchaser understands that he/she may be found to have committed fraud, and/or intent to defraud, and will be liable for any deficiency between the purchase price at auction and such sums as may be owed to Otsego County and consents to immediate entry of a judgment by Otsego County for said amounts (A copy of the within Terms and Conditions executed by the bidder/purchaser shall be attached to and warrant the filling of an Affidavit of Confession of Judgment.)

36. Bidder gives permission for Auctioneer and those acting pursuant to its authority to photograph, video tape, or use any other electronic method of recording my likeness and/or voice to be used at the Auctioneer's discretion in auction-related publications and/or websites.

Agricultural District Disclosure Notice

Notice is hereby given that the premises being sold may lie within an Agricultural District as designated upon the tax map. It is the sole responsibility of any bidder to ascertain which specific parcel(s) is so designated and sold subject to the provisions of law applicable thereto. "It is the policy of this state and this community to conserve, protect and encourage the development and improvement of the agricultural land for the production of food, and other products, and also for its natural and ecological value. This disclosure notice is to inform prospective residents that the property they are about to acquire lies partially or wholly within an agricultural district and that farming activities occur within the district. Such farming activities may include, but are not limited to, activities that cause noise, dust and odors. Prospective residents are also informed that the location of property within an agricultural district may impact the ability to access water and/or sewer services for such property under certain circumstances."

Important Disclaimers

Attention prospective bidders: The information set forth in this Bidder's Package is believed to be correct and complete. However, the seller, along with ABSOLUTE AUCTIONS & REALTY, Inc. make no warranties as to the accuracy and completeness of this information.

"Prior to the auction, prospective bidders should make such inspection and investigation as they deem appropriate. If you have not made a prudent inspection and investigation regarding the auction parcel(s), we ask that you DO NOT BID at today's auction."

COUNTY REAL PROPERTY TAX MAPS: These maps were prepared for Tax Administration purposes only. They are not intended to be used in the conveyance of property. There is no guarantee of accuracy or completeness. All information on these maps is subject to such variations and corrections as might result from an accurate instrument survey by a licensed surveyor.

ANNOUNCEMENTS MADE AT THE AUCTION SUPERSEDE ANY PREVIOUSLY PRINTED MATERIAL OR STATEMENTS MADE.

Notice: Upon being declared the successful high bidder, you must immediately go to the contract table, make your deposit, sign your Contract of Sale and closing documents. Please note that you can still bid on additional parcels from the contract table. Thank you.

The NYSAuctions.com Team

AGENCY DISCLOSURE



Division of Licensing Services

New York State
Department of State
Division of Licensing Services
P.O. Box 22001
Albany, NY 12201-2001
Customer Service: (518) 474-4429
<https://dos.ny.gov>

New York State Disclosure Form for Buyer and Seller

THIS IS NOT A CONTRACT

New York State law requires real estate licensees who are acting as agents of buyers or sellers of property to advise the potential buyers or sellers with whom they work of the nature of their agency relationship and the rights and obligations it creates. This disclosure will help you to make informed choices about your relationship with the real estate broker and its sales agents.

Throughout the transaction you may receive more than one disclosure form. The law may require each agent assisting in the transaction to present you with this disclosure form. A real estate agent is a person qualified to advise about real estate.

If you need legal, tax or other advice, consult with a professional in that field.

Disclosure Regarding Real Estate Agency Relationships

Seller's Agent

A seller's agent is an agent who is engaged by a seller to represent the seller's interests. The seller's agent does this by securing a buyer for the seller's home at a price and on terms acceptable to the seller. A seller's agent has, without limitation, the following fiduciary duties to the seller: reasonable care, undivided loyalty, confidentiality, full disclosure, obedience and duty to account. A seller's agent does not represent the interests of the buyer. The obligations of a seller's agent are also subject to any specific provisions set forth in an agreement between the agent and the seller. In dealings with the buyer, a seller's agent should (a) exercise reasonable skill and care in performance of the agent's duties; (b) deal honestly, fairly and in good faith; and (c) disclose all facts known to the agent materially affecting the value or desirability of property, except as otherwise provided by law.

Buyer's Agent

A buyer's agent is an agent who is engaged by a buyer to represent the buyer's interest. The buyer's agent does this by negotiating the purchase of a home at a price and on terms acceptable to the buyer. A buyer's agent has, without limitation, the following fiduciary duties to the buyer: reasonable care, undivided loyalty, confidentiality, full disclosure, obedience and duty to account. A buyer's agent does not represent the interest of the seller. The obligations of a buyer's agent are also subject to any specific provisions set forth in an agreement between the agent and the buyer. In dealings with the seller, a buyer's agent should (a) exercise reasonable skill and care in performance of the

agent's duties; (b) deal honestly, fairly and in good faith; and (c) disclose all facts known to the agent materially affecting the buyer's ability and/or willingness to perform a contract to acquire seller's property that are not inconsistent with the agent's fiduciary duties to the buyer.

Broker's Agents

A broker's agent is an agent that cooperates or is engaged by a listing agent or a buyer's agent (but does not work for the same firm as the listing agent or buyer's agent) to assist the listing agent or buyer's agent in locating a property to sell or buy, respectively, for the listing agent's seller or the buyer agent's buyer. The broker's agent does not have a direct relationship with the buyer or seller and the buyer or seller cannot provide instructions or direction directly to the broker's agent. The buyer and the seller therefore do not have vicarious liability for the acts of the broker's agent. The listing agent or buyer's agent do provide direction and instruction to the broker's agent and therefore the listing agent or buyer's agent will have liability for the acts of the broker's agent.

Dual Agent

A real estate broker may represent both the buyer and the seller if both the buyer and seller give their informed consent in writing. In such a dual agency situation, the agent will not be able to provide the full range of fiduciary duties to the buyer and seller. The obligations of an agent are also subject to any specific provisions set forth in an agreement between the agent, and the buyer and seller. An agent acting as a dual agent must explain carefully to both the buyer and seller that the agent is acting for the other party as well. The agent should also explain the possible effects of dual representation, including that by consenting to the dual agency relationship the buyer and seller are giving up their right to undivided loyalty. A buyer or seller should carefully consider the possible consequences of a dual agency relationship before agreeing to such representation. A seller or buyer may provide advance informed consent to dual agency by indicating the same on this form.

Dual Agent with Designated Sales Agents

If the buyer and seller provide their informed consent in writing, the principals and the real estate broker who represents both parties as a dual agent may designate a sales agent to represent the buyer and another sales agent to represent the seller. A sales agent works under the supervision of the real estate broker. With the informed consent of the buyer and the seller in writing, the designated sales agent for the buyer will function as the buyer's agent representing the interests of and advocating on behalf of the buyer and the designated sales agent for the seller will

New York State Disclosure Form for Buyer and Seller

function as the seller's agent representing the interests of and advocating on behalf of the seller in the negotiations between the buyer and seller. A designated sales agent cannot provide the full range of fiduciary duties to the landlord or tenant. A designated sales agent cannot provide full range of fiduciary duties to the buyer or seller. The designated sales agent must explain that like the dual agent

under whose supervision they function, they cannot provide undivided loyalty. A buyer or seller should carefully consider the possible consequences of a dual agency relationship with designated sales agents before agreeing to such representation. A seller or buyer provide advance informed consent to dual agency with designated sales agents by indicating the same on this form.

This form was provided to me by Jennifer Gableman, Broker of Absolute Auctions & Realty, Inc.
(Print Name of Licensee) (Print Name of Company, Firm or Brokerage)

a licensed real estate broker acting in the interest of the:

(☒) Seller as a (check relationship below)

(☐) Buyer as a (check relationship below)

(☒) Seller's Agent

(☐) Buyer's Agent

(☐) Broker's Agent

(☐) Broker's Agent

(☐) Dual Agent


(☐) Dual Agent with Designated Sales Agent

For advance informed consent to either dual agency or dual agency with designated sales agents complete section below:

(☐) Advance Informed Consent Dual Agency

(☐) Advance Informed Consent to Dual Agency with Designated Sales Agents

If dual agent with designated sales agents is indicated above: _____ is appointed to represent the buyer; and _____ is appointed to represent the seller in this transaction.

 (We) _____ acknowledge receipt of a copy of this disclosure form:

Signature of { ☒ } Buyer(s) and/or { ☐ } Seller(s):



Date: _____

Date: _____

FAIR HOUSING



Division of Licensing Services

New York State
Department of State, Division of Licensing Services
(518) 474-4429
www.dos.ny.gov

New York State
Division of Consumer Rights
(888) 392-3644

New York State Housing Discrimination Disclosure Form

Federal, State and local Fair Housing Laws provide comprehensive protections from discrimination in housing. It is unlawful for any property owner, landlord, property manager or other person who sells, rents or leases housing, to discriminate based on certain protected characteristics, which include, but are not limited to **race, creed, color, national origin, sexual orientation, gender identity or expression, military status, sex, age, disability, marital status, lawful source of income or familial status**. Real estate professionals must also comply with all Fair Housing Laws.

Real estate brokers and real estate salespersons, and their employees and agents violate the Law if they:

- Discriminate based on any protected characteristic when negotiating a sale, rental or lease, including representing that a property is not available when it is available.
- Negotiate discriminatory terms of sale, rental or lease, such as stating a different price because of race, national origin or other protected characteristic.
- Discriminate based on any protected characteristic because it is the preference of a seller or landlord.
- Discriminate by “steering” which occurs when a real estate professional guides prospective buyers or renters towards or away from certain neighborhoods, locations or buildings, based on any protected characteristic.
- Discriminate by “blockbusting” which occurs when a real estate professional represents that a change has occurred or may occur in future in the composition of a block, neighborhood or area, with respect to any protected characteristics, and that the change will lead to undesirable consequences for that area, such as lower property values, increase in crime, or decline in the quality of schools.
- Discriminate by pressuring a client or employee to violate the Law.
- Express any discrimination because of any protected characteristic by any statement, publication, advertisement, application, inquiry or any Fair Housing Law record.

YOU HAVE THE RIGHT TO FILE A COMPLAINT

If you believe you have been the victim of housing discrimination you should file a complaint with the New York State Division of Human Rights (DHR). Complaints may be filed by:

- Downloading a complaint form from the DHR website: www.dhr.ny.gov;
- Stop by a DHR office in person, or contact one of the Division’s offices, by telephone or by mail, to obtain a complaint form and/or other assistance in filing a complaint. A list of office locations is available online at: <https://dhr.ny.gov/contact-us>, and the Fair Housing HOTLINE at (844)-862-8703.

You may also file a complaint with the NYS Department of State, Division of Licensing Services. Complaints may be filed by:

- Downloading a complaint form from the Department of State’s website
https://www.dos.ny.gov/licensing/complaint_links.html
- Stop by a Department’s office in person, or contact one of the Department’s offices, by telephone or by mail, to obtain a complaint form.
- Call the Department at (518) 474-4429.

There is no fee charged to you for these services. It is unlawful for anyone to retaliate against you for filing a complaint.



Division of Licensing Services

New York State
Department of State, Division of Licensing Services
(518) 474-4429
www.dos.ny.gov

New York State
Division of Consumer Rights
(888) 392-3644

New York State Housing Discrimination Disclosure Form

For more information on Fair Housing Act rights and responsibilities please visit
<https://dhr.ny.gov/fairhousing> and <https://www.dos.ny.gov/licensing/fairhousing.html>.

This form was provided to me by _____ (print name of Real Estate Salesperson/
Broker) of _____ (print name of Real Estate company, firm or brokerage)
Absolute Auctions & Realty, Inc.

(I)(We) _____

(Real Estate Consumer/Seller/Landlord) acknowledge receipt of a copy of this disclosure form:

Real Estate Consumer/Seller/Landlord Signature _____ Date: _____

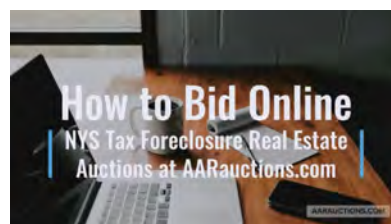
Real Estate broker and real estate salespersons are required by New York State law to provide you with this Disclosure.

Resource Center

We have created a NEW Resource Center for tax auction buyers!
Visit <https://aarauctions.com/resource-center/> for videos:



Due Diligence



How to Bid Online

Need more? Follow the links within the Resource Center to our popular Webinar series, "Auction Hour". Watch indepth videos about the tax auction buying process from our own Licensed Real Estate Instructor, Associate Broker and Auctioneer, Frank Pietrzak.



Article 11 and Due Diligence



Preparing for Auction and
Bidding Strategy



Registration & Terms of Sale

LEAD PAINT DISCLOSURE

Disclosure of Information on Lead-Based Paint and/or Lead-Based Paint Hazards

Lead Warning Statement

Every purchaser of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems, and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The seller of any interest in residential real property is required to provide the buyer with any information on lead-based paint hazards from risk assessments or inspections in the seller's possession and notify the buyer of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase.

Seller's Disclosure

(a) Presence of lead-based paint and/or lead-based paint hazards (check (i) or (ii) below):

(i) _____ Known lead-based paint and/or lead-based paint hazards are present in the housing (explain).


(ii) X Seller has no knowledge of lead-based paint and/or lead-based paint hazards in the housing.

(b) Records and reports available to the seller (check (i) or (ii) below):

(i) _____ Seller has provided the purchaser with all available records and reports pertaining to lead-based paint and/or lead-based paint hazards in the housing (list documents below).

(ii) X Seller has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing.

Purchaser's Acknowledgment (initial)

 (c) _____ Purchaser has received copies of all information listed above.

* (d) _____ Purchaser has received the pamphlet *Protect Your Family from Lead in Your Home*.

(e) Purchaser has (check (i) or (ii) below):

(i) _____ received a 10-day opportunity (or mutually agreed upon period) to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards; or


(ii) X waived the opportunity to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards.

Agent's Acknowledgment (initial)

(f) JAG Agent has informed the seller of the seller's obligations under 42 U.S.C. 4852d and is aware of his/her responsibility to ensure compliance.

Certification of Accuracy

The following parties have reviewed the information above and certify, to the best of their knowledge, that the information they have provided is true and accurate.

 Seller Allen Ruffles, Otsego County Treasurer

Date

Seller

Date

Purchaser

Date

Purchaser

Date

Agent Jennifer Gableman, Absolute Auctions & Realty, Inc.

Date

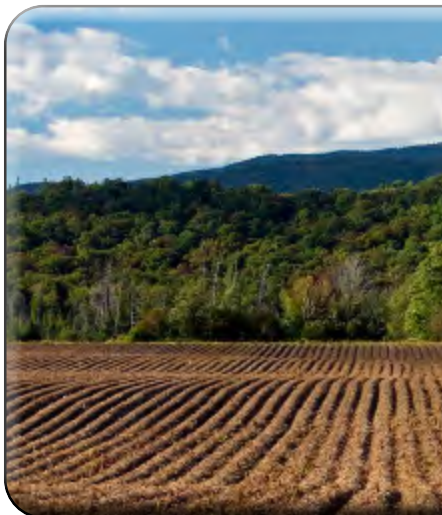
Agent

Date



Otsego County, NY

Towns & Villages



Otsego County Clerk
607-547-4281
Otsego County Treasurer
607-547-4235
Otsego County Real Property
607-547-4221

www.otsegocounty.com

City

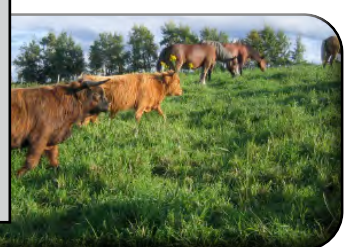
Oneonta 607-432-6450

Towns

Burlington 607-965-8649
Butternuts 607-783-2127
Cherry Valley 607-264-3986
Decatur 607-397-8287
Edmeston 607-965-9823
Exeter 315-858-0937
Hartwick 607-293-8134
Laurens 607-433-2816
Maryland 607-638-1924
Middlefield 607-547-5093
Milford 607-286-7613
Morris 607-263-5944
New Lisbon 607-965-8381
Oneonta 607-432-2900
Otego 607-988-2698
Otsego 607-547-5631
Pittsfield 607-847-9885
Plainfield 315-855-7873
Richfield 315-858-8809
Roseboom 607-264-3046
Springfield 315-858-2186
Unadilla 607-369-4433
Westford 607-638-5165
Worcester 607-397-8978

Villages

Cherry Valley 607-264-3791
Cooperstown 607-547-2411
Gilbertsville 607-783-2440
Laurens 607-433-2816
Milford 607-286-7331
Morris 607-263-5400
Otego 607-988- 9093
Richfield Springs 315-858-1710
Unadilla 607-369-3421



AArauctions.com

**FIRST
CLASS
MAIL**

2026 Auction Calendar*

Otsego County - Online Only

Wednesday, January 14

Essex County - Live & Online

Wednesday, January 21

Orleans County - Live & Online

Tuesday, February 17

TBD

Our 2026 Calendar will be updated soon!

Clinton County - Online Only

Dutchess County - Online Only

Franklin County - Online Only

Greene County - Online Only

Hamilton County - Online Only

Lewis County - Online Only

Madison County - Online Only

Onondaga County - Online Only

Orange County - Online Only

Sullivan County - Online Only

Ulster County - Online Only

City of Plattsburgh - Online Only

City of Poughkeepsie - Online Only

Town of Cortlandt - Online Only

TIME DATED AUCTION NOTICE

Visit [NYSAuctions.com](https://www.NYSAuctions.com) for upcoming auctions, Property Information Packages, updated auction information & More!



Real Estate



Equipment



Personal Property

Have something to sell? Call today!

Absolute Auctions & Realty, Inc. | POB 1739, Pleasant Valley, NY 12569
800-243-0061 | info@aaarauctions.com

