

THE HART TEAM

The Homeowner Asset Recovery Team works with all judicial sales. Occasionally, there are excess funds left over after all liabilities have been paid for a Sheriff Sale Property. The unit only works with the person(s) whose property has been sold or their certified representative.

H.A.R.T. FAQ SECTION

How does a claim get completed for excess proceeds?

Claim forms can be obtained through the Sheriff's Office Real Estate Division. Forms must be submitted for processing to the Real Estate Division in person or via mail.

Do I have to hire a professional finder/attorney to claim the "To Be Determined" amount on the ledger?

No, you can submit a claim free of charge with the Sheriff's Office. There is no preferential treatment given to finders or attorneys. All cases are handled the same and, in the order, it was received.

If the owner(s) is deceased, who can claim the excess funds? (See next page for answer)

An estate must be filed with the **Register of Wills**. The Register of Wills will appoint an administrator to handle the business of the deceased. Prior to submitting the claim with the Sheriff's Office, the person must show proof of a Notice of Inheritance Tax Appraisal.

What needs to be attached to the names on the deed? Items that can be attached include:

- IRS Claims
- Parking Tickets
- Mortgages
- Inheritance Tax Liens
- Moving Violations
- Liens and/or judgements

Can I file a claim if the previous owner is a company name?

Yes, instead of providing a Social Security Number, you will be asked to give the company's Employer Identification Number (EIN). You will also have to show proof of ownership.



Sheriff Rochelle Bilal

HOMEOWNER ASSET RECOVERY TEAM



THE HART TEAM

When a property is sold and all liabilities and/or debts have been paid and recorded, the previous owner may be entitled to an excess balance of funds. Sheriff Bilal's Homeowner Asset Recovery Team (H.A.R.T.) are committed to returning the excess proceeds to as many previous homeowners as possible.

Our Commitment to Homeowners:

- Our goal is to notify homeowners immediately after properties have been settled, to see if they are entitled to excess funds.
- The H.A.R.T. Unit has been expanded to handle more cases each year in a timely manner.
- Updated technology and additional tools have been added to this unit to assist previous homeowners in better understanding the process and their rights.
- The H.A.R.T. Unit goes above and beyond to assure previous homeowners that they can file claims for excess proceeds, without using third parties.
- The Philadelphia Sheriff's Office has adopted this new system to help previous homeowners, not finders.

H.A.R.T. is dedicated to helping those who have been affected from the event of losing their home. In order to recover quickly from this event, the Sheriff's Office priority is to provide information and guidance in the return of excess funds from Sheriff Sales to previous homeowners.

WHAT FORMER HOMEOWNERS NEED TO KNOW

Before a Sheriff Sale, the owner of the property will receive notices from the Civil Unit to contact the Sheriff's Office. We strongly urge the property owner to contact the Sheriff's Office in order to make arrangements prior to the Sheriff Sale.

- The homeowner will receive a court date to attend a hearing.
- This hearing is important because this will give the homeowner an opportunity to explain how and why the payments became delinquent.
- This hearing may not stop the proceedings of the Sheriff Sale; however, it can help provide the homeowners with resources.
- The Sheriff's Office **cannot** stop a Judicial Sheriff Sale because it has been ordered by the court. The Sheriff's Office must abide by the Court Order.

If you have exhausted all of your resources and are still unable to stop your property from being sold in a Sheriff Sale, feel free to call our Real Estate Division at 215-686-3565.

If your property was sold, call the Real Estate Division again in 15 days to see if the buyer paid the balance due.

If the buyer did pay the balance due, ask a Sheriff's Office Real Estate Division member if there was an overage. If there was, the amount of the overage will not be given out over the phone; come to the Sheriff's Office located at 100 S. Broad Street (Land Title Building), 5th Floor Philadelphia, PA 19102 for the amount, or you can have the ledger mailed to you.

PROCEDURES

- **Excess Proceeds** are not guaranteed to former homeowners on every property sold at Sheriff Sale. Please contact the H.A.R.T./Real Estate Team to determine if excess proceeds are available for your property.
- **Claim forms** can be obtained through the Sheriff's Office Real Estate Division. Please contact us at:
100 S. Broad St., 5th Floor
Philadelphia, PA 19102
- You can also request to have a claim form mailed or emailed to you by contacting our office at: 215-686-3532 or 215-686-3565; sheriffhart@phila.gov
- Forms must be submitted for processing to the Real Estate Division in person or via mail.
- Each case is different and there is no standard waiting period for completion. Once the process is completed you will receive notification from the H.A.R.T. unit on the status of your claim.