



# Administrative Manual of Operating Procedures

Procedure #: <b>10.05</b>	Procedure Title: <b>Online Mortgage Foreclosure Sales</b>			Revision #: <b>1.0</b>
Original Issue Date: <b>6/22/2026</b>	Revised Issue Date: <b>N/A</b>	Next Review Date: <b>6/22/2028</b>	Responsible Department: <b>Milwaukee County Sheriff's Office</b>	
Statutory References: <b>Wis. Stat. §§ 846.16(1g)(b), 846.155</b>			Ordinance References:	
Appendices: <b>N/A</b>			Forms: <b>N/A</b>	

## 1. OBJECTIVE

To establish standardized procedures for administering online mortgage foreclosure sales, including auction setup, bidder registration, deposit management, settlement of funds, document processing, and compliance with applicable Wisconsin statutes.

[Sheriff's Sales Online](#) allows the Sheriff's Office to conduct court-ordered mortgage foreclosure property auctions electronically rather than in person. Properties scheduled for sale are published on an approved online auction platform, where interested bidders must register and meet all participation requirements. Auctions are held on a scheduled date and time, and the highest qualified bidder is awarded the property. The process increases accessibility, transparency, and efficiency while ensuring compliance with court orders and legal requirements.

## 2. DEFINITION

- A. Bidder Deposit. The deposit process begins when a registered bidder submits deposit funds to participate in the online foreclosure sale.
- B. Bidder Registration. The registration process begins when a prospective bidder submits the required documents and meets the participation requirements for the Milwaukee County online foreclosure auction.
- C. Bidder Settlement. The settlement process begins when a winning bidder finalizes payment for the purchased property.
- D. Bids4assets. The authorized online platform that is used to conduct court-ordered mortgage foreclosure property auctions.
- E. MCSO. Milwaukee County Sheriff's Office
- F. Pre-Auction. The pre-auction process begins when the plaintiff's attorney requests a docket number and a sale date.
- G. Sheriff's Sales Online. Refers to the process by which court-ordered mortgage foreclosure property auctions are conducted through an authorized online platform, allowing registered bidders to participate electronically. The Sheriff's Office administers these sales to satisfy foreclosure judgments, and properties are sold "as is" in accordance with applicable laws and court orders.

## 3. OVERVIEW

### A. Before the Sale

- i. Properties scheduled for sale are published online by the Sheriff's Office on the Milwaukee County [Sheriff Sales webpage](#).

- ii. Interested bidders must register on the authorized auction platform in accordance with the registration requirements outlined below in the Bidder Registration section.
- iii. All property information is provided in advance, and properties are sold subject to all liens and legal encumbrances.

**B. During the Sale**

- i. Auctions take place online on a scheduled date and time.
- ii. Registered bidders place bids electronically.
- iii. The highest qualified bidder at the close of the auction is declared the winning bidder.

**4. PROCEDURE**

- A. **Pre-Auction**: The pre-auction process begins when the plaintiff's attorney requests a docket number and a sale date.
- i. Receive attorney request for a docket number and sale date.
  - ii. Update the County's case management system with the docket number and auction information.
  - iii. Enter case and sale details into the vendor auction platform.
  - iv. Coordinate with the plaintiff's attorney to confirm sale logistics and requirements.
  - v. Verify compliance with all statutory and local requirements before posting the sale.
- B. **Bidder Registration**: The registration process begins when a prospective bidder submits the necessary documents and requirements to participate in the Milwaukee County online foreclosure auction.
- i. Bidder submits registration documents (affidavit, ID, and other required certifications).  
Confirm bidder eligibility in accordance with Wis. Stat. 846.155(2).
  - ii. Verify affidavit/ID collection method. The County will determine the acceptable verification standard.
  - iii. Upload bidder documents to JotForm for initial review.
  - iv. Provide bidder access to the County auction dashboard for updates and confirmation.
- C. **Bidder Deposit**: The deposit process begins when a registered bidder submits deposit funds to participate in the online foreclosure sale.
- i. Bidder submits the required deposit (10% of the maximum bid commitment), but in no case less than \$100.
  - ii. Confirm receipt and record the deposit in the auction vendor system.
  - iii. Apply the deposit against the winning bid outcome:
    - a. Scenario A
      - i. Bidder deposits \$10,000 (equal to a \$100,000 maximum bid) and wins the property for \$25,000.
      - ii. 10% of the winning bid (\$2,500) is applied.
      - iii. The remaining \$7,500 is refunded or rolled over to a future sale at the bidder's request.
    - b. Scenario B

- i. Bidder deposits \$10,000 (equal to a \$100,000 maximum bid) and wins the property for \$100,000.
      - ii. 10% of the winning bid (\$10,000) is applied.
      - iii. No rollover or refund is available.
    - iv. Issue refunds or apply rollover within 5–7 business days after the auction.
- D. **Bidder Settlement**: The settlement process begins when a winning bidder finalizes payment for the purchased property.
  - i. Notify the winning bidder of the final settlement amount minus the applied deposit.
  - ii. The winning bidder submits settlement funds by the statutory deadline (no later than 10 days after confirmation of sale, the purchaser shall pay the court).
  - iii. Confirm receipt of funds and update the case management system.
  - iv. Transfer settlement funds to the plaintiff in accordance with the court order.
  - v. Issue the Certificate of Sale and file it with the Clerk of Courts.
  - vi. Close the case in the vendor system and County records.
- E. **Post-Sale Procedure**
  - i. Parties Responsibilities:
    - a. Vendor: Disbursement of 10% deposit funds.
    - b. Milwaukee County Sheriff's Office (MCSO): Collection of documents and signatures.
    - c. Clerk of Circuit Court: Receipt and processing of funds and confirmation of sale.
    - d. Attorneys of Record: Preparation of deeds and Report of Sale.
  - ii. Fund Transfer (Initial 10%):
    - a. After the auction concludes, the vendor issues an ACH transfer to the court for the 10% deposit collected from the winning bidder.
    - b. The court verifies receipt of the funds and logs the transaction into the financial system.
  - iii. Document Collection by MCSO:
    - a. The Sheriff's Office obtains the Report of Sale and Deed from the attorneys representing the case.
    - b. MCSO ensures that all required signatures for the deeds and Report of Sale are obtained within 10 days of the sale.
  - iv. Delivery to the Courts:
    - a. MCSO delivers the signed deeds and Report of Sale to the courts within the established 10-day timeframe.
    - b. The court reviews the documents for completeness and accuracy.
  - v. Confirmation of Sale:
    - a. The court schedules and conducts the Confirmation of Sale hearing.
    - b. Upon confirmation, the winning bidder is formally notified that the sale has been approved.

- vi. Final Settlement (Remaining 90%):
  - a. The winning bidder has 10 days from the confirmation of sale to remit the remaining 90% balance.
  - b. The court receives and processes the funds.
  - c. Once payment is verified, the sale is finalized and ownership documents are recorded accordingly.

**5. REVISION HISTORY**

Rev. #	Summary of Changes	Date of Change	Author
1.0	New procedure	5/19/2026	MCSO