



Foreclosure Sale Bidder Information

If you are interested in bidding on a property being foreclosed upon in Horry County which is scheduled to be auctioned for sale in the near future, you may find the following helpful:

What is the Master in Equity?

When real property is ordered to be foreclosed in Horry County, a judge called the Master in Equity (also known as the “Master” or “MIE”) will issue an order directing the mortgaged premises (or a part thereof as required to satisfy the claims established) be sold by or under the direction of the Master.

The Judgment (often called a Master's Order of Foreclosure & Sale) will contain a legal description of the property being sold, a provision for the necessary legal advertisement, the time and location of the sale, and notice of any liens, taxes or other rights to which the property to be sold is subject. Judgments, along with all other documents filed in the matter, can be viewed on the Horry County Public Index page, <https://publicindex.sccourts.org/horry/publicindex/>

All Judgments and Notice of Sale can also be viewed on the MIE webpage, <https://www.horrycountysc.gov/departments/master-in-equity/>

Where is the legal advertisement?

The Notice of Sale must also be printed three times over three consecutive weeks in a newspaper of general circulation in the same county where the property is located.

Can I attend the foreclosure sale?

A foreclosure sale is a public auction. Anyone may bid on any property for sale, however you or your authorized agent must be physically present to bid, the court does not allow virtual bidding at this time. If you plan to bid on a property at the auction, you should make sure you understand the bidding requirements.

Bidding?

Other than the Plaintiff's maximum bid, all bids shall be made in even increments of no less than \$500.00.

How do I register to participate in a foreclosure sale?

All new bidders are required to fill out a Horry County Foreclosure Auction Bidder Registration Form ([click here](#)) and submit a copy of your valid Government-issued photo ID. This must be done by Monday prior to the sale. Please forward to MIE@horrycountysc.org or mail to:

Horry County Master in Equity
ATTN: Bidder registration
PO Box 1236
Conway, SC 29528

What should I do in preparation for the auction?

The Master's Office has NO knowledge of the physical condition of any of the properties listed. We do not have keys, nor do we guarantee the title. The Master's Deed is not a Warranty Deed. In addition to all other appropriate due diligence, interested bidders are advised to satisfy themselves as to the quality of title to be conveyed by obtaining an attorney's certification of title based upon a title search before bidding on a property. If any property taxes are due, they will be the responsibility of the successful bidder.

What happens if I am the winning bidder on a property?

If you are the successful bidder, you have until 12:00 pm the following day of the sale to pay 5% of your bid in certified funds made payable to the Horry County Master in Equity. You have 30 days from the date of the sale to fully comply with the Terms of the Sale. Failure to comply will result in the forfeiture of your deposit and the loss of your right to bid at future auctions.

When are auctions held?

Sales are held on the 1st Monday of each month at 11 am. If a deficiency judgment has been demanded, the bidding remains open for (30) days, at which time the property again goes up for sale at the Upset Bid Sale.

Where are the auctions held?

Principal Sales are held in the Horry County Government & Justice Building on the 3rd Floor located at 1301 2nd Avenue, Conway, SC 29526

Deficiency judgment sales a/k/a Upset Bid Sales are held 30 days after the Principal Foreclosure Sale and held at the same location listed above.

Where can I get a list of the properties to be auctioned?

The Master's Auction List is continuously updated online. The most current list can be found at <https://www.horrycountysc.gov/departments/master-in-equity/principal-sales/> (Note: A defaulting Mortgagor may pay the debt at any time prior to the sale, which will result in the property being removed from the sale.)

What are deficiency sales (Upset Bid Sales)?

Some Plaintiffs seek a deficiency judgment against the Defendant. This means the Plaintiff is not only foreclosing its mortgage but also seeks a personal money Judgment against the Defendant, for any shortfall between the debt and the sale amount. If a deficiency judgment has been demanded, the plaintiff will bid its' maximum bid in the Principal Sale, the sale will be continued until the Upset Bid Sale, thirty days later. The plaintiff cannot participate as a bidder at the Upset Bid Sale, where the sale will be finalized by selling the property to the highest bidder. These sales are held at the Horry County Government & Justice Building, 1301 2nd Avenue, 3rd Floor, Conway, SC 29526

Why did the property I want to bid on not go to sale?

There are many reasons why the property may not go to sale. The Defendant may have filed bankruptcy, or entered into a loan modification, forbearance agreement, short sale, deed in lieu of foreclosure with their lender, etc. Also, the court retains the authority to pull the sale.

Haven't found the answer to your question?

Thank you for your interest in foreclosure sales. This page was prepared in an effort to answer the most frequently asked questions about this process. If you have further questions, please contact the Master-in-Equity Office at (843) 915-5310.

***We are prohibited from giving legal advice.**