



怎样买到低于
市价的房产？

北美地产学堂
助你财富增长



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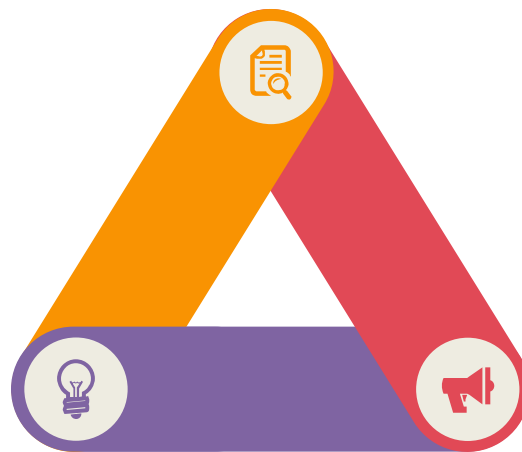
05 过户之后

3.2 HUD拍卖

什么是HUD房？

HUD是Department of Housing and Urban Development.

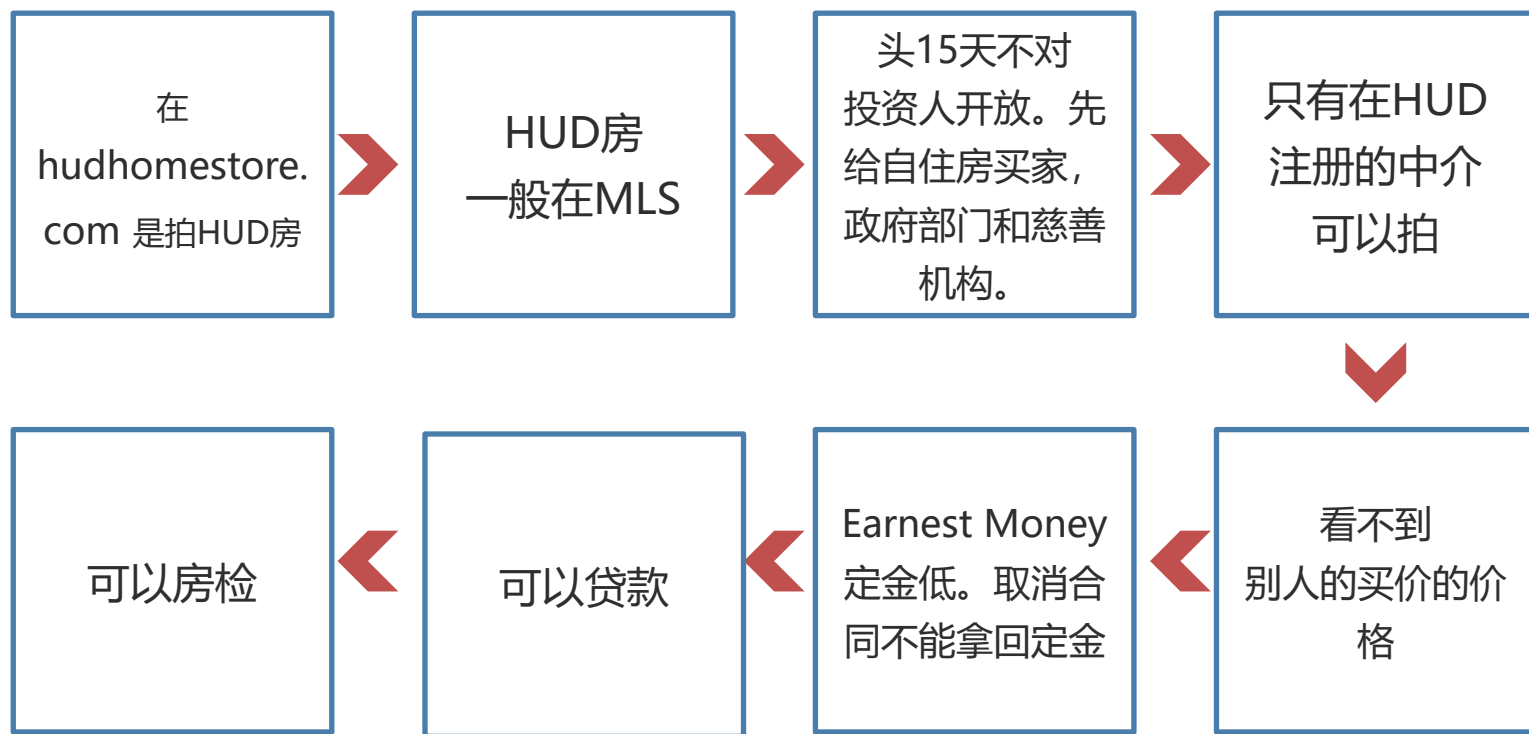
当卖家用FHA贷款买房而被Foreclose，就成了HUD房。



FHA贷款是由联邦住房管理局（FHA）担保的抵押贷款。它们在首次购房者中尤其受欢迎，因为对于580+的信用评分，它们允许首付3.5%。

3.2 HUD拍卖

怎样买HUD房？



3.2 HUD拍卖

中介Bid HUD 房子

Case Number:

[Back to Property Details](#)

Eligible Bidders: All Bidders
Bid Submission Deadline: Daily at Midnight CT
Bid Submission Time Remaining: 3 Hours 14 Minutes

BEFORE YOU START YOUR BID
You have 15 minutes to complete your bid. If you exceed this limit, you will receive an HHS750 error and will have to start the bid all over again
You must have the following information BEFORE starting the bid: Each purchaser's name, address, phone number, cell number (if available), email address, and Social Security, EIN, or ID Number. Also have the Title Company/Buyer's Select Closing information: company name, address, phone number, escrow officer, and, if needed, the backup escrow officer, the officer's phone number, and email address.

Property Information

Address:

List Price: \$202,000.00


The following can submit a bid on this property:

- > HUD-Registered Selling Brokers
- > HUD-Registered Government Agencies
- > HUD-Registered Nonprofits

* NAID Type:


* NAID:

*Your Real Estate License:



The reCAPTCHA below works with the following browsers:
Internet Explorer version 9 or later,
and the latest versions of Edge, Chrome, Safari, and Firefox
Please select the checkbox below.

☐ I'm not a robot


reCAPTCHA
[Privacy](#) - [Terms](#)

Verify NAID

3.2 HUD拍卖

中介Bid HUD 房子

1. Purchaser(s) agree to purchase on the terms set forth herein, the following property, as more particularly described in the deed conveying the property to the Secretary of Housing and Urban Development.
3. * The agreed purchase price of the property is: \$ 130,000.00
4. * Purchaser is:
 - ☐ applying for HUD/FHA insured financing 203(b)
 - ☐ applying for HUD/FHA insured financing 203(b) repair escrow
 - ☐ applying for HUD/FHA insured financing 203(k)
 - ☐ applying for Conventional or other financing not involving HUD/FHA
 - ☐ paying Cash
5. * Seller will pay reasonable and customary costs, but not more than actual costs, nor more than paid by a typical Seller in the area, of obtaining financing and/or closing (excluding broker's commission) in an amount not to exceed: \$ 0.00
- 6a. * Upon sales closing, Seller agrees to pay to the broker identified below a commission (including selling bonus, if offered by the seller) of: \$ 3,900.00
- 6b. If broker identified below is not the broad listing broker, broad listing broker will receive a commission of: \$ 3,900.00
7. The net amount due Seller is (Purchase price [item 3], less Items 5 and 6) \$ 122,200.00
8. * Purchaser is:
 - ☐ Owner-Occupant (will occupy this property as primary residence)
 - ☒ Investor
 - ☐ Nonprofit Organization (should be a HUD approved Nonprofit Agency)
 - ☐ Other Government Agency
10. * If Seller does not accept this offer, Seller
 - ☒ may hold such offer as a back-up to accepted offer
 - ☐ may not hold such offer as a back-up to accepted offer

3.2 HUD拍卖

中介Bid HUD 房子

Purchaser Information ⓘ

The required information for all purchasers must be accurate for the Electronic Signatures. Purchaser cell phone will only be used as a backup for E-signature verification. You will be required to verify all the information if your bid is selected.

* Are any Purchasers an Employee, Immediate Family Member, Management Official, and/or Affiliated Entity to HUD Asset Managers (AMs), HUD Field Service Managers (FSMs), Appraisers for any HUD AM, HUD Local Listing Broker, Buyers Selected Closing Agent, HUD (except for employees who have no involvement in management and oversight of HUD-owned properties)?

- ☐ Yes
☒ No

* The Selling Broker/Agent submitting this bid is a Purchaser or has an ownership interest in the entity purchasing the property.

- ☐ Yes
☒ No

Primary Purchaser

* ID Type: ☒ Individual SSN ☐ Business EIN ☐ ITIN/US Govt ID

* SSN/EIN/ID Number:

* Address:

* Confirm SSN/EIN/ID Number:

* City:

Company Name:

* State:

* First Name:

* Zip Code:

Middle Name:

* Email:

* Last Name:

* Confirm Email:

* Phone:

Cell Phone:

[Add Another Purchaser](#)

3.2 HUD拍卖

中介Bid HUD 房子

Buyers Select Closing Agent Information

If you know the Buyers Select Closing Agent (BSCA) that you want to use, begin typing the name in the Company Name field and select from the list. Click in the Escrow Officer and Backup Officer fields to either select from existing officers or type in alternative names. A backup officer is not required.

If your chosen Buyers Select Closing Agent is not listed, complete all of the required fields and it will be created.

* Company Name:

Company Phone Number:

* Company Address:

* City:

* State:

* Zip Code:

BSCA ID:

* Escrow Officer:

* Escrow Officer Email:

* Escrow Officer Phone:

Backup Officer:

Backup Officer Email:

Backup Officer Phone:

3.3 REO拍卖

常用拍卖网站

Auction.com

HudsonandMarshall.com

WilliamsandWilliams.com

Hubzu.com

Xome.com

Realtybid.com

Bid4assets.com

3.3 REO拍卖

REO 拍卖的优点

◆ 起价较低



◆ 程序简单，无须谈判

◆ 有的可以做房检
查。有的不能做
房检。

3.3 REO拍卖

REO 拍卖的缺点

如在MLS上。竞争较大

很多需要现金

没有Option Period / Inspection Period

有的有buyer' s premium

Earnest Money 定金较高

有的有产权限制


3.3 REO拍卖

REO 拍卖过程



3.3 REO拍卖

Auction.com






[Buy](#)
[Calendar](#)
[Help](#)
[My Dashboard](#)

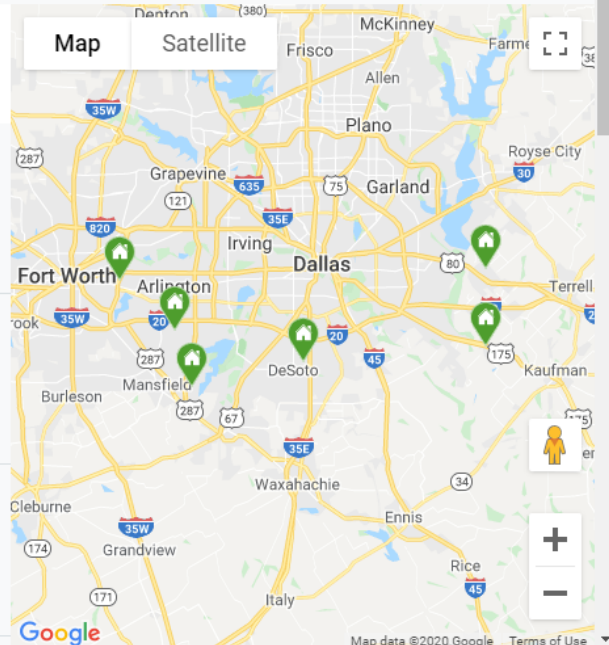
Property
Asset Type
Buying Type
Condition
More Filters
Clear Filters

☒ Online Auction
☐ In Person Auction

6 Properties near Dallas

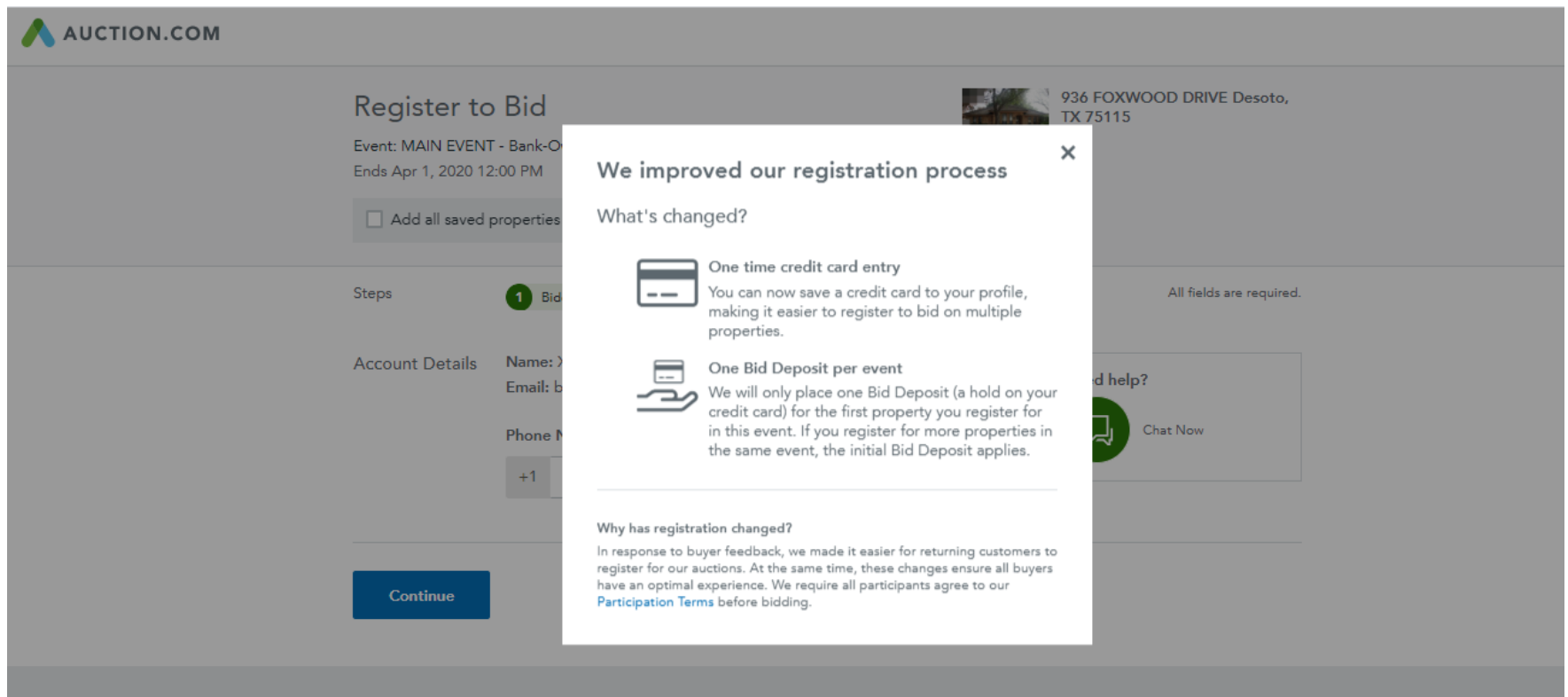
Sort	Address	Results	Bd	Ba	SqFt	Price
	936 FOXWOOD DRIVE Desoto, TX 75115, Dallas County	Mar 30 - Apr 1 Bank Owned, Online	3	2.5	2,454	Est. Resale Value: \$249,000 Reserve: - Opening Bid: \$77,500
	112 YAUPON DRIVE Palestine, TX 75801, Anderson County	Mar 30 - Apr 1 Bank Owned, Online	3	2	1,568	Est. Resale Value: - Reserve: - Opening Bid: \$10,000 Listed by CENTURY 21 GOLD AWARD REALTY
	208 PATRIOT PKWY Forney, TX 75126, Kaufman County	Mar 25 - 27 Bank Owned, Online	3	2	1,679	Est. Resale Value: - Reserve: - Opening Bid: \$60,000

Map
Satellite



3.3 REO拍卖

Auction.com



The screenshot shows the Auction.com website interface. The main heading is "Register to Bid". Below it, the event is "MAIN EVENT - Bank-Owned Properties" and it ends on "Apr 1, 2020 12:00 PM". There is a checkbox for "Add all saved properties". The registration steps are listed as "Steps" and "1 Bid". The "Account Details" section includes fields for "Name", "Email", and "Phone". A "Continue" button is at the bottom. A modal overlay titled "We improved our registration process" is in the center. It lists two changes: "One time credit card entry" and "One Bid Deposit per event". A "Why has registration changed?" section explains the changes based on buyer feedback and participation terms.

AUCTION.COM

Register to Bid

Event: MAIN EVENT - Bank-Owned Properties
Ends Apr 1, 2020 12:00 PM

☐ Add all saved properties

Steps **1** Bid

Account Details

Name:

Email:

Phone:

+1

[Continue](#)



936 FOXWOOD DRIVE Desoto, TX 75115

All fields are required.

Need help? [Chat Now](#)

We improved our registration process

What's changed?

-  **One time credit card entry**
You can now save a credit card to your profile, making it easier to register to bid on multiple properties.
-  **One Bid Deposit per event**
We will only place one Bid Deposit (a hold on your credit card) for the first property you register for in this event. If you register for more properties in the same event, the initial Bid Deposit applies.

Why has registration changed?
In response to buyer feedback, we made it easier for returning customers to register for our auctions. At the same time, these changes ensure all buyers have an optimal experience. We require all participants agree to our [Participation Terms](#) before bidding.

3.3 REO拍卖

Auction.com

Register to Bid

Event: MAIN EVENT - Bank-Owned - All States - Online Bidding (C-1285) ⓘ
Ends Apr 1, 2020 12:00 PM



936 FOXWOOD DRIVE Desoto,
TX 75115

☐ Add all saved properties from this event to registration.

Steps

1 Bidder Info > 2 Terms > 3. Credit Card

All fields are required.

Due Diligence

Buying a property on Auction.com is different from a traditional real estate purchase. Most are sold cash only and as is, and many are occupied.

Complete your own **due diligence** before bidding. This includes, but is not limited to:

- Investigating the property and neighborhood
- Estimating the home's value and repair costs
- Reviewing title reports

☐ I understand that I am responsible for due diligence

Need help?



Chat Now

Participation Terms

As stated in our **Participation Terms**, if you win the auction you will be required to:



Sign and return the Purchase Documents within **1 business day** of receipt.



Send the Earnest Money Deposit to the closing company within **2 business days** of receiving the transfer instructions (unless otherwise specified in the Purchase Documents).



Respond to Auction.com inquiries within **1 business day** of receipt.

Winning bidders who do not fulfill the Participation Terms will be charged a \$2,500 cancellation fee.

☐ I understand and agree to the Participation Terms


Back

Continue

3.3 REO拍卖

Auction.com

Auction Duration Mar 25, 7:00am - Mar 27 CDT

 The auction started.

Your bid must be \$130,000 or higher.

Current Bid	Bid Increment	Reserve ⓘ
\$125,000	\$5,000	Not Met

[See FAQs](#)

Bidding Ends In **12h 35m**

Your Next Bid

Earnest Money Deposit \$6,500

Place Bid

[⌚ Bid History](#) [💰 Cost Breakdown](#)

IT'S TIME TO BUY ONLINE

 **3,000+ Vacant* Bank-Owned Deals**

View All Deals

Bank Owned ⓘ

3.4 法庭拍卖

法庭拍卖 (Trustee Sale / Sherriff Sale)

- ①----- 不能看房，只能从外面看
- ②----- 必须用现金，并需要很快付款
- ③----- 没有 Option period / Inspection Period
- ④----- 有 redemption period 赎回期，允许前屋主赎回丧失赎回权的财产
- ⑤----- 常有产权Title不清
- ⑥----- 有时拍卖会取消
- ⑦----- 多数房还有人住

3.4 法庭拍卖

Jianhua Milwaukee法庭拍卖案例：

- 确定要拍哪个房子
- 确定要拍的最高价
- 实地参加拍卖
- 交接拿房

一个Duplex, 当时市场价在11.5万左右, 维修大概每个unit 5000, 原房东还住在里面, 另一个unit也是出租状态, 租金\$850/月。算了一下 $11.5 \times 70\% - 1 = 7$ 万是最高拍价。房子起拍6万7, 没人竞拍, 直接拿到了。

这个房子有8千多的未交税和4千多的未交水费。 这个情况其实是前期的Due Diligence该查到的。再加上维修, 其实是花了9万多才开始招租。租客进去之后陆续又修过小几千。但是每月 \$900/unit 出租出去的, 所以现在现金流还不错。

