



北美地产学堂  
NORTH AMERICA REAL ESTATE ACADEMY

# TAX SALE 毕业答辩

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# 美东1组

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本课程讲授的是投资理念和导师们的投资经验及教训。房地产投资地域性很强，影响房产投资成败的因素很多。导师，助教，和北美地产学堂不对学员的任何投资决策及投资结果负责任。



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01

# 目标市场

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我们选取的市场是Borough of Bound Brook, Somerset County, New Jersey。

- 原因
- 一，新泽西州是一个较受欢迎的房地产税收留置权（Tax Lien）州，投资回报率高，税收留置权的赎回期为两年
- 二，组内有多位小伙伴居住在大纽约地区，线上线下拍卖都能参与，线下拍卖找到好deal的机会更高。
- 三，Borough of Bound Brook于10月19日开始Tax Lien Sale程序，11月19日正式拍卖，和课程时间联系非常紧密，可以拿这个市场练手；
- 四，该市场信息全面充实，拍卖网站内容完善，界面友好，适合新手上手。



# 问题



1) 该市场销售的是税留置权 (Tax Liens) 还是税地契 (Tax Deeds), Redemption Deeds?

该市场销售的是是税留置权 (Tax Liens)

2) When are the taxes assessed and when do they become delinquent? 房地产的税务评估何时进行的? 税款拖欠起始日期?

In New Jersey, taxes on real property -- land and structures -- are assessed based on their value on the first day of October of the year that precedes the first installment of the tax bill. Your property tax bill is divided into four installments due on February 1, May 1, August 1 and November 1.

3) 税务留置权售出方式是什么, 是线上拍卖, 还是现场拍卖?

税务留置权售出方式是线上拍卖

# Borough of Bound Brook, New Jersey

## 2021 Tax Lien Sale

### SUMMARY OF IMPORTANT DATES AND INFORMATION

Bidding Type	Direct Bid Auction	Payment Types Accepted	Wire Transfers only	Auction Starts (First batch closes)	11/19/2021, 8:30 AM ET
Percentage Bid Increments	1%	Electronic Redemption Available	No	Auction Ends (Last batch closes)	11/19/2021, 8:30 AM ET
Premium Bid Increments	\$100.00	Website Training Class	Call Customer Service for upcoming classes at (877) 361-7325	Payments Due	11/19/2021, 2:00 PM ET
Deposit Required / Minimum Deposit Amount	10% of estimated winnings (does not include Premium bids) / \$1,000.00 Minimum	Site Opens for Registration and Deposits	10/19/2021		
Deposit Types Accepted	ACH only	Bidding Officially Begins	10/19/2021		
Payment Types Accepted	Wire Transfers only	Deposits Due	11/12/2021, 4:00 PM ET		





02

# 标的筛选



## 标的筛选标准

美东一组专注于新泽西州的tax lien投资，投资目标为获取利息和罚金

1. face amount大于\$1000，小于\$10000，
2. TaxPrincipal 需大于0（即不做只有Municipal Lien的标的）
3. 尽职调查: 房子的地理位置和条件是最重要的衡量条件之一。

我们的目标是尽量选群居的房子。



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# 标的尽职调查

Parcel number	Face Value	Assessed Value	Type	Flood Risk	Community/Area	IRS lien	Owners	Other Note
16012010000000802	\$9620.97	\$229,700.00	Single Family House	<b>FEMA Zone X (est.)*</b>	治安好	未发现	Sint Van Solkema	Big lot 1.8 Acre, owner occupied
601.01-3.01	<b>\$9,232.49</b>	\$221,400.00	Single Family House	X	治安好	未发现	PASZKOWSKI, KATHY	比较偏僻
3001-12	\$4,511.55	\$112,900.00		X	治安好	未发现	KOCSOR, ENDRE & VERONIKA	貌似房子已不存在, Zillow上正在出售 land only, 不建议买





# Thank You

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