



Tax Lien Final Report

第1组 - 西部之星

Max - 组长
紫苏
Songan
Jim
Michelle
悦
lan

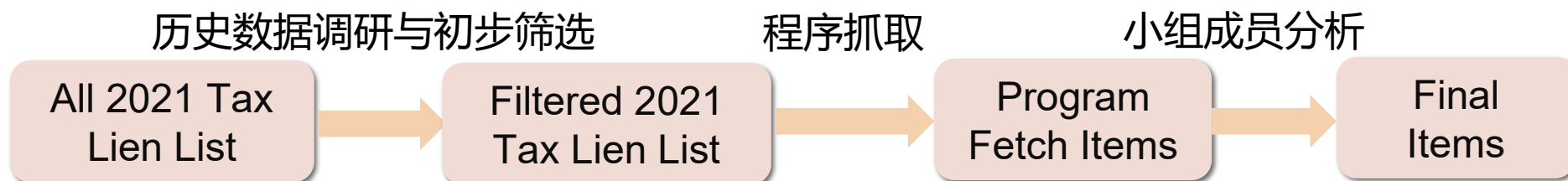
凤城红
Anna
Jian
Jing
Hong
高伟

Overview

County Selection

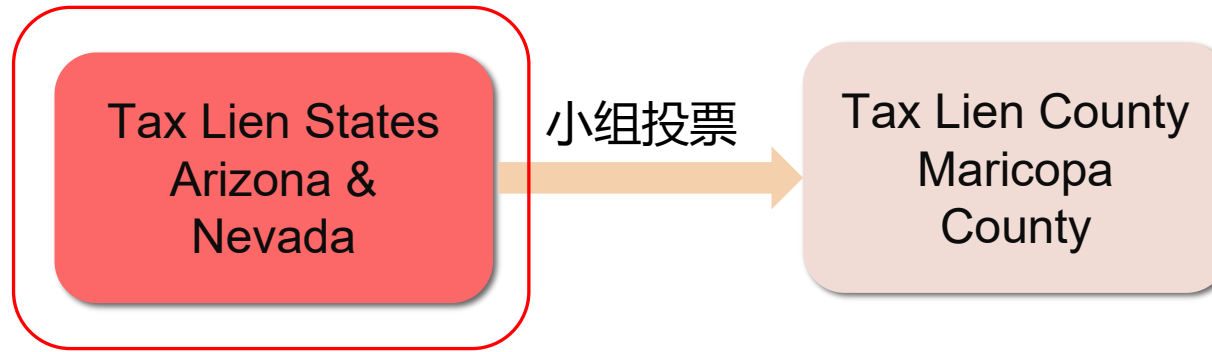


List Selection

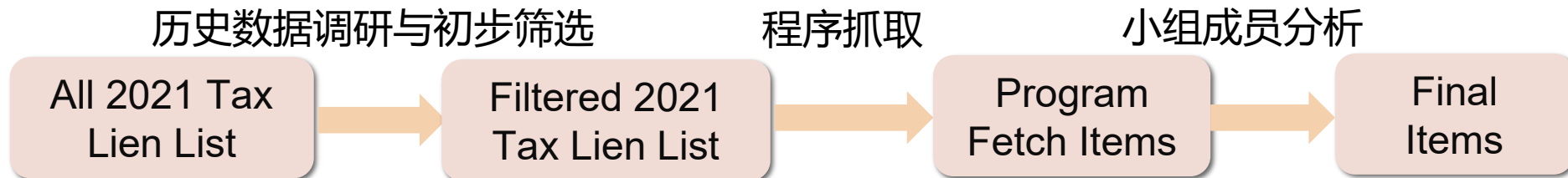


Tax Lien States: Arizona & Nevada



County Selection



List Selection



Tax Lien States: Arizona & Nevada

组名	Team1 - 西部之星																																																																																																																																					
州 (State)	Arizona	Nevada (Clark County - Las Vegas, Paradise, Spring Valley ...)																																																																																																																																				
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城市人口排行 (City Population Rank)	<table><tr><th>Rank</th><th>Name</th><th>2020 Pop</th><th>2010 Census</th><th>Change</th><th>Density (km²)</th></tr><tr><td>1</td><td>Phoenix</td><td>1,633,020</td><td>1,445,630</td><td>12.96%</td><td>1,218</td></tr><tr><td>2</td><td>Tucson</td><td>541,482</td><td>520,116</td><td>4.11%</td><td>675</td></tr><tr><td>3</td><td>Mesa</td><td>489,720</td><td>439,041</td><td>13.82%</td><td>1,397</td></tr><tr><td>4</td><td>Chandler</td><td>252,692</td><td>236,123</td><td>7.02%</td><td>1,498</td></tr><tr><td>5</td><td>Scottsdale</td><td>250,602</td><td>217,385</td><td>15.28%</td><td>526</td></tr><tr><td>6</td><td>Glendale</td><td>247,613</td><td>226,721</td><td>9.30%</td><td>1,553</td></tr><tr><td>7</td><td>Gilbert</td><td>243,254</td><td>208,453</td><td>16.69%</td><td>1,372</td></tr><tr><td>8</td><td>Tempe</td><td>187,454</td><td>161,719</td><td>15.91%</td><td>1,810</td></tr><tr><td>9</td><td>Peoria</td><td>168,196</td><td>154,065</td><td>9.17%</td><td>369</td></tr><tr><td>10</td><td>Surprise</td><td>135,450</td><td>117,517</td><td>15.26%</td><td>484</td></tr></table>	Rank	Name	2020 Pop	2010 Census	Change	Density (km²)	1	Phoenix	1,633,020	1,445,630	12.96%	1,218	2	Tucson	541,482	520,116	4.11%	675	3	Mesa	489,720	439,041	13.82%	1,397	4	Chandler	252,692	236,123	7.02%	1,498	5	Scottsdale	250,602	217,385	15.28%	526	6	Glendale	247,613	226,721	9.30%	1,553	7	Gilbert	243,254	208,453	16.69%	1,372	8	Tempe	187,454	161,719	15.91%	1,810	9	Peoria	168,196	154,065	9.17%	369	10	Surprise	135,450	117,517	15.26%	484	<table><tr><th>Rank</th><th>Name</th><th>2020 Pop</th><th>2010 Census</th><th>Change</th><th>Density (km²)</th></tr><tr><td>1</td><td>Las Vegas</td><td>659,410</td><td>584,576</td><td>12.69%</td><td>1,796</td></tr><tr><td>2</td><td>Henderson</td><td>330,660</td><td>257,452</td><td>28.51%</td><td>1,204</td></tr><tr><td>3</td><td>Reno</td><td>261,056</td><td>225,652</td><td>15.69%</td><td>927</td></tr><tr><td>4</td><td>North Las Vegas</td><td>258,599</td><td>215,836</td><td>15.26%</td><td>1,019</td></tr><tr><td>5</td><td>Paradise</td><td>235,087</td><td>223,167</td><td>5.34%</td><td>1,942</td></tr><tr><td>6</td><td>Spring Valley</td><td>207,127</td><td>178,396</td><td>16.11%</td><td>2,405</td></tr><tr><td>7</td><td>Summerlin</td><td>193,781</td><td>189,372</td><td>2.33%</td><td>2,242</td></tr><tr><td>8</td><td>Enterprise</td><td>171,108</td><td>108,481</td><td>57.73%</td><td>1,292</td></tr><tr><td>9</td><td>Sparks</td><td>106,033</td><td>91,237</td><td>16.22%</td><td>1,143</td></tr><tr><td>10</td><td>Carson City</td><td>56,630</td><td>54,981</td><td>3.00%</td><td>151</td></tr></table>	Rank	Name	2020 Pop	2010 Census	Change	Density (km²)	1	Las Vegas	659,410	584,576	12.69%	1,796	2	Henderson	330,660	257,452	28.51%	1,204	3	Reno	261,056	225,652	15.69%	927	4	North Las Vegas	258,599	215,836	15.26%	1,019	5	Paradise	235,087	223,167	5.34%	1,942	6	Spring Valley	207,127	178,396	16.11%	2,405	7	Summerlin	193,781	189,372	2.33%	2,242	8	Enterprise	171,108	108,481	57.73%	1,292	9	Sparks	106,033	91,237	16.22%	1,143	10	Carson City	56,630	54,981	3.00%	151
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拍卖链接 (Auction Link)	Arizona Auction Practice Site https://demo.arizonataxsale.com/ Apache County, AZ - February http://www.co.apache.az.us/treasurer/tax-lien-sale/ Coconino County, AZ - End of January to first of February https://coconino.arizonataxsale.com/	Clark County Treasurer https://www.clarkcountynv.gov/government/elected_officials/county_treasurer/index.php Clark County Tax Sale Results https://www.clarkcountynv.gov/government/elected_officials/county_treasurer/real_property_tax_auction_information.php																																																																																																																																				

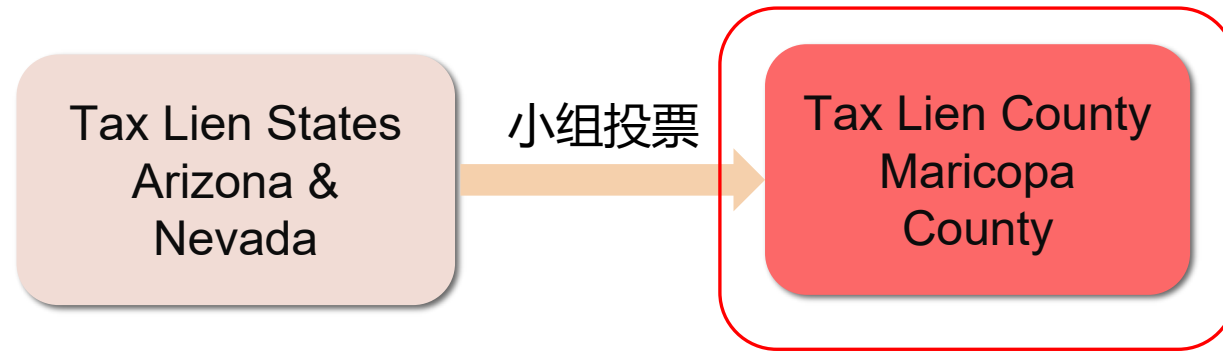
[全国各地拍卖规则查询表](#)

Team1 Homework

1

Tax Lien County: Maricopa County

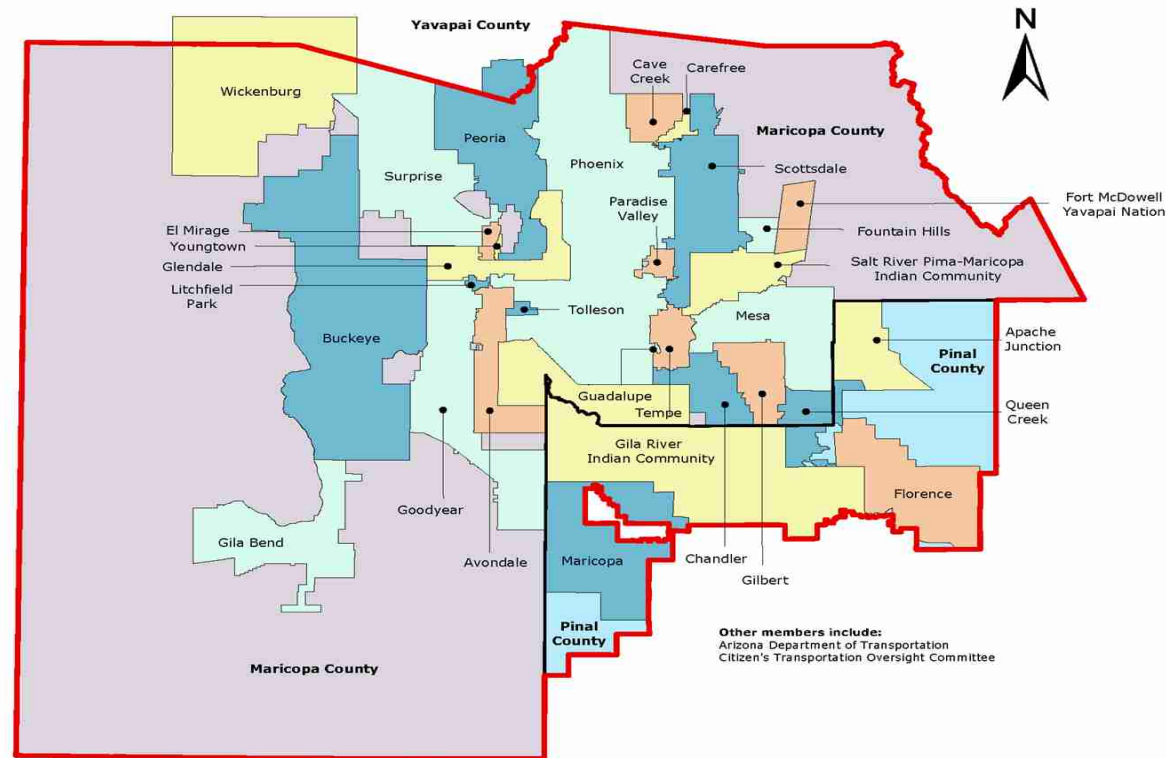
County Selection



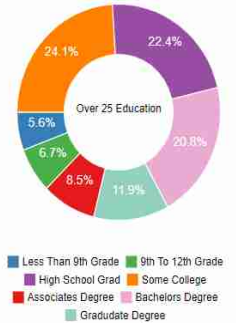
List Selection



Tax Lien States: Maricopa County

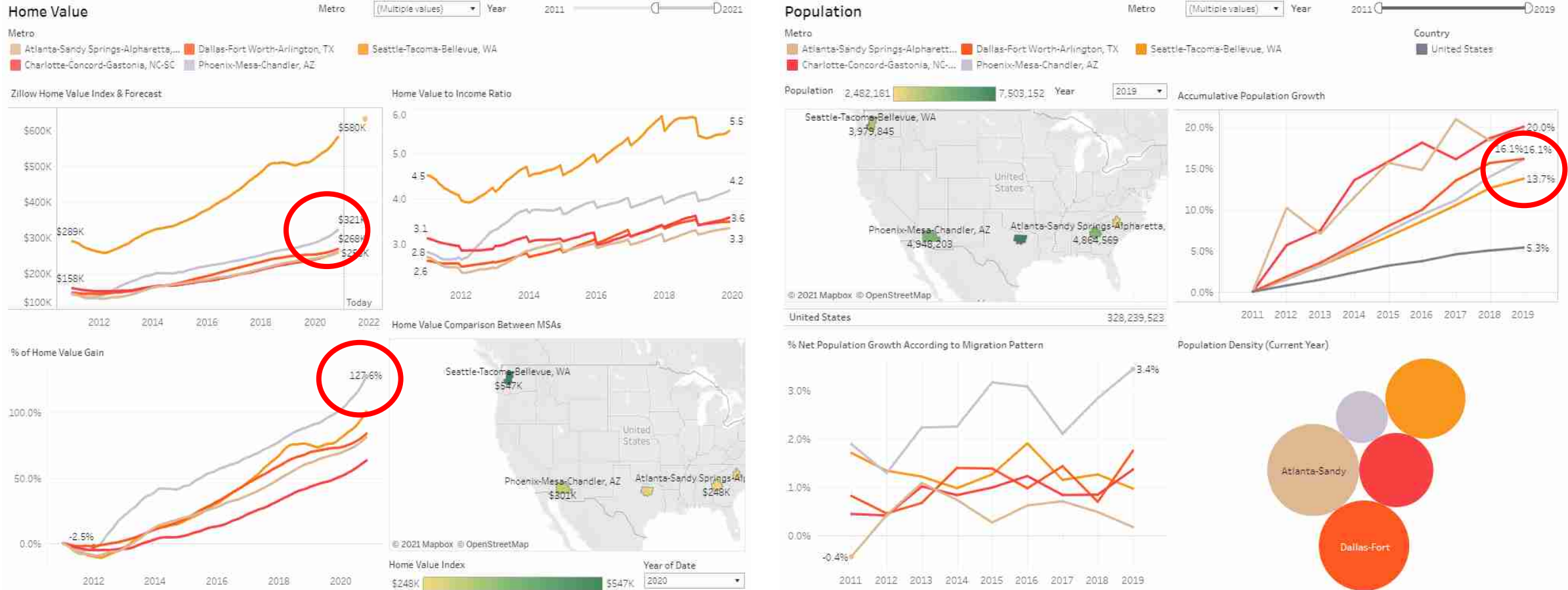


Education Attained	Count	Percentage
Less Than 9th Grade	161,021	5.59%
9th to 12th Grade	192,329	6.68%
High School Graduate	644,671	22.39%
Some College	694,273	24.12%
Associates Degree	245,204	8.52%
Bachelors Degree	597,872	20.77%
Graduate Degree	343,445	11.93%



Team1 Homework2

Tax Lien States: Maricopa County



Tax Lien States: Maricopa County

3) 该市场销售的是税留置权 (Tax Liens) 还是税地契 (Tax Deeds) , Redemption Deeds?	Tax Lien
5) 税务留置权售出方式是什么, 是线上拍卖, 还是现场拍卖?	在每年十二月依然拖欠地税的物业将被加入留置权 (Tax Lien) 拍卖, 以Maricopa County为例, 线上拍卖将在每年二月初于此网站举行。 https://maricopa.arizonataxsale.com
6) How does the bidding work (do you bid down the interest rate, pay a premium, or bid down ownership interest)? 拍卖方式 (是否由高向低拍利率, 支付溢价, 或由高向低拍房地产所有权利息)?	亚利桑那州各县使用一种降低利率的投标制度来拍卖税收留置权。投标人通过降低他们愿意接受的回报率来竞争。投标以最高回报率开始 (16%) 以百分之1的增量下降 (1%) 直到确定最低出价。
14) 止赎程序 (Foreclosure) 如何?	在3年赎回期 (Redemption Period) 内未赎回的业主将被取消赎回权。税务留置权持有人 (Tax Lien Holder) 止赎 (Foreclosure) 必须在拍卖之日起10年内提交, 否则税务留置权 (Tax Lien) 无效。当赎回期到期时, 留置权持有人必须与县司库 (Treasurer's Office) 联系, 启动止赎 (Foreclosure) 程序, 并申请司库契约 (Treasurer's Deed)。留置权持有人将被要求支付产权搜索 (Title Seaech) 的费用, 以及发布和邮寄通知的费用。当留置权持有人启动丧失抵押品赎回权时, 高等法院将审查申请, 以验证所有权的转让。在高等法院核实申请后, 将建立成为税务地契 (Tax Deed) 并发给留置权持有人。

Tax Lien States: Maricopa County

Tax Year	Avg Int Rate	Avg Days Held	Redeemed/Sold
2019	4.58%	87	18.1%
2018	3.85%	165	54.9%
2017	3.87%	278	75.9%
2016	3.61%	352	89.1%
2015	4.30%	408	94.4%
2014	3.21%	426	95.0%
2013	4.14%	468	95.6%
2012	5.59%	500	95.9%
2011	7.10%	528	96.5%
2010	9.12%	514	96.9%
2009	9.34%	533	97.3%
2008	8.66%	509	97.6%

根据Maricopa County出价历史纪录，在经济不好时拥有较高利息9.34%，经济好时利息则较低3.21%，超过95%左右的Tax Lien均会被赎回

历史数据调研与初步筛选

County Selection



List Selection

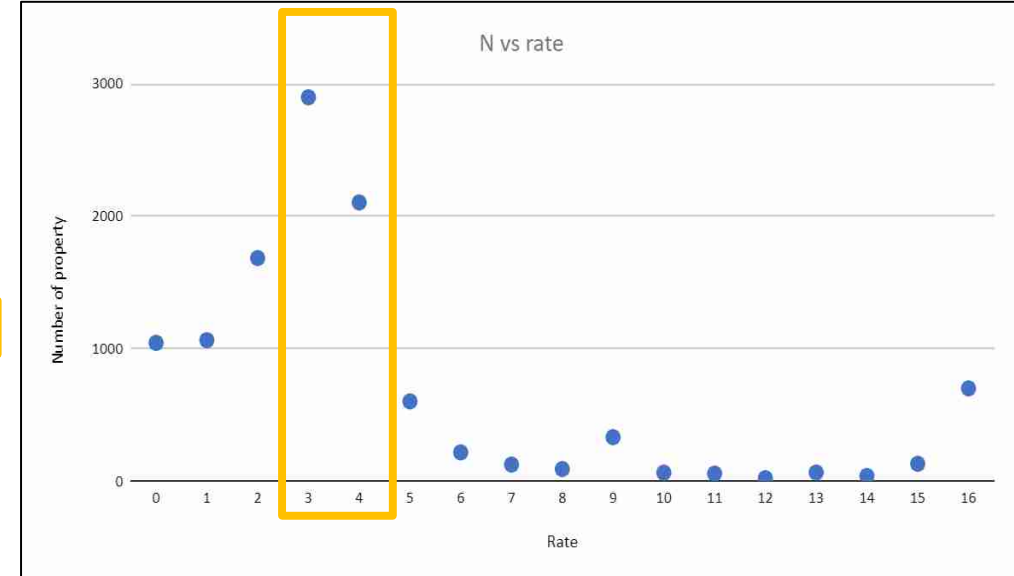


2020历史数据调研

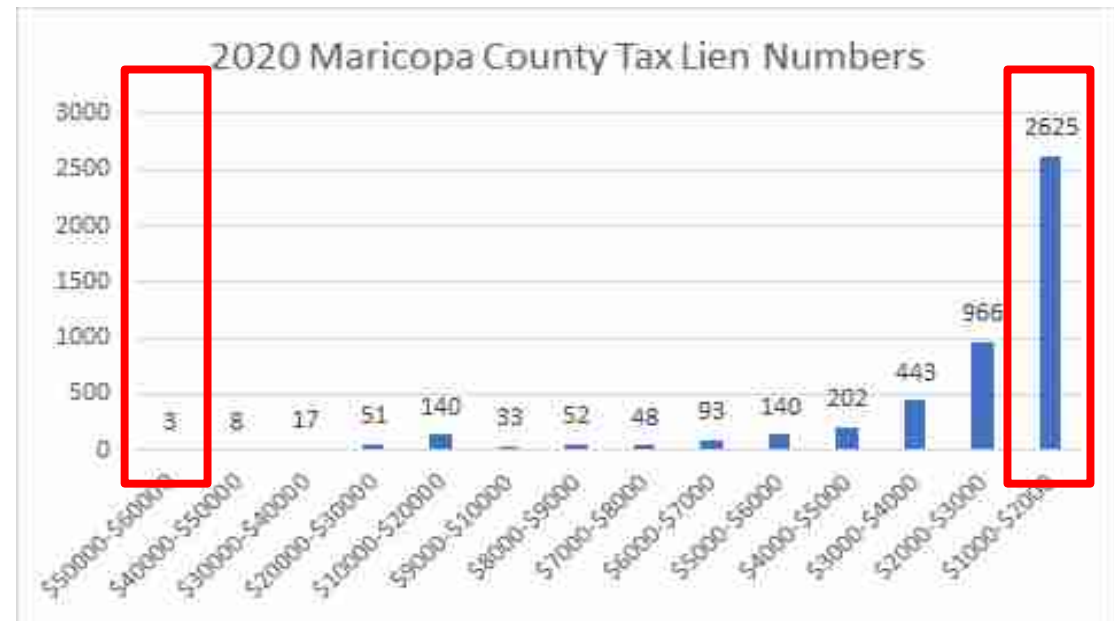
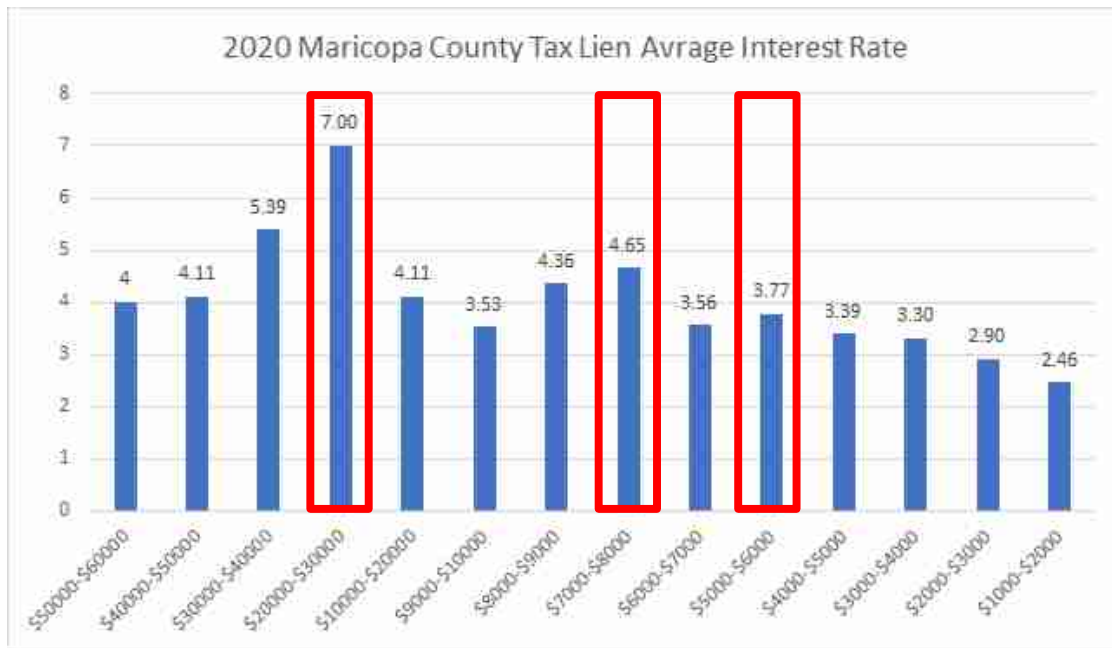
	FACE AMOUNT	WINNINGBID
Max	178710.01	16.00
Min	23.03	0.00
Median	783.61	3.00
Average	1656.84	4.57

Face Amount中位数为\$786.31，中位数中标的利息为3%，机构投资者购买\$500-\$3000的Tax Lien，平均利息在2.5%-5%之间，最多中标的Tax Lien利息也是3%，大约有3000个，次多的Tax Lien利息则是4%，大约有2000个

PRIMARY NAME ON ACCOUNT	# of lien	Total \$	Avr\$/lien	Min\$	Max\$	Avr Int
MOUNTAIN REGION TAX AUCTION LLC	949	2,402,338	2,531	60	105,400	2.37
GRAND CANYON FUNDING, LLC	477	642,110	1,346	37	112,647	5.56
RAFH PROPERTIES LLC	415	20,820	50	23	281	7.22
ARAPAHO LLC	3,436	5,261,253	1,531	31	14,643	2.70
FNA-DZ, LLC	170	2,077,205	12,219	425	178,710	4.14



2020历史数据调研(Cont.)



2020历史数据调研(Cont.)

Face Amount Range	Average Face Amount	Average Interest Rate	1-Year Average Revenue
\$50000-\$60000	51746.055	4	2069.84
\$40000-\$50000	45534.44	4.11	1871.97
\$30000-\$40000	33643.10778	5.39	1812.99
\$20000-\$30000	23829.59154	7.00	1668.07
\$10000-\$20000	13829.62184	4.11	568.88
\$9000-\$10000	9547.582059	3.53	336.97
\$8000-\$9000	8444.230943	4.36	368.04
\$7000-\$8000	7391.157959	4.65	343.92
\$6000-\$7000	6511.49766	3.56	232.06
\$5000-\$6000	5425.344823	3.77	204.32
\$4000-\$5000	4474.621576	3.39	151.65
\$3000-\$4000	3441.573041	3.30	113.63
\$2000-\$3000	2428.960372	2.90	70.53
\$1000-\$2000	1410.214497	2.46	34.62

2021初步筛选

1. Tax Lien价格中位数为\$800左右，我们筛选略高于中位数的\$900了解Maricopa County的普遍状况。
2. 其中一个调查的目标是商业地产，在COVID-19疫情冲击有些商业地产可能受到影响，大于\$10000的多数为商业地产，然而超过\$20000的Tax Lien较少，我们将筛选商业地产Tax Lien价格定在\$10000。
3. 其中一个调查的目标是住宅地产，Maricopa County的地税率为0.61%，且房价中位数为\$242,700，拖欠地税会产生几个月的利息按16%算，加上其他费用。2019全年 tax lien差不多是房价1% 左右，我们将筛选住宅地产Tax Lien价格定在\$3000。
4. 根据2020年\$1000到\$6000的Tax Lien平均利率收益，以\$5000-\$6000最高，因此我们筛选\$5000-\$6000的Tax Lien。
5. 根据2020年\$6000到\$10000的Tax Lien平均利率收益，以\$7000-\$8000最高，因此我们筛选\$7000-\$8000的Tax Lien。

程序抓取

County Selection



List Selection



程序抓取

Parcel Number	11242122	12320001	15508062	20325712	10963101
Face Amount	\$3,528.50	\$3,526.39	\$3,520.98	\$3,517.56	\$3,516.92
Address	310 S 4 ST UNIT 1205, PHOENIX, AZ, 85004	4102 E BASELINE RD, PHOENIX, AZ, 85042	4401 N 13 PL, PHOENIX, AZ, 85014	34704 N 23 DR, PHOENIX, AZ, 85086	1002 S 19 AVE, PHOENIX, AZ, 85009
Area (Acres)	0.036	0.1746	0.5142	0.204	0.1399
County Land Use Code	750	1120	350	141	1120
County Land Use Description	CONDOS/TOWNHOUSES GRADE 070-5	COMMERCIAL	RESIDENTIAL	SFR GRADE 010-4 URBAN SUBDIVIDED	COMMERCIAL
Zoning	PAD	C-2	R-3	M-L	C-3
Building Count					
Legal Description	SUMMIT AT COPPER SQUARE CONDOMINIUM 2ND AMD MCR 1114-40 UNIT 1205 (PLEASE NOTE: FOR LEGAL DESCRIPTION REFERENCES	HANCOCK PARK ANNEX MCR 36-44 LOT 1 EX PER FEE NO 88-166275	MEADOWBROOK TR LOT 7 BLK 4 EX W 5	TRAMONTO HEIGHTS MCR 786-38	SELLWELL
Built Year	2007	1956	1964	2012	1960
Stories	1	1	1	1	1
Rooms	0	0	0	0	0
Baths	3.33	0	0	3.33	0
Units	0	0	0	0	0
Tax Year	2020	2020	2020	2020	2020
Tax Amount	\$2,880.00	\$2,917.00	\$2,922.00	\$2,945.00	\$2,886.00
Assessment Year	2020	2020	2020	2020	2020
Land Value	\$5,160.00	\$27,360.00	\$10,870.00	\$5,750.00	\$5,418.00
Improvement Value	\$20,640.00	\$1,260.00	\$43,490.00	\$23,030.00	\$18,216.00
Total Assessed Value	\$25,800.00	\$28,620.00	\$54,360.00	\$28,780.00	\$23,634.00
Estimated Market Value (Total Assessed Value * 10)	\$258,000.00	\$286,200.00	\$543,600.00	\$287,800.00	\$236,340.00

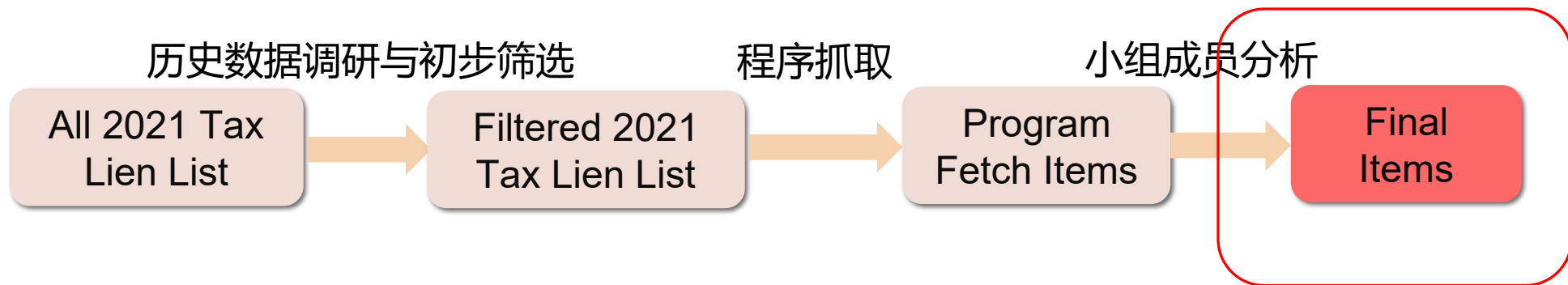
Team1 Homework
3

小组成员分析

County Selection

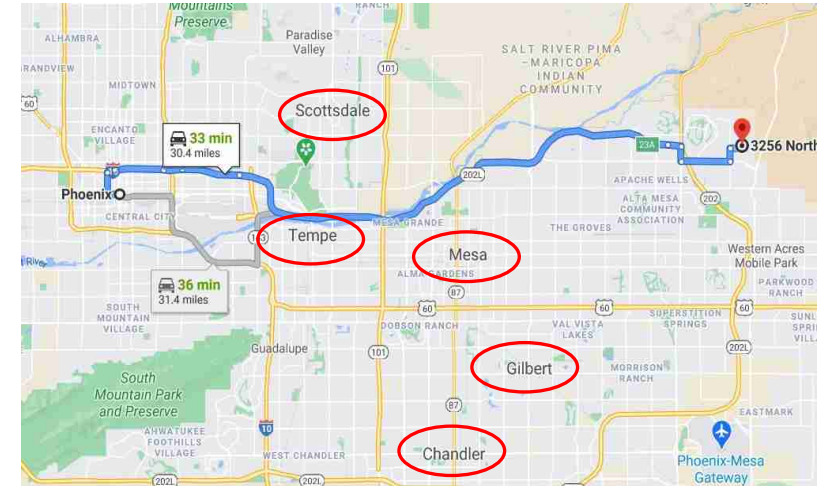
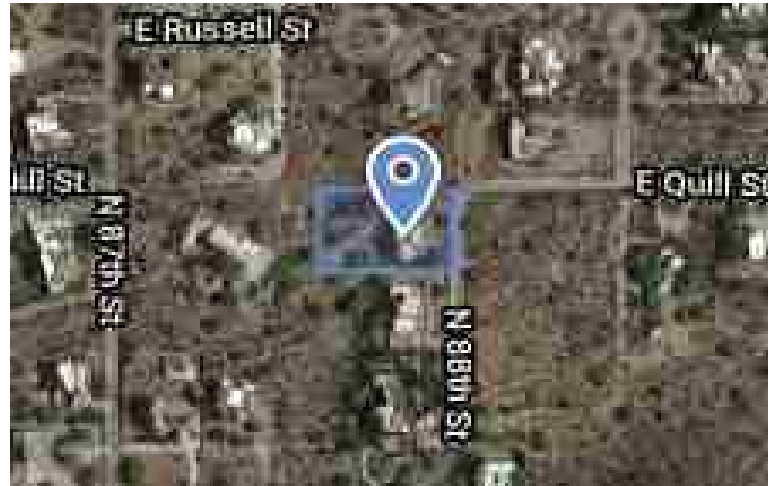


List Selection



Maricopa County Case: Location

3256 N 88th St, Mesa, AZ 85207



Maricopa County Case: Property Information

4 bd | 3.5 ba | 4,860 sqft

3256 N 88th St, Mesa, AZ 85207


● Off market | Zestimate®: **\$1,060,761** | Rent Zestimate®: **\$6,150/mo**

Facts and features

[Edit](#)

 **Type:** SingleFamily

 **Cooling:** Refrigerator

 **Year built:** 2003

 **Parking:** Garage, Garage - Attached, Covered

 **Heating:** Other

 **Lot:** 1 Acres

GreatSchools rating

8/10

Franklin West Elementary School

Grades: K-6 Distance: 12.5 mi

8/10

Franklin At Alma Elementary

Grades: K-8 Distance: 15.2 mi

6/10

Red Mountain High School

Grades: 9-12 Distance: 3.2 mi

Similar homes nearby

Avg. sold price: \$923,086 | Avg. \$/Square Feet: \$194



\$1,005,000

5 bd · 4 ba · 4.7k sqft
2838 N 88th Pl, Mesa, AZ 8...



\$950,000

5 bd · 4 ba · 4.3k sqft
8817 E Odessa St, Mesa, A...



\$876,410

4 bd · 4 ba · 4.5k sqft
8540 E McDowell Rd Unit 2...

HomeSmart

Corcoran Platinum Living

Maricopa County Case: Numbers and Tax

Parcel Number	21924208A
Face Amount	\$7,239
Tax Year	2020
Tax Amount	\$6,412
Assessment Year	2020
Land Value	\$14,040
Improvement Value	\$56,190
Assessed Value	\$70,230
30% Value Rule (Assessed Value * 30%)	\$21,069
Full Cash Value (Estimated Market Value)	\$706,500
30% Value Rule (Full Cash Value * 30%)	\$211,950
Interest Rate	3%
1-Year Return	\$217
3-Year Return	\$652
Owner Occupied	YES
Owner Name	QUESENBERRY FORREST R
Parcel URL	https://mcassessor.maricopa.gov/mcs/?q=21924208A

选定策略

1. 根据业主过往Tax历史纪录，赎回Tax Lien机会很高
2. 因为疫情影响，如果业主不赎回拿下房子，有机率以小博大
3. 过往\$7000-\$8000利息平均是4.65%，每次都以1%下降竞标，我们出价低于平均的3%，增加获得Tax Lien的概率

Tax Year	Status	Assessed Tax	Amount Due
2020	Unpaid	\$6,411.72	\$6,582.69
2019	Unpaid	\$5,897.02	\$7,213.99
2018	Redeemed Tax Lien	\$5,735.32	\$0.00
2017	Redeemed Tax Lien	\$5,515.40	\$0.00
2016	Paid	\$5,387.74	\$0.00
2015	Paid	\$4,993.58	\$0.00
2014	Paid	\$4,794.96	\$0.00
2013	Paid	\$4,202.54	\$0.00
2012	Paid	\$4,359.28	\$0.00
2011	Paid	\$4,585.14	\$0.00
2010	Paid	\$4,693.54	\$0.00

Maricopa County Case: Owner and Deed

OWNER INFORMATION



QUESENBERRY FORREST R

Mailing Address	3256 N 88TH ST, MESA, AZ 85207
Deed Number	100786223
Last Deed Date	09/10/2010
Sale Date	08/01/2010
Sale Price	\$565,000

Recording Requested by:
First American Title Insurance Company

P5
Pa

When recorded mail to:
Forrest R. Quesenberry
3256 North 88th Street
Mesa, AZ 85207

1/1

SPECIAL WARRANTY DEED

File No. **5972519d (dgl)**

For the consideration of TEN AND NO/100 DOLLARS, and other valuable considerations, I or we,

U.S. Bank National Association, as Trustee on Behalf of the LXS 2006-16N Trust Fund, the GRANTOR does hereby convey to

Forrest R. Quesenberry, an unmarried man, the GRANTEE

the following described property situate in **Maricopa County, Arizona**:

PARCEL NO. 1:

THE NORTH HALF OF THE NORTH HALF OF THE SOUTHEAST QUARTER OF THE SOUTHEAST QUARTER OF THE NORTHWEST QUARTER OF SECTION 33, TOWNSHIP 2 NORTH, RANGE 7 EAST OF THE GILA AND SALT RIVER BASE AND MERIDIAN, MARICOPA COUNTY, ARIZONA;

EXCEPT THE WEST 395.80 FEET THEREOF.

PARCEL NO. 2:

AN EASEMENT FOR INGRESS AND EGRESS OVER THE NORTH 20 FEET OF THE WEST 395.80 FEET OF THE NORTH HALF OF THE SOUTHEAST QUARTER OF THE SOUTHEAST QUARTER OF THE NORTHWEST QUARTER OF SECTION 33, TOWNSHIP 2 NORTH, RANGE 7 EAST OF THE GILA AND SALT RIVER BASE AND MERIDIAN, MARICOPA COUNTY, ARIZONA.

REAL PROPERTY (PARCEL) SEARCH RESULTS



Showing 1 of 1 results
[Click here for more results](#)

EXPORT

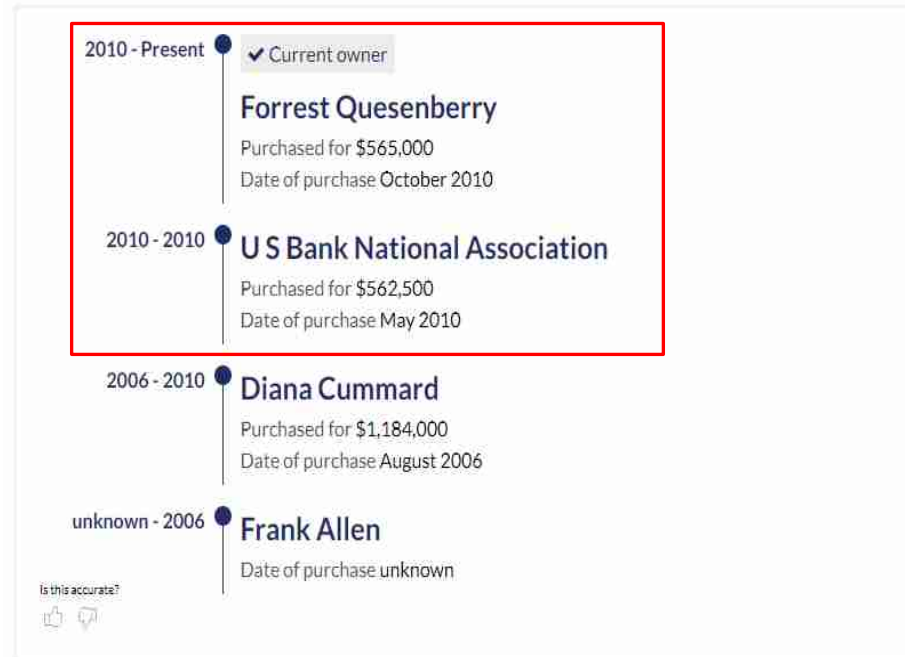
APN	Owner	Address	Subdivision	MCR	S/T/R	Property Type
219-24-208A	QUESENBERRY FORREST R	3256 N 88TH ST, MESA, 85207			332N7E	Single-Family Residence

Curing Title Defects in
Arizona

Maricopa County Case: NeighborWho Website



Ownership Timeline



[NeighborWho](#)

Nov 30, 2015 New Loan Recorded

First Western Trust Bank to

Primary lender details

Lender	FIRST WESTERN TRUST BANK
Loan amount	\$300,000
Lender type	-
Loan type	-
Line of credit loan	-

Sep 10, 2010 Ownership Change

Us Bank National Association to Forrest Quesenberry

Primary lender details

Lender	-
Loan amount	-
Lender type	-
Loan type	CASH
Line of credit loan	-

Maricopa County Case: NeighborWho Website (Cont.)



Lien filed in AZ

Debtor Identities

The following debtors were named in this judgment

Name [Forrest Quesenberry](#)

Address

[3256 N 88th St, Mesa, AZ 85207](#)

Filing date 08/21/2018

Amount \$2,116

Case # -

Status -

Court AZ

TMSID HGCC20181698732116AZMARMF

Lien docket

Type Civil judgment release

Filing date 11/08/2018

Release number CC2018169873

Agency San Tan (south Mesa/gilbert) Justice Court

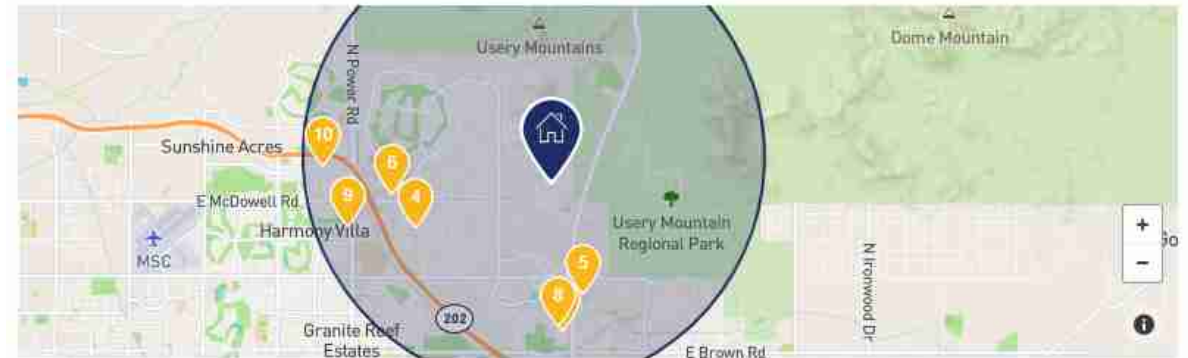
County Maricopa

State AZ

Is this accurate?

Neighborhood Safety

[Learn more](#)



These are the 99 closest sex offenders within a 5 mile radius of this address

Curing Title Defects in
Arizona

Maricopa County Case: Recorder Office History

Name	Recording Number	Recording Date	Amount	Recording Type
D J PURCELL	20140661488	10/06/2014		Deed of Full Release
Franklin Mortgage Company	20140636519	9/25/2014	\$300,000	Deed of Trust
D J PURCELL	20121165193	12/14/2012	\$20,000	Deed of Trust
A&A Funding Corporation	20110916501	11/3/2011		Assignment of Beneficial Interest
A&A Funding Corporation	20110916500	11/2/2011	\$200,000	Assignment of Rents
US BANK NATIONAL ASSOCIATION	20100786223	9/10/2010		Special Warranty Deed

Maricopa County Case: Recorder Office History (Cont.)

Name	Recording Number	Recording Date	Amount	Recording Type
Banner Baywood Medical Center	20160571375	8/10/2016		Lien Release
Banner Baywood Medical Center	20160059055	1/28/2016	\$1148.8	Medical Lien
First Western Trust Bank	20150845853	11/30/2015		Assignment of Beneficial Interest
First Federal Investment Company	20140825368	12/16/2014	\$300,000	Assignment of Deed of Trust
A&A Funding Corporation	20140718158	10/29/2014		Deed of Full Release

Maricopa County Case: Foreclosure

Face Amount	\$7,239.00
Full Cash Value	\$706,500.00
Past Tax Due (2020)	\$6,582.00
Future Tax Due (2021, 2022, 2023)	\$19,746.00
Other Lien Due (Civil Judgement Lien)	\$2,116.00
Foreclosure Attorney Fees	\$1,500
Closing Costs (7% of Full Cash Value)	\$49,455.00
Total Foreclosure Costs (Face Amount + Past Tax Due + Future Tax Due + Other Lien Due + Foreclosure Attorney Fees + Closing Costs)	\$85,138.00
Total Foreclosure Revenue (Full Cash Value - Total Foreclosure Costs)	\$621,362.00
Foreclosure Return Rate (Total Foreclosure Revenue / Total Foreclosure Costs)	729.83%

虽然业主不赎回的比例很低，贷款公司也可能帮忙付清，如果很幸运能以小博大，获利将十分可观



谢谢大家聆听!

第1组 - 西部之星