

Tax Sale第一周作业：

- 1) 小组名称提名: 自由追梦队
- 2) Focus County: Hillsborough County, Florida (Tampa Area)
- 3) 该市场销售的是税留置权 (Tax Liens) 还是税地契 (Tax Deeds), Redemption Deeds?
 - a. 房产税留置权(tax lien)和税务地契(tax deed)
- 4) 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?
 - a. Jan. 1 is the property assessment and valuation date by the property appraiser. Full tax payment is due by March 31. 税款拖欠起始日期是4/1。 (<https://www.hillstax.org/taxes/real-estate-tax/property-tax-cycle>)
- 5) 税务留置权售出方式是什么, 是线上拍卖, 还是现场拍卖?
 - a. Online Auction at bidhillsborough.com (<https://www.hillstax.org/taxes/tax-certificate/tax-certificate-sale>)
- 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) ?
 - a. **Tax lien:** bid down the interest rate;
 - b. **Tax Deed:** bid up price. Tax deed sales are held on Thursdays at 10:00 a.m. online at <https://hillsborough.realtaxdeed.com>.
- 7) What are the sale procedures and does the local government have a brochure or printed materials that outline the process?税务销售流程? 政府是否提供小册子或印刷材料概述过程?
 - a. Tax Lien Auction schedule: https://www.bidhillsborough.com/main?&unique_id=U2ABNQoJEAADzWy2k&filename=auktion_schedule.html&use_this=serve_document
- 8) What is the interest rates or penalties to be earned?应赚取的利率或罚款是多少?
 - a. 房产税留置权每年支付18%的最高回报率, 即每月1.5%。投标从最高18%开始, 以0.25%的递减竞拍。房产税留置权购买期为 2 年。在第一年内兑换的任何房产税留置权都可得到至少5% 的固定回报。但是如果投标0%, 就没有5%的最低利率保证。
- 9) If redemption occurs mid-month do you get the entire month's interest?如果月中赎回, 你会得到整月的利息吗?
 - a. Yes

10) Are physical certificates printed and what is the timing of their receipt? 是否有打印的实物证书? 多久提供收据?

- a. The Tax Collector does not issue paper certificates or lists of purchases after the sale. You may review and download a list of your winning bids online.

11) What is the redemption period and can property owners be contacted during the redemption period? 赎回期限多久? 赎回期间可以联系原业主吗?

- a. Two-year redemption period from April 1. The holder of a tax certificate may not directly, through an agent, or otherwise initiate contact with the owner of property upon which he or she holds a tax certificate to encourage or demand payment until 2 years after April 1 of the year of issuance of the tax certificate.

12) What are the redemption rights of the property owner? 产权人的赎回权有哪些?

- a. The property owner has at least two years after the tax lien sale to redeem the property before it's sold at a tax deed sale. And he may also redeem the property until the time the successful bidder renders payment AND a tax deed is recorded or issued.

13) What is the life of lien? When does it expire? 留置权的有效期是多久? 什么时候到期?

- a. 7 years from the date of issuance. If no redemption in 7 years, the lien becomes void.

14) 止赎程序 (Foreclosure) 如何?

- a. After your two-year redemption period, you can begin the foreclosure period any time you would like. To begin the foreclosure process, you will need to contact the clerk of the court for the county where the property is located. The clerk will have the needed paperwork for you to file the foreclosure. There will be a fee charged, but you will receive that back when the foreclosure takes place. Once the foreclosure is final, an auction date will be set.

15) Is a quiet title suit required? 是否要求产权清晰诉讼?

- a. It does not look like required. But whenever there is a cloud over the title to property, a quiet title action is a must.

16) How does the holder of the tax lien take ownership if redemption does not occur? 如果未有赎回, 税留置权持有者如何取得物业所有权?

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- 17) What is the expected period before clear title can be obtained?多久可以获得清晰产权?
- a. It depends on the quiet title action process.
- 18) What other items or situations impact the priority status of the lien?还有哪些事项或情形可以影响留置权的优先级?
- a. Whichever lien is recorded first in the land records has higher priority over later-recorded liens. This rule is known as the "first in time, first in right" rule.
- 19) Are there special noticing requirements in existence that could impact the status or priority of the tax lien?是否存在可能影响税收留置权的地位或优先级的特殊通知要求?
- a. If the landowner enters into bankruptcy, the certificate holder is prevented from enforcing the lien until the bankruptcy is released.
(<https://taxcollector.charlottecountyfl.gov/delinquent-tax>)
- 20) Are there any put-back provisions that would allow the purchaser to put back the lien to the municipality (bankruptcy, incorrect advertisement, etc.)?是否有任何退回条款允许购买者将留置权退还给市政当局（破产，不正确的广告等）？
- a. In the event of a bankruptcy filing, the life of the certificate may be extended.
- 21) Are subsequent taxes available for purchase? If yes, what rate?可以购买后续税吗？如果是，利率是多少？
- a. Yes, the investor has the sub tax rule to make up the difference. He/she simply pays the following year's taxes and is at the full 18% for the sub lien without any competition. Not only that, he/she is secured by high quality real estate. The two liens together will average well over 10%. So, the investor either gets a nice high rate of return, or he/she gets a nice Florida house.
- 22) 参考网站:
- a. https://www.bidhillsborough.com/main?unique_id=UfA8QgoJEgEAAH8rLYM&use_this=view_faqs
 - b. <https://www.hillsclerk.com/additional-services/tax-deed-sales>