

逐梦扬威队 Tax Sale 第二周作业

我们二组逐梦扬威队确定的投资 County: Maricopa County

Maricopa County 人口 4,410,824, 主要城市有 Phoenix, Mesa, Glendale, Scottsdale

1. County 的拍卖规则:

Where will the sale be held?

The Tax Lien Sale will be conducted by Real Auction, completely on the internet at <https://maricopa.arizonataxsale.com>. The website will be open to the general public, approximately 2-3 weeks, prior to the Tax Sale date. Investors are able to register as a participant in this year's sale, register as a new CP Buyer, review the delinquent taxes available in the sale, set up their ACH deposit account, and review the website's Bidder Rules and FAQs.

Where can I get a list of delinquent taxes?

Pursuant to ARS 42-18109, the Tax Sale Advertising List is available for at least 2 weeks before the start date of the sale. The following places are where you can find the Tax Sale Advertising List:

1. Arizona Business Gazette
 - Copies of this publication will be in the Treasurer's Office lobby for sale for \$1.00.
 - www.abgnews.com
 - The back issues of the AZ Business Gazette are available at:
Arizona Republic Office/Arizona Business Gazette
200 E Van Buren Street
Phoenix, AZ 85004
Phone: (602) 444-8000
2. Online tax lien sale website, <https://maricopa.arizonataxsale.com>.
3. On a CD from the Research Material Buying Guide (available at the beginning of January). Send a completed order form with your payment of \$25.00 (personal or business check, cashier's check or money order) to:
Maricopa County Treasurer
c/o Research Material Purchasing
301 W Jefferson, Suite #100
Phoenix, Arizona 85003

How do we find out what tax liens were not purchased?

The STATE CP Listing will be available for public viewing in the customer service area on our lobby computers, or you can purchase a CD containing this list for \$50.00 after the tax sale.

When will the liens not purchased at the sale be available(OTC)?

Look for an Announcement on the Treasurer's website. These purchases will have additional fees included that are non-interest earning and non-refundable.

2021 Tax Sale Details

1. The Tax Lien Sale of unpaid 2019 real property taxes will be held on and will close on Tuesday, February 9, 2021. The Treasurer's tax lien auction web site will be available TBD for both research and registration. If you do not have access to a computer, the Treasurer's Office will provide public access computers by appointment at designated locations.
2. To be eligible to bid, you must complete the following steps on the auction web site:
 1. Complete online registration
 2. Complete IRS Form W-9, W-8BEN, or W-8BEN-E as applicable
 3. Submit a deposit (online via ACH)
 4. Establish a budget
 5. Receive bidder number assignment
3. A social security number or tax identification number must be provided for each buyer and must belong to the person listed on the W-9 form. If you are an individual foreign investor you must complete and submit IRS form W-8BEN instead of W-9 form. If you are a foreign investing entity, you must complete and submit IRS form W-8BEN-E instead of IRS form W-8BEN. The tax certificate list, redemption checks and 1099 interest earnings will be issued exactly as indicated on your W-9 form or if you are a foreign investor you will receive a 1042-S with the information as shown on your W-8BEN. Until the tax sale is complete, no changes will be made to the bidder number issued. A change of name or tax identification number will constitute an assignment and is subject to service charge for each certificate changed.
4. A deposit of 10% of your expected bids must be made prior to the close of any batch in which you intend to submit bids. A minimum deposit of \$500.00 is required for each bidder. All payments must be made via the Payments Page on the web site. Payments will not be accepted via any other means. There will be no exceptions to these requirements.
5. Bidding starts at 16% and interest is bid down until sold. Bids may be made in 1 percent increments. A "zero" interest bid will get the bidder the certificate with NO interest. When your bid is recognized as the low bid on the Results Page, you are obligated to pay for the certificate even if the bid was unintentional.
6. The properties will be auctioned in the order listed in the newspaper. Bidders will be able to begin entering interest rates on the web site beginning the day that the first newspaper advertisement is published. Some items listed in the newspaper and on the web site will not be auctioned due to payments being received after the list was prepared for publication.
7. After the sale, the successful bidders are given a date by which they must pay the balance due via ACH Debit on the Payments Page of the web site. A listing of certificates purchased will be provided to each buyer. A bidder failing to make payment in the specified time will forfeit the deposit, and the certificates will be re-sold.
8. The Treasurer reserves the right to cancel or correct certificates issued in error. Interest payments may be affected by bankruptcies, U.S. Marshal seizures, property taken over by a receiver, etc.

9. Caution: This is not a sale of real property. It is a lien for the amount of delinquent taxes plus interest and other fees. Contact with property owners initiated by certificate owners to encourage payment at any time is not recommended. Contact or behavior of a certificate holder deemed unfair or deceptive may result in criminal prosecution.
An "Action to Foreclose" filed in the Superior Court three years from the sale date is the only method to compel payment.

Tax Lien Recommendations

Important Notice

As a potential investor of tax liens, you are advised to thoroughly research all aspects of property you are interested in to determine its value to you.

What you should do

You should independently verify legal descriptions of properties before bidding. Otherwise, difficulties, including obtaining title insurance, may occur during foreclosure proceedings.

You should research genealogy and tax status of properties before bidding. Maricopa County and the Maricopa County Treasurer make no title warranties on properties at the sale. Neither the County nor the Treasurer warrant title concerning disclosed or undisclosed title problems including any environmental problems.

What you should know

You should know that on certain parcels, in addition to the ad valorem taxes offered for a tax lien sale, there may be special assessments due that are unknown to the Maricopa County Treasurer. You should know that in the event the Board of Supervisors retroactively cancels a property or corrects the valuation or classification of a property by resolution, you may not receive the anticipated interest.

You should know that the tax lien which you wish to purchase may be rescinded due to a pre-existing stay order from bankruptcy court. In this case, only your purchase price will be refunded to you at such time as the existence of the stay order affecting a particular property is made known to Maricopa County and the Maricopa County Treasurer.

You should know that in the event of bankruptcy proceedings either before or after the sale of a tax lien, there is no guarantee that the investor of the tax lien will receive the anticipated interest or any interest whatsoever. The United States Bankruptcy Court will make that determination.

Can interest rates be changed after the bid?

If a certificate should be canceled or reduced, the interest earned, per A.R.S. 42-18125, will be 10% per year, simple interest or the rate of interest bid at the tax certificate sale, whichever is less on the canceled or reduced amount. Bankruptcy rulings may also affect interest rates.

What is the "life" of a tax certificate?

Certificates are dated as of the date the sale was made. Ten years later, if the purchaser has taken no additional action to foreclose the tax lien, the lien expires and is voided. No payments will be made to the purchaser. A purchaser may initiate a Judicial Foreclosure action after three years from the initial sale date.

Resources

You may obtain general tax information by reviewing this website, as well as the Assessor Web Site. To obtain copies of Arizona Revised Statutes, you may visit the Maricopa County Law Library at 101 W Jefferson St, Phoenix AZ 1-602-506-3461 or check out A.L.I.S. (Arizona Legislative Information Services).

The Maricopa County Treasurer's Office presents the information within this document as a service to the public. We have tried to ensure that the information contained within this document is accurate. The Treasurer's Office makes no warranty or guarantee concerning the accuracy or reliability of the information contained herein. Assessing accuracy and reliability of information is the responsibility of each individual. The Treasurer's Office shall not be liable for errors contained herein or for any damages in connection with the use of the information herein.

Summary of Important Dates (Ref#4; for the entire Arizona State)

Bidder Accounts			
Allow foreign bidder registrations	No		
Single simultaneous bidder rule	Yes		
Auction Information			
Bidding style	Proxy Bid Auction		
0 value bids use proxy system	Yes		
SubAccounts			
Allow sub-accounts	No		
Automatic certificate rollup / rollup fee	---	---	
Auction Dates and Times			
Registration begins (site opens)**	Open All Year		
Deposits, Registration fees and Budgets begin	01/20/2020 at 8:00 AM MT		
Bidding begins	01/20/2020 at 8:00 AM MT		
Deposits, Registration fees and Budgets end	02/10/2030 at 9:20 AM MT		
Participation Requirements	Enter ACH Redemption Information Click HERE to go to the "Participation Requirements" page to view or update the eligibility status of your bidder account.		
Participation Requirements Due Date	01/30/2030 at 9:20 AM MT		
Registrations end	02/10/2030 at 9:20 AM MT		

First batch closes	02/10/2020 at 8:20 AM MT		
Batch closing interval	20 Minutes		
Last batch closes	02/10/2020 at 9:20 AM MT		
Auxiliary batch opens	N/A		
Auxiliary batch closes	N/A		
Payment due date	02/06/2025 at 9:00 PM MT		
Budget, Deposit and Payment Information			
Deposit or Budget required (% of estimated winnings)	10%		
Minimum deposit amount	\$0.00		
Registration Fee	\$0.00		
Registration Fee Refundable	Yes		
Registration Fee Applied to Winnings	Yes		
Deposit / Payment types acceptable:	<i>Deposits</i>	<i>Payments</i>	
<i>Budget</i>	No	---	
<i>ACH</i>	Yes	No	
<i>ACH auto-debit final payment</i>	---	Yes	
<i>Wire transfers</i>	Yes	No	
<i>Counter payments</i>	Yes	No	
Redemptions available via ACH?	Yes		
Public Access			
Public computers available	Public Library		
** Subject to change. The site will open when approved by the County.			

2. 说明做出选择该 County 的原因:

1). It can be done remotely. The Tax Lien Sale will be conducted by Real Auction, completely on the internet at <https://maricopa.arizonataxsale.com>.

2). Low property tax for less money to invest for tax lien. The median property tax in Maricopa County, Arizona is \$1,418 per year for a home worth the median value of \$238,600. Maricopa County collects, on average, 0.59% of a property's assessed fair market value as property tax. Arizona is ranked 874th of the 3143 counties in the United States, in order of the median amount of property taxes collected.

- 3). A good place for real estate investment. Maricopa County 人口 4,410,824, 主要城市有 Phoenix, Mesa, Glendale, Scottsdale
- 4). Economy growth & Median Housing market; more opportunities
- 5). Open to foreign investors and companies.

Reference:

1. <https://treasurer.maricopa.gov/Pages/LoadPage?page=TaxSaleDetails>
2. www.tax-rates.org/arizona/maricopa_county_property_tax
3. Arizona Practice Site:

<https://demo.arizonataxsale.com/index.cfm?folder=showDocument&documentName=biddingRules>