

← → ↻ 🔒 https://trenton.newjerseytaxsale.com

city of

TRENTON

MERCER COUNTY, NJ

OFFICIAL
TAX LIEN
AUCTION SITE

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Password:

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REGISTER

PREVIEW ITEMS FOR SALE

点击 Bidding rules 可看规则。2020 年的 auction 在 6 月结束了。

Bidding Rules

Print

City of Trenton, New Jersey Bidding Rules for Annual Public Auction of Delinquent Municipal Charges 2020 Tax Lien Sale

SUMMARY OF IMPORTANT DATES AND INFORMATION

SALE

- The City of Trenton, NJ Tax Water, & Sewer Sale will be held via the Internet 06/26/2020 at 8:00 AM ET.
- The Tax Sale web site will open for registration and deposits on or before 05/27/2020. The Tax Sale web site will begin accepting preliminary bidding beginning 05/27/2020. Deposits must be completed by 06/18/2020 at 4:00 PM ET. Formal Bidding and modification of bids can be done up till the closing hour of the tax lien sale (06/26/2020). More detailed instructions can be found on the FAQ (Frequently Asked Questions) page of this web site.
- You will be required to post a 10% deposit of the total face amount of intended winnings (this does not include premium bids), minimum deposit of \$1,000.00 required. The deposit may be made online via ACH transfer only.
- Deposits must be **completed** by 06/18/2020 at 4:00 PM ET.
- Each Buyer will be required to register online at <https://trenton.newjerseytaxsale.com/> to participate. Buyers are responsible to assure that their information is entered correctly as IRS W-9 forms, tax lien certificates, refunds and redemptions are prepared from this information.
- The sequence of the published list will be followed as closely as possible.
- Return of unused deposits will be made by the City of Trenton in approximately seven days.

BIDDING

- Bids start at 18% and go down to 0% in percentage increments (1% increments).
- Once the bid reaches 0%, the bidder can begin to "bid up" a premium in whole dollars amounts (\$100.00 increments).
- No interest accrues on the premium to the benefit of the holder of the tax sale certificate.
- Each winning bidder shall make a payment of funds sufficient to cover the total amount of the bidder's winning bids no later than 06/26/2020 at 2:00 PM ET. **FINAL PAYMENTS MUST BE MADE VIA WIRE TRANSFER ONLY.** If a winning bidder fails to make such a payment by this time, the bidder's deposit shall be forfeited and the Tax Collector may, in the Tax Collector's sole discretion, award the tax liens to another bidder or may re-offer the tax lien for sale.

TERMS

- The winning bidder is the one who bids the lowest percentage of interest or bids the highest premium dollar.
- It is the Buyers' responsibility to know the quality of the property on which they are bidding.
- At the close of the auction, all successful bids are final. No changes in, or cancellation of certificates purchased can be made after the certificate is sold.
- As with all investments, the investor must do his or her due diligence when investing in tax sale certificates. Unlike more "passive" investments, i.e. certificates of deposit or stocks and bonds, tax sale certificates require "active" follow up and management by the investor.
- Industrial properties may be subject to the Environmental Clean Up Responsibility Act, the Spill Compensation and Control Act (NJSA 58:10-23.11 et seq), the Water Pollution Control Act (NJSA 58:11A-1 et seq) and the Industrial Site Recovery Act (NJSA 13:1K-6 et seq). The City of Trenton is precluded from issuing a tax sale certificate to any purchaser who is or who may be in any way connected to the previous/current, owner/operator of such sites.

INTEREST

- If the certificate is redeemed by the property owner prior to foreclosure, the certificate earns a redemption penalty at the rate of 2, 4, or 6 percent, depending on the amount of the original tax sale certificate, in addition to any interest at the rate bid.
- No interest accrues on the premium to the benefit of the holder of the tax sale certificate.

TAX LIEN

- You do not have ownership or any rights to the property, simply a lien against the property.
- After two years, a lien holder can begin proceedings to foreclose the certificate against the property.

SUBSEQUENT TAXES

- Bidders have the option to pay any/all subsequent taxes, water/sewer, special assessments, and property maintenance charges, etc. that remain outstanding for the current year. If they remain unpaid in the subsequent year, a tax sale certificate will be sold at the next tax sale. Any subsequent tax sale certificate issued will be paramount to any prior tax sale certificate. Subsequent taxes paid by the lien holder earn interest at the rate set by the municipality.

SUMMARY OF IMPORTANT DATES AND INFORMATION

Bidding Type	Proxy Bid Auction
Percentage Bid Increments	1%
Premium Bid Increments	\$100.00
Deposit Required / Minimum Deposit Amount	10% of estimated winnings (does not include Premium bids) / \$1,000.00 Minimum
Deposit Types Accepted	ACH only
Payment Types Accepted	Wire Transfers only
Electronic Redemption Available	No
Website Training Class	Call Customer Service for upcoming classes at (877) 361-7325
Site Opens for Registration and Deposits	05/27/2020
Bidding Officially Begins	05/27/2020
Deposits Due	06/18/2020, 4:00 PM ET
Auction Starts (First batch closes)	06/26/2020, 8:00 AM ET
Auction Ends (Last batch closes)	06/26/2020, 8:00 AM ET
Payments Due	06/26/2020, 2:00 PM ET
** Subject to change. The site will open when approved by the Municipality.	

点击 [start here](#) 会看见常见问题。

FAQ

[Print](#)

2020 Realauktion Tax Certificate Sale Auction Frequently Asked Questions

As a bidder, what is required of me?

It is the responsibility of the bidder to:

- 1) be completely familiar with the pertinent tax certificate sections of the New Jersey Statutes.
- 2) research each property thoroughly prior to placing a bid.
- 3) conform to all deposit, registration or payment deadlines if applicable.



All bids placed, whether intentional or not, are the responsibility of the bidder.

What is a Tax Lien?

A tax lien is a document representing unpaid municipal charges, assessments, penalties, advertising costs and fees. If the property owner fails to pay the delinquent municipal charges during a specified period of time, the municipal government can sell what is called a tax lien certificate to investors so that the municipality may recoup the delinquent municipal charges.

Where can I find more information about tax liens and certificate auctions?

Delinquent taxes, tax liens and the sale of tax certificates at public auction for unpaid taxes are administered by the Municipal Tax Collector and regulations are provided for in [Title 54](#) of the New Jersey Statutes.



It is the bidder's responsibility to know the law governing these sales prior to participating in a tax certificate sale.

Trenton tax sale list:

trentonnj.org/220/Tax-Sales

Create an Account - Increase your productivity, customize your experience, and engage in information you care about. Sign In

2019 Real Property Tax List

Disabled Veteran Exemption Instructions

Information for Taxpayers

Property Tax Forms

Senior / Disabled Person Deduction Instructions

Tax Sales

Home > Departments > Finance > Division of Tax > Tax Sales

Tax Sales

The City of Trenton announces the tax sale of 2019 2nd quarter and prior year delinquent taxes and other municipal charges through an online auction. For a listing of all parcels, delinquencies and costs including registration and bidding instructions please visit the [Tax Lien Auction site](#).

Documents

- [Tax Sale List \(PDF\)](#)

下载后：

RM/COBOL 1 / 68

5/24/19 CITY OF TRENTON NOTICE OF 2019 TAX SALE Date of Sale: 6/26/19 PG: 1

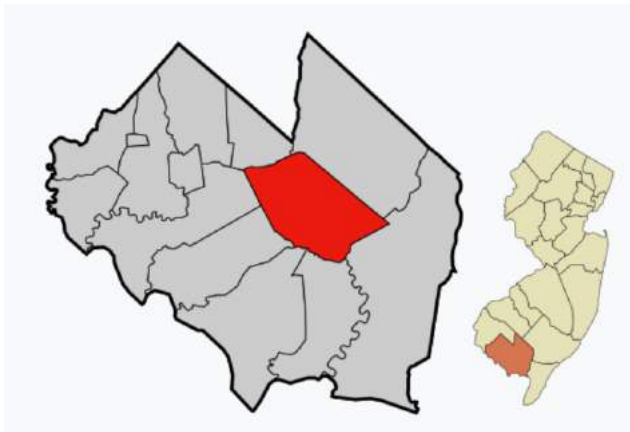
BLOCK & LOT	OWNER NAME	PROPERTY LOCATION	TAX	MUNIC.	INTEREST	COST	TOTAL
00101 0015	SMART APPLICATIONS INNOVATI	1 W STATE ST	124438.01	5249.85	11869.26	125.00	141,682.12
00101 0016	SMART APPLICATIONS INNOVATI	6 W FRONT ST	8634.04	364.34	823.54	125.00	9,946.92
00102 0004	FREEMAN, RONALD	30 S WARREN ST	5700.76	265.89	277.41	125.00	6,369.06
00102 0008	POWLER, THOMAS S & RITA RIC	14 S WARREN ST	2156.69	90.80	38.89	70.73	2,357.11
00102 0012	SADIP CORP	1-7 E STATE ST	7856.82	331.11	202.26	125.00	8,515.19
00102 0013	OM NAMO BHAGAVATE V REALTY	9 E STATE ST	1588.72	0.00	20.77	57.19	1,666.68
00102 0015	RAMS REAL ESTATE, LLC	13 E STATE ST	0.00	105.07	1.28	40.00	146.35
00102 0019	LEE, SANG GON & JUNG SOOK H	25 E STATE ST	0.00	155.69	1.90	40.00	197.59
00102 0022	FARNA I, LLC	35 E STATE ST	3442.23	0.00	71.74	95.28	3,609.25
00102 0030	LE, TUAN M & PHUNG, YEN H H	7 S BROAD ST	3816.90	160.71	86.47	106.28	4,170.36
00104 0011	COPACETIC CULTURAL FACILITY	126 S WARREN ST	2512.82	0.00	46.19	76.18	2,635.19
00104 0013	FS PROPERTIES 171 LLC, C/O N	130-132 S WARREN ST	1155.79	48.66	33.12	49.75	1,287.32
00106 0002	EDISON HOLDINGS NJ, LLC	1 W LAFAYETTE ST	57723.67	0.00	1587.40	125.00	59,436.07
00107 0011.01	SPORTY JOE REALTY, LLC	113 S WARREN ST	2556.51	0.00	47.39	77.08	2,680.98

总结：Trenton city tax lien 可在网上 bid. 上一次整个过程是在 5/27-6/28。利率 18%-0%，然后开始加 premium. Bid 开始之前要付 10% deposit, 最少 1000 (ACH), final payment 要 wire. 具体每一步的日期在网上可见。

Millville NJ Tax Sale

Millville 在 Cumberland county. 2019 年人口 27721。

Location:



总结：tax sale notice 会在 5 个公共场所公布。利率从 18%-0%，然后开始加 premium。Tax sale 50 天之前 tax sale list 就要完成。

Tax Lien Tax Deed 第二周作业

(作业截止时间：1/23/2021 西部时间 11:59PM)：

Q1: 根据小组成员的时间，精力，以及资金，小组投票确定 1 个要投资的 County:

Tax Liens of Yavapai County, AZ

Q2: 详细阐述该 County 的拍卖规则:

Before Bidding:

- Realauuction will host "live" webinar training classes via the Internet once per week for several weeks prior to the close of the auction.
- Decide how much money you want to invest in tax certificates for this auction. (\$10,000 for example)
- Make a deposit of exactly 10% of that amount. The deposit is required and must be submitted before the deadline in order for your bids to be valid.
- If there is an asterisk (*) next to the advertised certificate amount; then **a prior certificate or certificates exist on this parcel**. In this case there is a \$10.00 non-refundable fee per certificate included.
- *Single Simultaneous Bidding Entity* rule states: Each User (bidding entity) shall register only once for the purpose of bidding on or purchasing tax certificates, AND, shall not have a financial, legal or contractual relationship with any other bidder (bidding entity) registered in that county.

During Bidding:

- The action is **online**.
- The processing fee is non-refundable
- How does the bidding work: **Bid down the interest rate**,
- Bid on as many quality liens as you can. Your deposit will limit how much you can win no matter how many bids you place. There is no penalty for running out of deposit money. If you are fortunate enough to win all the liens you want, your remaining bids are simply ignored.
- You may place as many bids as you like before making a deposit, but none of your bids will count unless the deposit requirement is met before the deadline or before a batch containing your bids closes (See Summary of Important Dates).
- The interest on a certificate ranges from **0 to 16%**. Bids are entered with the certificate going to the bidder willing to take **the lowest interest rate**. **Simple interest accrues on a monthly basis**. For example, if the certificate carries an interest rate of 12%, then interest will accrue at 1% simple interest every month until the certificate is redeemed. If the certificate is not sold, it becomes the property of the state, bears an interest rate of 16%, and may be purchased by visiting the Treasurer's office.
- A deposit or budget will limit how much a bidder can win no matter how many bids are placed. Once the bidder has won certificates equal to the amount of their budget or equal to the amount

represented by their deposit (\$100,000 in the above example) all other bids placed will be ignored.

- If you are monitoring the site on the day of the sale, you will be able to see what you have purchased at the end of each batch and may adjust your bids on any batches that have not closed.
- Any bids remaining after your deposit/budget is exhausted will be ignored. Deposits must be authorized on the web site no later than the deposit due date/time specified.
- RESEARCH IS THE RESPONSIBILITY OF THE BUYER AND ALL PURCHASES ARE FINAL.
- If the successful bidder fails to pay for certificates purchased for any reason, the deposit (where applicable) shall be forfeited, all bids will be cancelled and future bidding privileges may be revoked.

After Bidding:

- As a batch closes, you may see the results for that batch by clicking “Results” on the website menu. Click the “Sold To” link on the auction results page to display all bids on that item along with other useful information. After seeing results, you can change your bids in any unclosed batches.
- Payment for certificates won will be accepted by ACH only. Unless otherwise specified, ACH transactions generated on this site are "one-time" only authorizations. If you are a successful bidder and owe money to the Treasurer, you must initiate a separate ACH transaction, in the time allotted, to make your final payment (Some counties have adopted an auto-debit policy for final payments whereby bidders complete an ACH pre-authorization form prior to placing bids. At the close of the sale, successful bidders are automatically debited for their final payment using the bank account information provided in the pre-authorization).

Redeem info and foreclosure info as well as expire info

When the owner redeems the certificate, they pay the delinquent taxes, interest, and assorted fees and costs. The following business day a redemption check is sent to the certificate holder, including investment plus interest accrued, beginning the first day of the month following the date of purchase of the certificate.

The certificate can be sold and reassigned to another person (they must register with the Treasurer's office as a lien holder). This sale must be reported to the Treasurer's Office so a corrected certificate, with correct W-9 information can be retained.

Taxes are at least 2 years delinquent when they become available for tax lien certificate purchase. Parcels **can be foreclosed on through quiet title court action three (3) years** after the date of sale.

if the certificate is not redeemed within **three years** of the date of the original sale, the certificate holder does **have the right to foreclose** on the property and take possession after taking all the proper steps in the Judicial Foreclosure process.

If your certificate remains active for **10 years** without redemption or foreclosure action, the lien will **expire**, making your certificate null and void (worthless).

Other related info:

- The property owner has a right to redeem the tax lien AT ANY TIME.
- In Arizona, one half of the annual property taxes become due October 1, and the second half the following March 1. The first half of the taxes become delinquent if not paid by 5:00pm on November 1 (of 2013 for example), and the second half become delinquent at 5:00pm on May 1 (of the following year, 2014).
- The tax certificate's face amount consists of the sum of the following: delinquent real estate tax (may include previous years delinquent taxes, penalties and costs), interest from the date of the delinquency, advertising penalty fee, a charge for the issuance of the tax certificate, and the "Taxpayer Information Fund" fee.
- Certificates that were not sold during the auction are struck to the county. These county-held certificates will become available for purchase once the auction is closed and balanced. Some counties may offer their county-held certificates for sale online on this web site. Please contact Realauction.com Customer Service for additional information on over-the-counter purchases of certificates in this county.

Appendix: Auction Timeline

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)**	01/11/2021 at 10:00 AM MT	
Deposits, Registration fees and Budgets begin	01/11/2021 at 10:00 AM MT	
Bidding begins	01/11/2021 at 10:00 AM MT	
Deposits, Registration fees and Budgets end	02/03/2021 at 2:00 PM MT	
Participation Requirements	Submit a deposit Click HERE to go to the "Participation Requirements" page to view or update the eligibility status of your bidder account.	
Participation Requirements Due Date	02/03/2021 at 2:00 PM MT	
Registrations end	02/03/2021 at 2:00 PM MT	
First batch closes	02/09/2021 at 9:00 AM MT	

Batch closing interval	60 Minutes	
Last batch closes	02/09/2021 at 2:00 PM MT	
Auxiliary batch opens	02/09/2021 at 3:00 PM MT	
Auxiliary batch closes	02/09/2021 at 4:00 PM MT	
Payment due date	02/10/2021 at 5:00 PM MT	
Budget, Deposit and Payment Information		
Deposit or Budget required (% of estimated winnings)	10%	
Minimum deposit amount	\$25.00	
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>	No	No
<i>Counter payments</i>	No	No
Redemptions available via ACH?	No	
Public Access		
Public computers available	Public Library	
** Subject to change. The site will open when approved by the County.		

Q3: 说明做出选择该 County 的原因。

- The interest on a certificate ranges from **0 to 16%**.
- If the certificate is not redeemed within **three years** of the date of the original sale, the certificate holder does **have the right to foreclose** on the property and take possession after taking all the proper steps in the Judicial Foreclosure process.
- Expiration: **10 years** without redemption or foreclosure action,
- Yavapai has historically been the most Republican county in Arizona,
- In 2018, Yavapai County, AZ had a population of 225k people with a median age of 52.9 and a median household income of \$50,180. Between 2017 and 2018 the population of Yavapai County, AZ grew from 220,972 to 224,645, a 1.66% increase and its median household income grew from \$48,259 to \$50,180, a 3.98% increase.
- Crime is ranked on a scale of 1 (low crime) to 100 (high crime), Yavapai County violent crime is 21.3. (The US average is 22.7)