

Robbinsville Township, NJ

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

Tax Lien

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?

The first day of October of the year that precedes the first installment of the tax bill.

3) 税务留置权售出方式是什么, 是线上拍卖, 还是现场拍卖?

Sale Type: Online

Sale Time: The Tax Sale web site will open for registration and deposits **on or before 10/19/2021 at 8:00 AM ET**, preliminary bidding begins 10/19/2021, deposits must be completed by 11/10/2021 at 4:00 PM ET, Formal Bidding and modification of bids can be done up till the closing hour of the tax lien sale (11/18/2021).

How to bid:

- Proxy Bid Auction
Auction participants enter their lowest acceptable bid for a tax certificate. The auction system then checks all other bids and enters a bid on your behalf at one increment less than the next lowest bidder. The system stops entering bids on your behalf when you either win the auction or your lowest acceptable bid is reached.
- 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 11/18/2021 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.

How to calculate 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.

When to start foreclosure process:

- 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).
- If any subsequent taxes **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.