第二周作业：

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。

详细阐述该County的拍卖规则， 并说明做出选择该County的原因。

作业截止时间： 1/23/2021 西部时间11:59PM

**第七组：**

**成员： 攀攀妈，亦乐， 溪水, Grace, 贾 yanli， 五月天，慕文，Evan Boston, Cavan Yu, Jianqing Luo**

**选择目标county.**

**New Haven County, CT**

详细阐述该County的拍卖规则， 并说明做出选择该County的原因。

**选择该County的原因:**

1)我们组的组员大部分在东北部地区，比较接近康州。

2）我们组的几位组员会在近期去实地勘察康州的房子。

3）这个county在未来几个月（Feb-April）会有比较多的listing出来 有利于我们挑选分析。

相比之下，别的county没有这么多的listing.

**拍卖规则:**

1. Auction registration: registration takes place at the time and place of the auction, nott before. Any member of the public (other than the owner and encumbrancers) may bid on the property so long as he or she has a nonrefundable deposit in a minimum amount announced by the municipality. The deposit must be in certified funds like a bank check; personal checks or home equity line checks are not acceptable. Bidders must also bring government-issued ID and be prepared to provide a social security number (if bidding in their own name) or federal tax identification number (if bidding for an entity). Any member of the public may attend and observe the auction, but only those who register can bid.
2. Auction: offline at town hall, municipal office, or the property itself (Q: what about covid-19 process? ) Property will be sold to the highest bidder. If the bid is too low, the town can take the title to the property or reschedule the auction.

Property can not be inspected besides a curbside inspection. s. The municipality has no power to let interested bidders enter a property being auctioned at any time. Property is sold “as is” in every way. There is no guarantee that the property is buildable, up to code, usable for any purpose, title-insurable, or worth the money paid for it.

1. After the auction. a notice identifying the highest bidder and price is sent to the owner and everyone else with a recorded interest in the property. This is also published in a local newspaper. The tax collector signs a deed transferring the property to the highest bidder, but holds it in the clerk’s office for six months. Nothing else happens during this time. The taxpayer continues to own and use the property; the highest bidder still cannot enter, alter, or sell it. If the highest bidder wants to, he or she may buy insurance to protect the property from fire or loss. (The municipality can give no advice as to whether you should obtain insurance of any kind and cannot recommend any particular insurer.)

Reference:

1）拍卖规则<http://cttaxsales.com/wp-content/uploads/2020/11/GENERAL-INFORMATION-ABOUT-TAX-SALES.pdf>