**Tax Sale第一周作业：**

作业上交截止时间：**1/16/2021 西部时间晚上11:59PM**

1.给自己的小组起一个响亮的名称。逐梦扬威

2.每个小组成员选1-2个想要重点研究和投资的市场。Arizona

3.小组讨论，最后决定1-2个想要在后期进行重点研究和投资的市场

Arizona Tax Lien Sales - By County

Apache Cochise Coconino Gila

Graham Greenlee La Paz Maricopa

Mohave Navajo Pima Pinal

Santa Cruz Yavapai Yuma

Team #2逐梦扬威队： we will focus on Maricopa county。

Maricopa County including Phoenix, Mesa, Glendale, Gilbert, Chandler, Scottsdale, Tempe, and Guadalupe;

4.对于所选择的每一个市场，回答以下至少14个问题：

1. 小组名称？逐梦扬威
2. 小组成员都有谁？组长是谁？小组成员是如何分工完成作业的？

|  |  |
| --- | --- |
| **微信昵称** | **微信昵称** |
| 王璟财商逆商 （组长） | Ronnie |
| 王萱wanda | Hong-Bing |
| Michelle李 | Lily Qian |
| Leah | Vee |
| Chris | Sunny Guo |
| Gong Liu | Jenny |
| Valiwei |  |

我们分配题目到每个同学或2个同学，让大家都能积极参与。

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

Team #2逐梦扬威队：留置权 （Tax Liens）

1. 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？

Team #2逐梦扬威队：Due dates for all types of property taxes are the same, October 1 for the first half and March 1 of the following year for the second half. Delinquent dates are also the same. The first half of 2020 property taxes becomes delinquent after November 1 and the second half becomes delinquent after May 1.

1. 税务留置权售出方式是什么，是线上拍卖， 还是现场拍卖？

Team #2逐梦扬威队：线上拍卖和现场拍卖都有. Some counties such as Maricopa County, Pinal County and Apache County hold their auctions online. Other counties such as Pima County and Cochise County hold live auctions

1. How does the bidding work (do you did 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）？

Team #2逐梦扬威队：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）？ 在投标中由高向低拍利率，最后出价利率最低者获胜。在亚利桑那州，投标以最高16%开始，以百分之零点二五的数量下降 （.25%），直到最低出价者胜出

1. 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？

Team #2逐梦扬威队：1. online for this county we pick; some other counties:

2. downloaded a booklet from Pinal County and will share to the group

3. booklet https://www.pinalcountyaz.gov/Treasurer/Documents/Downloads/TaxLienBooklet.pdf

1. What is the interest rates or penalties to be earned?应赚取的利率或罚款是多少？

Team #2逐梦扬威队：0-16% annual

1. 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？

Team #2逐梦扬威队：Yes. You can get the entire month’s interested if redemption occurs mid-month.

1. 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？

Team #2逐梦扬威队：The Office is PAPERLESS; At the end of the sale, you will receive an itemized listing of the certificates you purchased including their costs, via email from Real Auction. Additionally, the Maricopa County Treasurer's Office provides monthly activity and outstanding lien portfolio reports on your Tax Lien web online account.

1. 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？

Team #2逐梦扬威队：Redemption period is 3 years. Contact with property owners initiated by certificate owners to encourage payment at any time is not recommended.

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

Team #2逐梦扬威队：The property owner has the right to redeem tax lien at any time during redemption period.

1. 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？

Team #2逐梦扬威队：The lien expires in 10 yrs.

1. 止赎程序 （Foreclosure）如何？

Team #2逐梦扬威队：It takes 90 days, if debt is not settled in 90 days, house will be auctioned off

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

Team #2逐梦扬威队： Not required; but it can be filed; reference #6 for specified the process

1. 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？

Team #2逐梦扬威队：1.Arizona law gives the property owner a minimum of three years after the tax lien auction within which to redeem the property and prevent foreclosure. The CP (certificate of purchase) holder need not begin the foreclosure immediately after the three years but must begin the foreclosure action within 10 years from the date of the auction or the lien becomes invalid.

2.After three years from the date of the tax lien sale but no later than 10 years the CP holder may begin a judicial foreclosure action to obtain ownership of the property. Prior to initiating the court action, the CP holder is required to give the property owner a minimum of thirty days’ notice by certified mail of the impending foreclosure. If the owner fails to redeem within that thirty-day period, the CP holder may begin the foreclosure action in Superior Court.

1. What is the expected period before clear title can be obtained?多久可以获得清晰产权？

Team #2逐梦扬威队：这要看是什么情况。 如果从法院拍卖得到的产权，可有产权保险（Title insurance），就获得清晰产权。如果产权没机会得到产权保险， 可以寻找通过第三方的服务，进行后台操作，得到产权保险。这样就拿到了清晰产权。如果还不行，等过了2年，一般就可买到产权保险，从而获得清晰产权。

1. 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？

Team #2逐梦扬威队： "first in time, first in right" rule

A lien for assessments, for charges for late payment of those assessments, for reasonable collection fees and for reasonable attorney fees and costs incurred with respect to those assessments under this section is prior to all other liens, interests and encumbrances on a unit except:

1. Liens and encumbrances recorded before the recordation of the declaration.

2. A recorded first mortgage on the unit, a seller's interest in a first contract for sale pursuant to chapter 6, article 3 of this title on the unit recorded prior to the lien arising pursuant to subsection A of this section or a recorded first deed of trust on the unit.

3. Liens for real estate taxes and other governmental assessments or charges against the unit.

If two or more associations have liens for assessments created at any time on the same real estate, those liens have equal priority. (?) (Ref#14)

1. 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？

Team #2逐梦扬威队：If there's any defect in tax lien sale/process or excusable neglect. State tax is above Tax lien.

1. 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）？

Team #2逐梦扬威队：Not sure of any put back provisions but the lien may rescind due to pre-existing stay order from bankruptcy court.

1. 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？

Team #2逐梦扬威队：Yes; You have to wait three years after you buy the tax lien certificates to foreclose. That would mean that as of 2013, you can foreclosure any tax lien certificate purchased in 2010. However, if you buy subsequent tax liens on the same property, you have the right to foreclose all of those tax liens. In fact, the counties normally will not just take a partial payment for only one tax year if all remaining tax liens are purchased by the same investor.

1. 为了完成该份作业，你们参考了哪些网站，比如County网站，Tax Sale拍卖网站，这些网站对你们有什么帮助。

Team #2逐梦扬威队：参考网站如下。

1. www.state.gov (sample)

2. Pinal county tax certificate process training https://pinal.arizonataxsale.com/index.cfm?folder=showDocument&documentName=taxCertificateProcess

3. https://www.azleg.gov/arsDetail/?title=42

4. https://treasurer.maricopa.gov/Pages/LoadPage?page=TaxSaleDetails

5.https://yavapai.arizonataxsale.com/index.cfm?folder=showDocument&documentName=taxCertificateProcess

6.https://treasurer.maricopa.gov/Pages/LoadPage?page=TaxLienTutorial

7.https://maricopabar.org/?pg=Blog&blAction=showEntry&blogEntry=4741#:~:text=A%20quiet%20title%20action%20is,a%20piece%20of%20real%20estate.&text=When%20there%20is%20uncertainty%20about,title%20action%20is%20usually%20filed.

8. https://scottsdale-lawyer.com/faq-on-real-property-tax-lien-foreclsoures/

9. https://treasurer.maricopa.gov/Pages/LoadPage?page=FAQTaxLiens

10.https://treasurer.maricopa.gov/Pages/LoadPage?page=TaxGuide

11.https://treasurer.pinalcountyaz.gov/ParcelInquiry/Main/TaxLienSale

12.https://www.pinalcountyaz.gov/Treasurer/Documents/Downloads/TaxLienBooklet.pdf

13.https://www.asreb.com/2020/01/tax-liens-tax-lien-foreclosures/

14. https://www.azleg.gov/ars/33/01256.htm