美东第二周课堂作业

**选定区域：Florida Orange County（Tax Deed & Tax Lien）和Arizona Maricopa（Tax Lien）**

Note：虽然今年FL和AZ的Tax Lien已经结束，我们依然可以找到拍卖清单，可以根据当时的清单完成之后几次的作业。下周我们会选定一个区域完成缩短清单的作业。

## **区域一：Florida Orange County Tax Deed**

对于所选择的每一个市场，选择至少8个相关问题，进行回答：

1. How does the bidding work (do you did down the interest rate, pay a premium, or bid down ownership interest)?拍卖方式是什么？是利率向下拍卖，竞价拍卖，或所有权向下拍卖）？

**Highest Bid**

1. What are the sale procedures and does the local government have a brochure or printed materials that outline the process?税务销售流程是什么样的？政府是否提供小册子或印刷材料概述过程？

**拍卖官网有流程**（<https://orange.realtaxdeed.com/index.cfm?ZACTION=HOME&ZMETHOD=TAXDEED>）；**county网站**：<https://www.octaxcol.com/taxes/about-property-tax/tax-certificate-deed-sales/>。

**Bidding Process:**

• Bidders must be registered (www.orangefl.realtaxlien.com). • The Tax Collector requires a minimum deposit of $1,000 or 10% of intended purchases, whichever is greater, to be posted through the auction web site. • Lowest rate of interest bid will be awarded the tax certificate. Interest starts at 18% and is bid down to zero percent. Per F.S.197.472 (2), the mandatory charge of 5 percent does not apply to any interest rate bid of zero percent. Bids of zero percent will earn zero interest. Bids shall be accepted in even and fractional increments of quarter-percentage points. • Certificates will be sold in sequential order as they appear in the newspaper. The face amount of each certificate is equal to the gross tax, interest, advertising, and the cost of the sale. • Registered bidders will be able to compile their list of items and percentage amounts on May 10, 2021 until May 24, 2021. • The auction will consist of batches of approximately 2,500 items. The first batch commences at 8:00 a.m. on June 1, 2021 and batches continue hourly until the close of the sale.

**Tax Deed Sale Background Info**

Property owners are required to pay property taxes on an annual basis to the County Tax Collector. If the owner fails to pay his/her taxes, the Tax Collector sells a tax certificate at a date and time that has been advertised.

A tax certificate represents a lien for unpaid real estate taxes. The amount of the certificate is the sum of the unpaid real estate tax and the non-ad valorem assessments, penalties, advertising costs and fees.

A tax certificate must be held for a minimum of two years but for no more than seven years. At any time between the second and seventh year, the certificate holder may request the sale of the property to satisfy the certificate. The certificate holder applies to the Tax Collector for a tax deed sale. For more information about tax certificates, you should contact the Orange County Tax Collector's Office or visit the [Tax Collector’s website.](http://www.octaxcol.com/)

The Tax Collector certifies the tax deed application, orders an ownership and encumbrance report, and forwards the application to the Comptroller, who computes the opening bid and charges the certificate holder for the costs of holding the sale. The Comptroller’s fee is $60 for each application. Additional costs for newspaper advertising, sheriff’s service fees, certified mail fees, and the online auction must be paid before a sale date is set.

Once the certificate holder pays all sale costs, the Comptroller sets a sale date, notifies the certificate holder, the property owner, and all lien holders. Then the sale will be held in accordance with Florida Statute Chapter 197.

Notices of pending tax deed sales are published in a local newspaper. Tax deed materials are available for inspection on the [Comptroller’s website.](http://www.occompt.com/)

1. What is the interest rates or penalties to be earned?如果是Tax Lien, 投资者能赚取的最高利率或罚款是多少？

NA, this question is for Tax Lien

1. If redemption occurs mid-month do you get the entire month’s interest?如果月中老屋主赎回房产，投资者是否得到整月的利息？

NA, this question is for Tax Lien

1. Are physical certificates printed and what is the timing of their receipt? 政府是否提供打印的实物tax lien certificate？多久能收到tax lien certificate？

NA, this question is for Tax Lien

1. What is the redemption period and can property owners be contacted during the redemption period? 有赎回期限多久？赎回期间，投资者可以联系原业主吗？

FL is Tax Lien and Tax Deed State. If the Tax Certificate is not redeemed within two years, the certificate holder may file a Tax Deed Application.

不能联系原业主。（A certificate holder is not allowed to contact the owner of the property carrying the delinquent taxes for two years. Such contact can result in costly legal action.）

1. What are the redemption rights of the property owner? 老屋主的赎回权有哪些？

FL is not a redemption Tax Deed State.

1. What is the life of lien? When does it expire? 房产税留置权的有效期是多久？什么时候到期？

NA, this question is for Tax Lien

1. 政府如何进行止赎 （Foreclosure）？

NA, this question is for Tax Lien

1. 房产税地契拍卖 （Tax Deed）后有赎回期吗？

No, this is not a redemption Tax Deed state.

1. 赎回期有多长？

NA

1. 如果老屋主赎回， 投资者的收益是什么？

NA

1. Is a quiet title suit required? 老屋主拿到的Tax Deed, 产权是否清晰？是否需要产权清晰诉讼？

NA

1. How does the holder of the tax lien take ownership if redemption does not occur? 如果房产税留置权没有赎回，房产税留置权持有者如何取得物业所有权？

NA, this question is for Tax Lien

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

**不确定从哪里能够查询到相关信息，请老师点评。**

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？

NA, this question is for Tax Lien

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？

NA, this question is for 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）？

NA, this question is for Tax Lien

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？

NA, this question is for Tax Lien

1. 为了完成该份作业，你们参考了哪些网站，比如郡 （County）或者城市 （City）网站，Tax Sale拍卖网站，这些网站对你们有什么帮助？

拍卖网站：https://orange.realtaxdeed.com/

county官网：<https://www.octaxcol.com/taxes/about-property-tax/tax-certificate-deed-sales/>;

tax deed 清单（online sorting/filter system）: <https://www.occompt.com/official-records/tax-deed-sales>

Treasure-Tax Collector：https://octaxauction.mytaxsale.com/reports/total\_sales

## **区域二：Florida Orange County Tax Lien**

2021TaxLien清单： <https://www.octaxcol.com/assets/uploads/2021/05/OrangeCounty2021DTangiblePPT_Final.pdf>

1. **How does the bidding work (do you did down the interest rate, pay a premium, or bid down ownership interest)?拍卖方式是什么？是利率向下拍卖，竞价拍卖，或所有权向下拍卖）？**

利率向下拍卖，Rate最低者获得。 The sale is operated on a competitive bid basis with interest bids beginning at 18% and progressing downward. 值得注意的是Per F.S.197.472 (2), the mandatory charge of 5 percent does not apply to any interest rate bid of zero percent. Bids of zero percent will earn zero interest.。

1. **What are the sale procedures and does the local government have a brochure or printed materials that outline the process?税务销售流程是什么样的？政府是否提供小册子或印刷材料概述过程？**

拍卖官网有流程（https://orangefl.realtaxlien.com/index.cfm?folder=showDocument&documentName=taxCertificateProcess）；county网站：<https://www.octaxcol.com/taxes/about-property-tax/tax-certificate-deed-sales/>。政府不提供小册子或印刷材料概述过程。

**Bidding Process:**

• Bidders must be registered (www.orangefl.realtaxlien.com).

• The Tax Collector requires a minimum deposit of $1,000 or 10% of intended

purchases, whichever is greater, to be posted through the auction web site.

• Lowest rate of interest bid will be awarded the tax certificate. Interest starts at 18%

and is bid down to zero percent. Per F.S.197.472 (2), the mandatory charge of 5

percent does not apply to any interest rate bid of zero percent. Bids of zero

percent will earn zero interest. Certificate holders shall draw no interest during April and May while the mandatory charge is in effect (FS 197.172). Bids shall be accepted in even and fractional increments of quarter-percentage points.

• Certificates will be sold in sequential order as they appear in the newspaper. The face

amount of each certificate is equal to the gross tax, interest, advertising, and the cost

of the sale.

• Registered bidders will be able to compile their list of items and percentage amounts

on May 10, 2021 until May 24, 2021.

• The auction will consist of batches of approximately 2,500 items. The first batch

commences at 8:00 a.m. on June 1, 2021 and batches continue hourly until the close

of the sale.

1. **What is the interest rates or penalties to be earned?如果是Tax Lien, 投资者能赚取的最高利率或罚款是多少？**

18%

1. **If redemption occurs mid-month do you get the entire month’s interest?如果月中老屋主赎回房产，投资者是否得到整月的利息？**

按整月算利息。Upon redemption of tax certificates, interest shall be calculated on a monthly basis from the first day of each month beginning June 1.

1. **Are physical certificates printed and what is the timing of their receipt? 政府是否提供打印的实物tax lien certificate？多久能收到tax lien certificate？**

多数都是电子证书。Most counties today do not issue actual certificates anymore. The certificate is kept as an electronic file at the Tax Collector’s office.

Bidders will then be notified of certificates purchased. The tax certificate will be issued to the party as entered on the web site registration page. Bidders will be notified of certificates purchased and the balance due within 24 hours of the closing of the Internet auction. Balance of payment will be required within 48 hours of e-mail notification.

1. **What is the redemption period and can property owners be contacted during the redemption period? 有赎回期限多久？赎回期间，投资者可以联系原业主吗？**

If the Tax Certificate is not redeemed within **two years**, the certificate holder may file a Tax Deed Application. Application for tax deed may be made no sooner than two years after April 1st of the year of issuance of the tax certificate. **不能联系原业主**。（A certificate holder is **not allowed to contact the owner** of the property carrying the delinquent taxes for two years. Such contact can result in costly legal action.）

1. **What are the redemption rights of the property owner? 老屋主的赎回权有哪些？**

从Tax Lien Sale开始（6.1）两年内，老屋主有赎回权。

1. **What is the life of lien? When does it expire? 房产税留置权的有效期是多久？什么时候到期？**

Two years from the date of the delinquency (April 1) but no longer than 7 years, the tax certificate holder can request a tax deed application.

1. **政府如何进行止赎 （Foreclosure）？**

In FL, 政府只进行Tax Lien的拍卖。若老屋主在两年内不赎回Tax Lien，那么Tax Lien Certificate持有人，向政府申请进行止赎，拍卖Tax Deed。

Let’s say the owner doesn’t pay the delinquent taxes. Two years from the date of the delinquency (April 1) but no longer than 7 years, **the tax certificate holder can request a tax deed application**. This process starts the foreclosure of the property. To foreclose the property, the certificate holder making application for a tax deed has to pay the Tax Collector an application fee, a title search fee and all amounts required for redemption or purchase of all other outstanding tax certificates, interest, omitted taxes, and delinquent taxes as well as applicable Clerk of Circuit Court fees, relating to the real estate. In most cases **the property is scheduled to go to sale at public auction by the Clerk of Circuit Court within 3 to 4 months from the date of the tax deed application.** Holding the certificate creates no advantage towards owning the property. **The highest bidder becomes the owner of the property.** If the property is a non homesteaded parcel, the opening bid is the amount of the taxes, accrued interest, plus costs and fees involved in a tax deed application. If it is a homesteaded property, the opening bid is half the assessed value plus the tax certificate face value and costs. **IF THE PROPERTY DOES NOT SELL, THE TAX CERTIFICATE HOLDER IS REQUIRED TO TAKE DEED TO THE PROPERTY. IF THE PROPERTY IS NOT SALEABLE, THE CERTIFICATE HOLDER LOSES THE ENTIRE TAX CERTIFICATE INVESTMENT. BUYER BEWARE. Know what you are purchasing.**

1. **房产税地契拍卖 （Tax Deed）后有赎回期吗？**

没有

1. **赎回期有多长？**

NA，this is a Tax Deed question.

1. **如果老屋主赎回， 投资者的收益是什么？**

收益 = face amount × bid interest (低于5%的按5%算)÷12 × 持有月数

如果bid interest是0，则无收益

The tax certificate’s face amount consists of the sum of the following: delinquent real estate tax (unpaid amount), interest on the delinquent amount (1.5% for each of the months of April and May - and June if the auction is held in June), Tax Collector’s commission (5% on the delinquent amount), and the newspaper’s advertising charge (& sale costs or other costs).

Once a certificate is issued, providing the redemption of the certificate is after May 31, the least an investor will receive in interest is 5% (Florida Statutes) except for a bid of 0%. A certificate won with a 0% bid earns no interest. The investor is guaranteed 5% over the life of the certificate if the certificate is redeemed.

1. **Is a quiet title suit required? 老屋主拿到的Tax Deed, 产权是否清晰？是否需要产权清晰诉讼？**

不一定是清晰的。如果想要清晰产权，需要发起诉讼。

In real estate investing, quiet title action is most often used after a property has been purchased in a tax deed sale. Most tax deed sales will override previous liens, including mortgage lenders, transferring interest in the property from the previous owner to the new owner once the sale has been finalized. While the prior lender's interest in the property is dissolved, their claim is not removed from the title until it has been resolved through either a quiet title action or title certification.

Real estate investors may also file a quiet title action if the property was conveyed through a quitclaim deed, which is when the previous owner disclaims interest in the property, transferring interest to the buyer without guaranteeing or warranting a clear title. If there are defects in title and the new owner wants to sell the property using a warranty deed, they can file a quiet title action to resolve any issues.

1. **How does the holder of the tax lien take ownership if redemption does not occur? 如果房产税留置权没有赎回，房产税留置权持有者如何取得物业所有权？**

若老屋主在两年内不赎回Tax Lien，那么Tax Lien Certificate持有人，向政府申请进行止赎，拍卖Tax Deed。

Let’s say the owner doesn’t pay the delinquent taxes. Two years from the date of the delinquency (April 1) but no longer than 7 years, **the tax certificate holder can request a tax deed application**. This process starts the foreclosure of the property. To foreclose the property, the certificate holder making application for a tax deed has to pay the Tax Collector an application fee, a title search fee and all amounts required for redemption or purchase of all other outstanding tax certificates, interest, omitted taxes, and delinquent taxes as well as applicable Clerk of Circuit Court fees, relating to the real estate. In most cases **the property is scheduled to go to sale at public auction by the Clerk of Circuit Court within 3 to 4 months from the date of the tax deed application.** Holding the certificate creates no advantage towards owning the property. **The highest bidder becomes the owner of the property.** If the property is a non homesteaded parcel, the opening bid is the amount of the taxes, accrued interest, plus costs and fees involved in a tax deed application. If it is a homesteaded property, the opening bid is half the assessed value plus the tax certificate face value and costs. **IF THE PROPERTY DOES NOT SELL, THE TAX CERTIFICATE HOLDER IS REQUIRED TO TAKE DEED TO THE PROPERTY. IF THE PROPERTY IS NOT SALEABLE, THE CERTIFICATE HOLDER LOSES THE ENTIRE TAX CERTIFICATE INVESTMENT. BUYER BEWARE. Know what you are purchasing.**

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

申请止赎3-4个月后进入Tax Deed拍卖流程。一般8-12 周可获得清洗产权。

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？**

更高级的lien。

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？**

Certificate value may be affected by **subsequently filed bankruptcy cases**.

There is risk to principal and interest with respect to tax certificates **if property conditions or the utility changes.** This is true when changes are made to correct errors arising from obvious or concealed facts. The Property Appraiser may correct only clerical errors after the tax roll has been certified [Markham v. Friedland, 245 So. 2d 645 (Fla 1971)/ Korash v. Mills, 263 So. 2d 579 (Fla. 1972)].

In a few recent instances, principal and interest were lost to Orange County certificate holders when the **land changed from undeveloped status to ineligible for development (e.g. wetlands).** **Certificates issued prior to the change lost value.** Bidders are cautioned to select carefully the parcels bid upon to minimize risk of loss. Timeshare and subsurface parcels will not be specifically identified before the certificate is sold.

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）？**

The certificate can be **sold and/or transferred** to another entity. Per F.S. 197.462(3), the tax collector shall receive $2.25 as a service charge for each transfer.

在bidding过程中，在交完押金，won the bid of tax lien之后，如果在期限内不交全款，那么失去押金，也无法获得lien certificate。属于消极退出。

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？**

可以购买，但之前持有的同一property的lien certificate对这次的购买不产生影响。

1. **为了完成该份作业，你们参考了哪些网站，比如郡 （County）或者城市 （City）网站，Tax Sale拍卖网站，这些网站对你们有什么帮助？**

拍卖网站，有详细的流程和概念讲解[https://orangefl.realtaxlien.com/；](https://orangefl.realtaxlien.com/%EF%BC%9B)

county官网：<https://www.octaxcol.com/taxes/about-property-tax/tax-certificate-deed-sales/>；

Orange County Certificate Sale： [https://www.octaxcol.com/assets/uploads/2021/04/Orange-County-Tax-Certificate-Sale-2021.pdf；](https://www.octaxcol.com/assets/uploads/2021/04/Orange-County-Tax-Certificate-Sale-2021.pdf%EF%BC%9B)

Procedures for 2021 Tax Certificate Sale Of 2020 Real Properties in Orange County, Florida： <https://www.octaxcol.com/assets/uploads/2021/04/Tax-Sale-Procedure-2021.pdf>

Bidder Affidavit – 2021 Tax Certificate Sale Orange County：<https://www.octaxcol.com/assets/uploads/2021/04/Bidder-Affidavit-2021.pdf>

## **区域三：Arizona Maricopa Tax Lien**

2021 tax lien list: [https://maricopa.arizonataxsale.com/index.cfm?folder=auctionResults&mode=preview](https://maricopa.arizonataxsale.com/index.cfm?folder=auctionResults&mode=preview#inbox/_blank)

对于所选择的每一个市场，选择至少8个相关问题，进行回答：

1. How does the bidding work (do you did down the interest rate, pay a premium, or bid down ownership interest)?拍卖方式是什么？是利率向下拍卖，竞价拍卖，或所有权向下拍卖）？

Tax　Lien州; 最高回报率１６％，荷兰式拍卖，１％往下降。价低者得。In short, you bid down the interest rate. In other words, bids are entered with the certificate going to the bidder willing to take the lowest interest rate.

Tax Liens are auctioned each year in early February, for properties that had taxes outstanding December 31 of previous year. The auctions are available at<https://maricopa.arizonataxsale.com/.>

Registration may only be made on the date and time of the bidding. For complete rules and schedule of bidding for 2021, see the [bidding web site](https://maricopa.arizonataxsale.com/index.cfm?folder=showDocument&documentName=biddingRules).

The results for this year’s February bidding are available at the [results page](https://maricopa.arizonataxsale.com/index.cfm?folder=auctionResults&mode=preview).

1. What are the sale procedures and does the local government have a brochure or printed materials that outline the process?税务销售流程是什么样的？政府是否提供小册子或印刷材料概述过程？

拍卖前四周，每周都要在当地报纸公布清单。多数郡在网站上也同时公布。Can purchase list online.

老业主允许最晚在拍卖会前一天夏五点前缴纳拖欠税款，可以避免被拍卖。

一般每年二月举办拍卖会

司库确定拍卖日期，场次和时间。

拖欠的税款，罚款，利息，广告费，开具发票费用，税务证明费，纳税人信息基金费，邮电和银行费用等

每年分两次交税１０月和第二年３月

１１月第一天和５月第一天是到期日

２０１９年１１月欠税，２０２０年１２月准备欠税清单，２０２１年一二月份发出欠税通知，并准备出售拍卖。

拍卖前网上登记注册，投标人信息表，W-９表，提供税务识别号。简单审核资格。

如果拍卖后发现不合资格，会预扣３１％收益，存入保证金。

有些郡可以提供Tax　Deed，未购买且未赎回的Tax　Lien最终郡政府负责止赎。主要是未开发土地和农地。政府持有五年后拍卖出售。大多数郡是１１和１２月Tax　Sale。也有３月的。

自行解决产权保险问题。

亚利桑那州大多数郡比较合理的是不会要求巨额房地产转让费，契约准备和记录费，契税相关费用，务必记住务必事先了解清楚

In order to undertake any bid, you must register with the Maricopa County’s Treasurer’s office. Following is that process:

1. Bidding occurs in late January of each year. Auction notification is made 2 to 3 weeks in advance of this date. Thus, view the Tax Lien list in early January of each year.
2. Place the bid online as soon as the bidding site opens. This is usually at 10:00 am (Mountain Time) on the date of sale.
3. In 2021, all batches opened January 26 at 10:00 am and closed February 9, 2021.
4. Submit your payment the day after final auction closing.

Before we may undertake any of this bidding, we must register as follows:

1. First, we must register as a Buyer, by phoning the Maricopa Treasurer’s office at (602) 506-8511; this will give us a unique Buyer Number. Also ask for a TIN/SSN - this is required before using their online buyer system.
2. Then, to use their online system, we must be registered on Maricopa County’s Treasurer’s office as a buyer and give our Buyer Number:
3. <https://treasurer.maricopa.gov/TaxLienWeb/Registration.aspx>
4. The Treasurer’s office has a parcel watch service, which we can register for. See the site: <https://www.treasurer.maricopa.gov/>
5. We can conduct our research online at the Treasurer’s above-noted site, by selecting the choices

[Liens and Research](https://www.treasurer.maricopa.gov/Pages/LoadPage?page=LiensAndResearch), and [Map of Parcels with Overdue Taxes](https://gis.maricopa.gov/TSR/liendelinquentparcel/index.html?)

All information on the Tax Lien process is available online, at:

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

1. What is the interest rates or penalties to be earned?如果是Tax Lien, 投资者能赚取的最高利率或罚款是多少？

Interest is assessed BY STATE LAW at 16% per annum prorated monthly. Highest interest rate is 16%

1. If redemption occurs mid-month do you get the entire month’s interest?如果月中老屋主赎回房产，投资者是否得到整月的利息？

Yes, interest rate is prorated monthly on the first day of the month.

Following is the process defined by the Maricopa County Treasurer’s office:

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.

1. Are physical certificates printed and what is the timing of their receipt? 政府是否提供打印的实物tax lien certificate？多久能收到tax lien certificate？
2. What is the redemption period and can property owners be contacted during the redemption period? 有赎回期限多久？赎回期间，投资者可以联系原业主吗？

三年赎回期

3 years from the date of sale,  If the tax lien is not redeemed within three years from the date of sale, the purchaser may initiate foreclosure proceedings.

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.

1. What are the redemption rights of the property owner? 老屋主的赎回权有哪些？

老业主允许最晚在拍卖会前一天夏五点前缴纳拖欠税款，可以避免被拍卖。Property owner receive clear title/deed of the property after paying off the debt

1. What is the life of lien? When does it expire? 房产税留置权的有效期是多久？什么时候到期？

证书有效期１０年，过期无效。The certificate has a life of 10 years and if there is no redemption or court action, it expires and becomes worthless. However, after three years parcels can be foreclosed on through quiet title court action three (3) years after the date of sale.

1. 政府如何进行止赎 （Foreclosure）？

投资人需要主动和司库联系，启动止赎程序，高等法院审核申请，验证所有权的转让。

申请司库房地产地契。

拍卖前四周，每周都要在当地报纸公布清单。多数郡在网站上也同时公布。Can purchase list online.

老业主允许最晚在拍卖会前一天夏五点前缴纳拖欠税款，可以避免被拍卖。

一般每年二月举办拍卖会

司库确定拍卖日期，场次和时间。

拖欠的税款，罚款，利息，广告费，开具发票费用，税务证明费，纳税人信息基金费，邮电和银行费用等

1. 房产税地契拍卖 （Tax Deed）后有赎回期吗？

有些郡可以提供Tax　Deed，未购买且未赎回的Tax　Lien最终郡政府负责止赎。主要是未开发土地和农地。政府持有五年后拍卖出售。大多数郡是１１和１２月Tax　Sale。也有３月的。

自行解决产权保险问题。

1. 赎回期有多长？
2. 如果老屋主赎回， 投资者的收益是什么？

Investor receive the following funds from the property owner: 拖欠的税款，罚款，利息，广告费，开具发票费用，税务证明费，纳税人信息基金费，邮电和银行费用等.

Investor receives more than the price to purchase the TLC

1. Is a quiet title suit required? 老屋主拿到的Tax Deed, 产权是否清晰？是否需要产权清晰诉讼？

The property title is clear after Property owner redeems the tax deed. After three years parcels can be foreclosed on through quiet title court action three (3) years after the date of sale.

1. How does the holder of the tax lien take ownership if redemption does not occur? 如果房产税留置权没有赎回，房产税留置权持有者如何取得物业所有权？

三年赎回期

需要主动止赎

投资人需要主动和司库联系，启动止赎程序，高等法院审核申请，验证所有权的转让。

申请司库房地产地契。

After three years from date of certificate acquisition, parcels can be foreclosed on through quiet title court action three (3) years after the date of sale.

There are three steps:

1. send a 30 day demand letter that meets all of the statutory requirements.
2. If the taxes are not paid 30 days after sending the demand letter, the second step is to file the foreclosure lawsuit to foreclosure the lien.
3. Upon court decision, submit court decision to the County Treasurer’s office. Once recorded, you become the owner in sole perpetuity.

An additional step may be to remove the prior owner if the prior owner does not voluntarily leave the property. This is called a forcible detainer/special detainer or more commonly known as an eviction action.

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

This depends upon the time period that the court deals with the quiet title action. This could be 1 - 2 years.

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？

IRS lien

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？
2. 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）？
3. 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？

A subsequent year’s tax (sub-tax) can be added to an existing CP beginning on June 1 and ending on January 15. Subsequent year liens not sub-taxed will go to the next tax lien auction in February.

The interest earned on a sub-tax is the same as that of the original CP.

1. 为了完成该份作业，你们参考了哪些网站，比如郡 （County）或者城市 （City）网站，Tax Sale拍卖网站，这些网站对你们有什么帮助？

Maricopa County：  
Treasurer 网站 <https://treasurer.maricopa.gov/Pages/LoadPage?page=LiensAndResearch>， 基本的介绍，bid的过程，redemption的过程.  
AZ practice tax certificate auction site拍卖网站：  
<https://demo.arizonataxsale.com/index.cfm?folder=auctionResults>, 了解大致bid down实际情况，都有什么样的property在auction中

The advertisement appears in the Arizona Business Gazette about three weeks before the auction:

* in the Arizona Business Gazette, Copies of the newspaper are usually available for purchase at the Treasurer's Office.
* posted on the Tax Sale website [https://maricopa.arizonataxsale.com](https://maricopa.arizonataxsale.com/)
* in the Treasurer's Office (on the lobby computers) at 301 W. Jefferson, Suite 100, Phoenix, AZ 85003.
* a CD called the “Tax Sale Advertising List” for $25.00 can be purchased: [ResearchMaterial.pdf](https://treasurer.maricopa.gov/PDFs/ResearchMaterial.pdf)

[https://maricopa.arizonataxsale.com/index.cfm?folder=auctionResults&mode=preview](https://maricopa.arizonataxsale.com/index.cfm?folder=auctionResults&mode=preview#inbox/_blank)

<https://www.maricopa.gov/780/Tax-Deeded-Land-Sales>

The “[Maricopa County Tax Process](https://maricopa.arizonataxsale.com/index.cfm?folder=showDocument&documentName=taxCertificateProcess)” web site provides a good overview. It also provides links to all counties in the following states:

* Colorado
* Maryland
* Nebraska
* New Jersey
* New York