**第一周作业：**

1. 给自己的小组起一个响亮的名称。 作业请写下小组名称。比如 美西-梦想成真队。
2. 小组成员都有谁？组长（负责小组所有事宜，包括小组作业递交，小组会议召集， 召集大家按时参加上课和答疑）是谁？小组成员如何分工和协作，以便按时完成作业？
3. 根据小组成员的时间，精力，以及资金，小组投票确定1-2个想要重点研究和投资的市场。熟悉该市场的法律法规。

对所选的1-2个市场，回答以下问题：

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

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？

3)税务留置权售出方式是什么，是线上拍卖， 还是现场拍卖？

作业截止时间：下一次上课之前，请组长把作业上传到网站上

1.美中探宝队一组

2.小组成员：白琳，刘冬，向日葵，Leaf，Tina，瑞文，Sunny，桥桥，Ella, Daniel, Jessie Wang, Jessica, 秋意阑珊，Alan，Elodie，林镕珚，美钰儿，Tina Ding等18人。

3. 重点研究和投资的市场，熟悉该市场的法律法规。

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

Colorado，Denver County，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-half of property taxes due becomes delinquent on March 1 and accrues interest at the rate of 1% per month. The second half is due on June 15. If the entire amount of tax is paid at one time on or before April 30, no interest will be charged.。

If you do not pay your property taxes, you will owe delinquent interest (1% per month) and will receive a delinquency notice in July. Any unpaid taxes will be advertised for sale in the local newspaper and will be sold if they are still not paid by the day before tax lien public auction. The real estate tax lien public auction of unpaid taxes is held in November. Each tax lien is equal to the amount of the unpaid taxes, interest, penalty, and fees (the tax lien face value). You will owe monthly redemption interest on the lien total. Redemption interest is based on the Federal Reserve discount rate as of September 1 plus 9%.

3)税务留置权售出方式是什么，是线上拍卖， 还是现场拍卖？

是线上拍卖。www.denver.coloradotaxsale.com