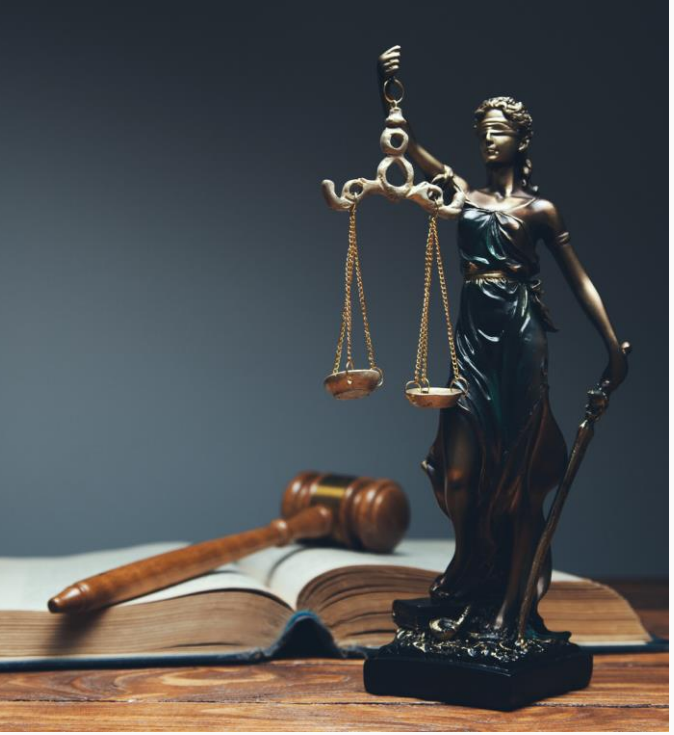
Tax Sales Presentation

Ken Letourneau

Tax Lien, Tax Deed and Redeemable Deed Auction

This Presentation is to Educate you on how Tax Liens, Tax Deeds and Redeemable Deed Auctions work



This is an Educational Presentation

I am NOT an Attorney, Accountant or a Government Employee.
I am NOT giving Legal or Accounting Advice

This is Informaiton based on My Experience, and yours can be different

People Ask Me all the Time

Why I Love the Tax Sale Business

Great Interest Returns

Better than a Bank

Acquire Properties Cheap

Get Properties at 50% to 90% Discounts

Yes, you heard me correctly. Buying Properties at 50%, 60%, 70%, 80% and 90% OFF the Retail Market Price

So Why does this Happen?

In the United States of America if you own Real Property, Houses, Apartment Buildings, Land, Warehouses or any structure that is Privately owned and attached

You are required to Pay Property Taxes with some exceptions.

But the Majority of people need to pay Property Taxes.

Tax Collector

If you own Real Property in the United States, we receive a Tax Bill from the Local Tax Collector

Elected Officials

These local Tax laws were created by Elected Officials.

All State Laws for the Tax Sales are created Differently.

Property Taxes are used to pay for our Public Government Services

School System

Police Department

Fire Department

Parks & Recreation

And Other Services

What if the Property Tax is not paid?

Municipalities need money for their Services

The Government will have Public Auctions to raise the money

These Auctions are called Tax Lien, Tax Deed or Redeemable Tax Sales

All Auctions are held on the internet or held In-Person

IMPORTANT

The Tax Collector or the Treasurer makes the decision to have it either In Person or Online

Let’s talk briefly about the difference between a Tax Lien, Tax Deed and Redeemable Deed

What is a Tax Lien

The Local Goverment puts Liens on properties for not paying their Property Taxes.

And hence the Government holds a Public Tax Certificate Sale to raise the money that did not come in.

When you Win at the Auction you are Lending Money to the Local Government to Help with the Short Fall on revenue and to keep the Government working

government will award you a *certificate* and will pay you an interest rate
When the Property Tax is fully paid

if the Property owner or any Interested Party on the Property does not pay the Taxes after the redemption period, you get the *Deed* to the Property

Some Tax Lien States

Mississippi

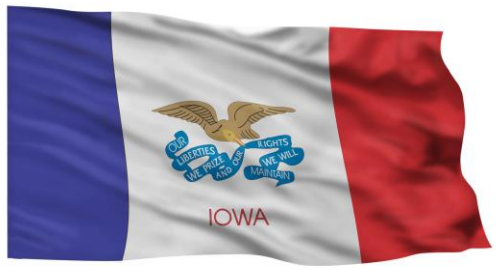
Florida

Arizona

Alabama

Indiana

Missouri



Iowa

South Carolina

Louisiana

What Happens when a Lien is not paid after the Redemption Period Ends?

It's very important to understand that EVERY State, and even Counties, operate differently when this occurs.

You will need to do research to understand how to convert the Lien to a Deed.

Contact a Local Attorney who has knowledge in the Tax Sales Business

Remember, in most States the Mortgages, Judgements & Mechanic's Liens are removed when you convert the Lien to a Deed.

This is why its extremely important to obtain an Attorney who undersands what to do.

Most Municipality or County Liens such as Weed Abatement, Building violations, Sewer & Water bills MAY not be removed from the property.

Again, be sure to hire a knowledgeable Attorney to help you through this process.

Other liens such as Federal IRS or State Medicare are not removed.

Be sure to hire a knowledgeable Attorney to help you through the handling of these types of liens.

What is a Tax Deed

In a Tax Deed Auction you are bidding to actually *Own the Property*

What is a Tax Deed

You are paying for the entire property, including the unpaid property taxes.

You will own the Property via a DEED

Some Tax Deed States

California

Nevada

Washington

Virginia

Oregon

Idaho

Michigan

New York

Kansas

Other Liens

- Homes sold at tax deed sales have what is known as a “cloud” on their title. You won't be able to sell that property until you clear this cloud.
- You'll want to pay to get a clean title to the home you've just bought.

Cleaning a Title

What things can/should be done to get a Clean Title?

- **Use Title Company?**
- **Hire Real Estate Attorney**

What is a Redeemable Deed

Well in this Auction you are Bidding to Own the Property, but the owner has the right to redeem the property taxes or any interested party to get the property back

When you go to a Redeemable Tax Deed sale, you are purchasing the Deed to the Property

If you are the successful bidder, you will receive a Tax Redeemable Deed to the Property

That Deed, however, is encumbered for a period known as the Redemption Period (not to be confused with the redemption period of tax liens)

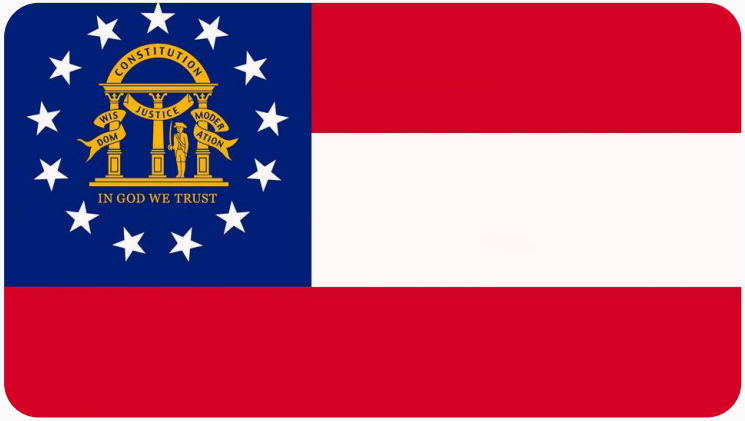
The Owner can Redeem the Property by paying the amount that was bid for the Deed at the Tax Sale plus a hefty Penalty or Interest.

If the Deed is not redeemed during the redemption period, then the previous owner is barred from redeeming the Property

The Tax Deed holder is the Owner of Record and legal Owner of the Property

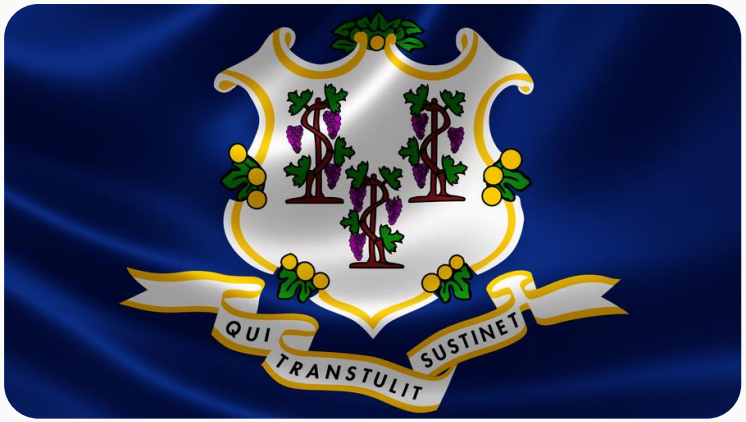
Some Redeemable Tax Deed States

Texas



Georgia

Tennessee



Connecticut

Let’s Breakdown How to Create Income With Each Type of Tax Sale

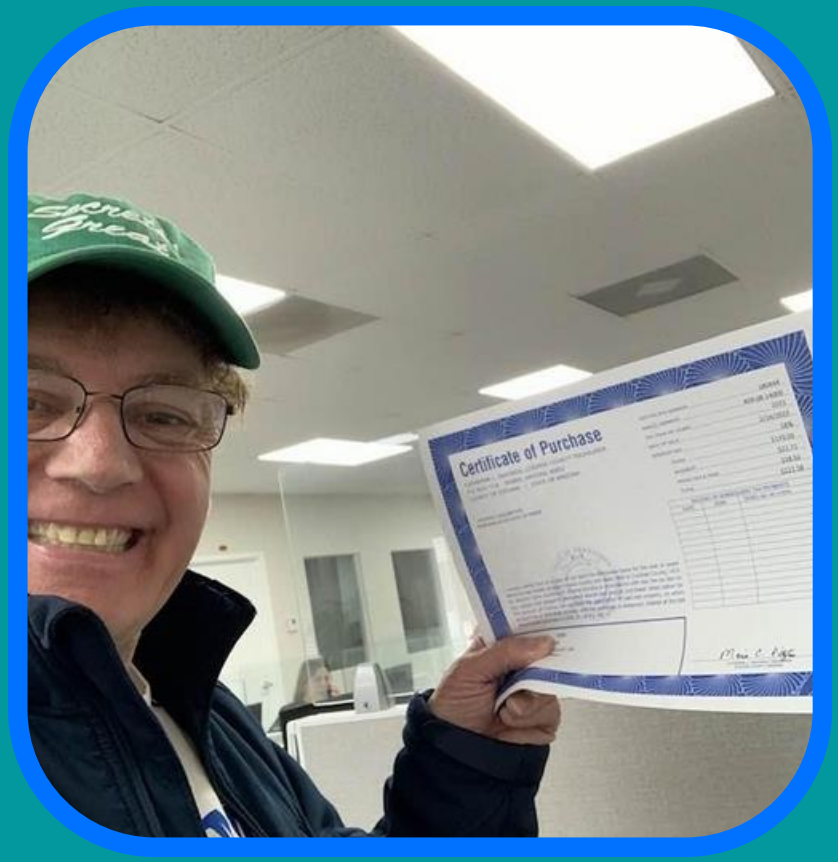
(Case Studies from actual deals done in 2023)

Tax Liens

Tax Deeds

Tax Redeemable Deeds

Tax Lien Income



Tax Lien

- We Purchase a Tax Lien Certificate for as low as $50
- County places a Tax Lien on the property on your behalf
- Earn Interest depending on the State
- Receive Money back and Interest if Tax Lien IS Paid

Tax Lien - Exit Strategies

- Sell the Tax Lien Certificates
- Assign the Lien
- Wait for Redemption
- Negotiate with Property Owners
- Foreclose on Property

Tax Deed Income

Mojave County, Arizona

Tax Deed

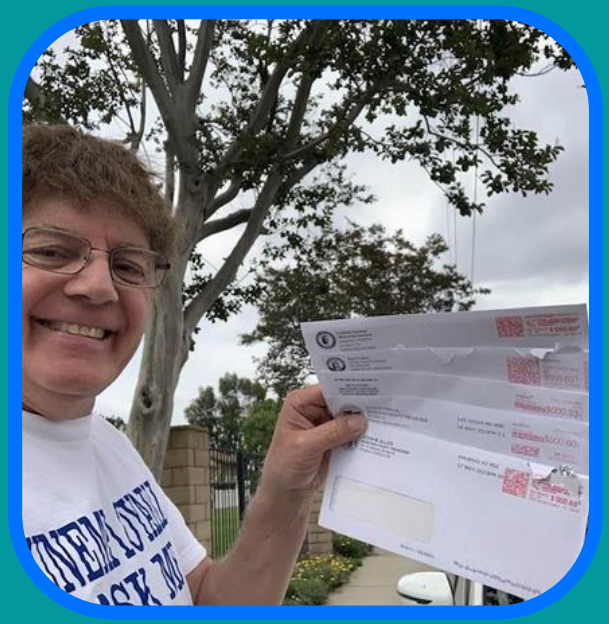
- **Tax Lien is converted to a Tax Deed when NOT Paid**
- **Acquire TOTAL Ownership of the Property**
- **Exit Options with Property Wholesale, Fix & Flip, Rent or Move In**

Tax Deed - Exit Strategies

- Flip It
- Rent It Out
- Lease Option
- Owner Financing
- Wholesale
- Auction
- Keep It

Tax Redeemable Deed

Memphis, Tennessee



(When Redeemed)

- Similar to Tax Lien but you have More Property Rights
- Again - Earn High Interest Rates
- Receive Money Back and Interest when Paid

Tax Redeemable Deed

Memphis, Tennessee

(When Not Redeemed)

- **Converts to a Tax Deed once redemption expires**
- **Acquire TOTAL Ownership of the Property**
- **Exit Options with Property**

  Wholesale, Fix & Flip, Rent or Move In

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- ✓ Accelerate Your Property Acquisition Tactics
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$497/year

Your Annual Membership will Include:

Video Training

- ✓ Tax Lien Training Modules
- ✓ Tax Deed Training Modules
- ✓ Tax Redeemable Deed Training Modules
- ✓ Quizzes to Test your Learning

Members Only Videos

Ken will be posting Videos ONLY for his Members on a regular basis. These videos will not be on any of his Social Media platforms.
You can watch these videos anytime of the day or night.

Weekly Q&A

To Answer your pressing questions every week

These Sessions are recorded and will be available for you to watch. So even if you cannot make a session, you can still benefit from the knowledge Ken will share in them.

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