

Tax Lien Certificate Investing Spreadsheet Legend

Currently, there are three main systems for the collection of delinquent real estate property taxes being utilized in local taxing districts all over the United States.

Tax Lien Certificate System: The whole process begins when property owners let the real estate property taxes go unpaid. To get their money quickly the county sells the Tax Certificate Lien on a property that has delinquent taxes to an Investor. When the Real Estate Property Owner pays the taxes owed (Including Interest & Penalties) to the County or Taxing District, the Investor is notified to return the certificate. When the county or taxing district receives the Tax Lien Certificate, the Investor is paid the amount of the certificate, plus interest, meanwhile the county or taxing district has had the money it needed to run the government.

Tax Deed System: The tax deed procedure begins when real estate property owners let the taxes on their real estate go unpaid. After numerous warnings, notifications and public advertisement of the impending sale, the county auctions the property to the winning bidder (state laws differ). The county auctions the deed to the property, the sale of the property is final and the winning bidder receives a Treasurer's Deed or similar Deed to the real estate property.

Tax Deed Redeemable System: The tax deed procedure begins when real estate property owners let the taxes on their real estate go unpaid. After numerous warnings, notifications and public advertisement of the impending sale, the county auctions the property to the winning bidder (state laws differ).e county auctions the Deed to the property to the winning bidder, the Deed is encumbered or restricted by a "Right of Redemption" or "Waiting Period" meaning the property owner can pay the delinquent tax and penalty and still maintain ownership. Penalties can be as high as 20% in Georgia and 25% every 6 months in the state of Texas. After the redemption or "Waiting Period" has passed, i.e. 12 months in Georgia and 180 days in

Redemption Period: The period during which a borrower may reclaim the title and possession of property by paying the debt it secured.

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<u>State</u>	<u>Vehicle</u>	<u>Interest</u>	<u>Redemption</u>	<u>Counties</u>
Alabama	Tax Lien Certificate	12%	3 Years	067 Counties
Alaska	Tax Deed	NA	NA	011 Boroughs
Arizona	Tax Lien Certificate	16%	3 Years	015 Counties
Arkansas	Tax Deed	NA	NA	075 Counties
California	Tax Deed	NA	NA	058 Counties
Colorado	Tax Lien Certificate	Fluctuates	3 Years	063 Counties
Connecticut	Tax Deed	18%	6 Months	
Delaware	Tax Deed	15%	NA	003 Counties
Florida	Tax Lien Certificate	18%	2 Years	067 Counties
Georgia	Tax Deed Redeemable	20%	1 Year	149 Counties
Hawaii	Tax Deed Redeemable	12%	1 Year	004 Counties
Idaho	Tax Deed	NA	NA	044 Counties
Illinois	Tax Lien Certificate	18%	Varies	102 Counties
Indiana	Tax Lien Certificate	15-25%	1 Year	092 Counties
Iowa	Tax Lien Certificate	24%	1 Year 9 Months	099 Counties
Kansas	Tax Deed	NA	2 Years	105 Counties

Kentucky	Tax Lien Certificate	12%	1 Year	120 Counties
Louisiana	Tax Lien Certificate	17%	3 Years	064 Parishes
Maine	Tax Deed	8%	2 Years	016 Counties
Maryland	Tax Lien Certificate	6-24%	6 Months	023 Counties
Massachusetts	Tax Deed	NA	NA	014 Counties
Michigan	Tax Deed	NA	NA	083 Counties
Minnesota	Tax Deed	NA	NA	087 Counties
Mississippi	Tax Lien Certificate	18%	2 Years	082 Counties
Missouri	Tax Lien Certificate	10%	2 Years	115 Counties
Montana	Tax Lien Certificate	10%	3 Years	056 Counties
Nebraska	Tax Lien Certificate	14%	3 Years	093 Counties
Nevada	Tax Deed	NA	NA	017 Counties
New Hampshire	Tax Deed	NA	NA	010 Counties
New Jersey	Tax Lien Certificate	18%	2 Years	021 Counties
New Mexico	Tax Deed	NA	NA	033 Counties
New York	Tax Deed	10%	2 Years	021 Counties
North Carolina	Tax Deed	NA	NA	100 Counties
North Dakota	Tax Deed	NA	NA	053 Counties
Ohio	Tax Deed and Certificate	18%	3 Years	088 Counties
Oklahoma	Tax Lien Certificate	08%	2 Years	077 Counties
Oregon	Tax Deed	NA	NA	036 Counties
Pennsylvania	Tax Deed	NA	NA	067 Counties
Rhode Island	Tax Lien Certificate	16%	1 Year	005 Counties
South Carolina	Tax Lien Certificate	3-12%	1 Year	046 Counties
South Dakota	Tax Lien Certificate	10%	3 Years	067 Counties
Tennessee	Tax Deed Redeemable	10%	1 Year	095 Counties
Texas	Tax Deed Redeemable	25%	6 Months, 2 Years	254 Counties
Utah	Tax Deed	NA	NA	029 Counties
Vermont	Tax Lien Certificate	12%	1 Year	014 Counties
Virginia	Tax Deed	NA	NA	096 Counties
Washington	Tax Deed	NA	NA	039 Counties
West Virginia	Tax Lien Certificate	12 %	1 Year	055 Counties
Wisconsin	Tax Deed	NA	NA	072 Counties
Wyoming	Tax Lien Certificate	18%	4 Years	023 Counties