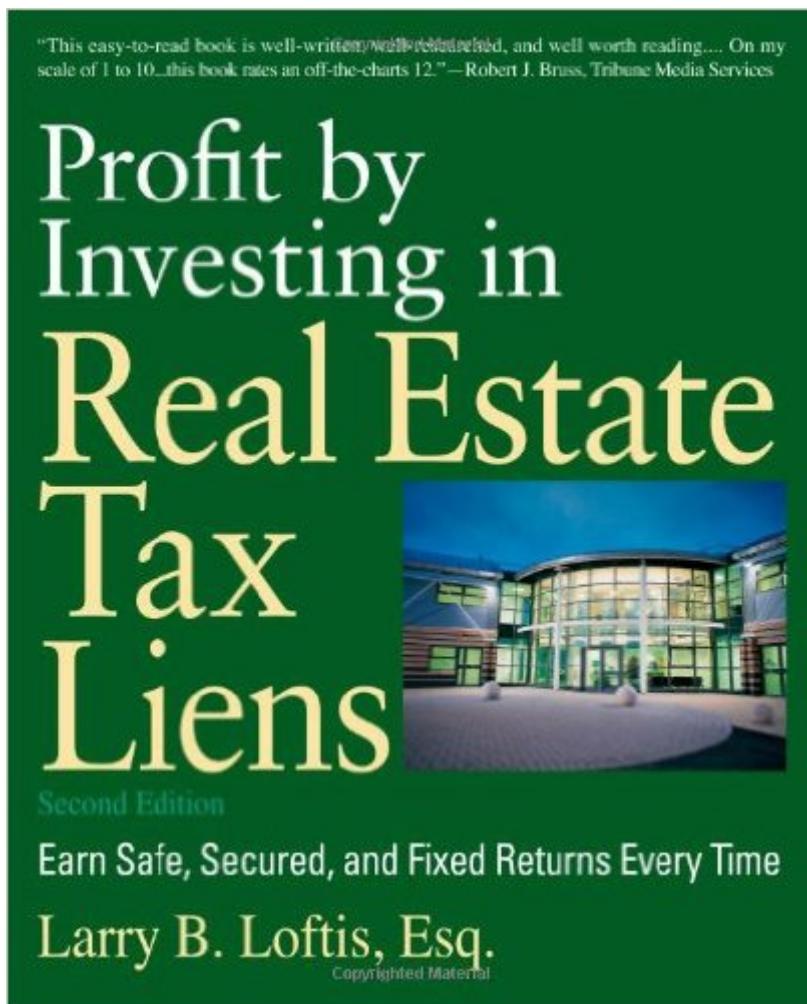


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Profit By Investing In Real Estate Tax Liens: Earn Safe, Secured, And Fixed Returns Every Time



Synopsis

Profit by Investing in Real Estate Tax Liens, the only tax lien book written by a tax lien investor, has been the top-selling tax lien book since its first release in November, 2004. In this second edition, attorney and tax lien investor Larry Loftis not only teaches how to invest in tax liens and tax deeds, he provides insightful, first-hand experience from his purchases around the United States. Having purchased millions of dollars of liens (and deeds) in 12 states and attended auctions in 5 additional states, Mr. Loftis provides stories from different locations around the country, giving tips on how to avoid risks, and how to beat the competition. He provides technical knowledge that only an attorney can provide, as well as "tricks-of-the-trade" that only a seasoned investor can provide. Profit by Investing in Real Estate Tax Liens also debunks the common myth that tax liens are found only on run-down properties, and shows that liens exist on every type of property. Author Loftis, who has purchased liens on properties owned by famous athletes like NBA stars and world champion boxers, national banks (like Chase Manhattan Bank and LaSalle National Bank), and even a building whose major tenant was the local sheriff's department, reveals that he has seen liens on properties owned by a 9-time Wimbledon champion, a 3-time Masters champion, a Cy Young and World Series winner, a movie icon, an international celebrity athlete/model, and even properties owned by cities, the U.S. Post Office, and even the U.S. government! In this authoritative guide, Loftis helps investors avoid the pitfalls while answering all the key questions they need to consider: * What states are lien states and what states are deed states, and how do they work? * What about the "hybrid" (as Loftis calls them) states like Texas and Georgia? * How does an investor go about bidding at tax sales? And what is the due diligence required? * What are the different requirements in each state? * Where are the risks in this type of investing, and how do I avoid them? * How long do I have to wait to get paid off, and what rate of return can I expect? * How are counties selling liens and deeds using internet auctions, and how do I start?

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Customer Reviews

This book gives a great description of the procedural nuts and bolts of purchasing tax certificates, with a lot of emphasis on my own home state of Florida. Unfortunately I learned this week from attending a local auction that it is extremely difficult for the average investor to compete with the institutions in actually purchasing certificates, much less in obtaining anything greater than the absolute minimum available rate of return. After reading this book, I attended the first day of my own county's auction with high hopes. Unfortunately I found that there were approximately 125 or so other persons attending it. In our State the maximum rate of interest is 18% and bids can go all the way down to 0.25%, with the statute providing that when redeemed, the purchaser is still paid at the rate of 5%. At our auction whenever a certificate was offered, at least half of the people present would immediately raise their buyer cards and shout out their willingness to accept the absolute minimum rate of 0.25%. Frankly I did not know how the auctioneer could legitimately determine which of the 50 or so people had actually bid first, but I did see that many of the certificates seemed to have been awarded to those sitting in the seats closest to the auctioneer. After returning home in total disgust, I decided to review the day's results online. I discovered that in only the first hour, approximately 100 different buyers had been awarded certificates. One might assume that there had been a fair distribution of the available certificates among everyone who had been present. However, when reviewing the mailing addresses of these 100 different buyers, I discovered that about 70 of them shared only six or seven different mailing addresses.

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