

JACK BOSCH

Tax Lien State Vs. Tax Deeds States

State	Type of States	Interest Rate	Redemption Period
Alabama	Tax Lien and Tax Deed state	12%	3 years
Arizona	Tax lien State	12%	3 years
Arkansas	Tax Deed State		3 years
California	Tax Deed State (allows for Tax Lien auctions to be held but are not held anywhere)	18% (if TLC auction would be held)	5 years for Tax Deed Sale; expires day prior to sale at 5 pm
Colorado	Tax Lien State	9% (Plus Fed Rate) (rate is established by adding nine percentage points to the federal discount rate as of September 1, 2007, and rounding to the nearest full percent)	3 years until foreclosure can be initiated (non-judicial); plus 120 days after foreclosure initiation. = 3 years, 4 months.
Connecticut	Tax Deed Sale with Right of Redemption	18% after Tax Deed sale	6 months after tax Deed sale.
Delaware	Tax Deed State	15%-20% penalty in some counties	1 year redemption in some counties
Florida	Tax lien State but also holds many Tax Deed Sales	18% on TLC	2 year Redemption n TLC
Georgia	Redemption Deed State with Penalty	Penalty of 20% if redeemed after sale	1 year after Tax Deed Sale
Hawaii	Redemption Deed State	12% after Deed Sale	Varies by county 6 months to 1 year
Idaho	Tax Deed State	N/A	3 years, then county takes property and sells it at auction
Illinois	Tax lien State	18% for 6 months, 36% for a full year (24% for farmland)	2 years
Indiana	Tax Lien State	10% in first 6 months; 15% in second 6 months (= up to	120 days to 1 year (depending on

Disclaimer: Please be advised to have any and all documents provided to you in this program reviewed by an attorney for their validity and feasibility for use in any state. No guarantees of any form are being made by Get In Line – Stay In Line, LLC, Jack Bosch or any other DBA that these documents are valid in the state intended by the user of this material.

		25% in 1 year); 10% on overbid amount	property type);
Iowa	Tax Lien State	24%	1.75 years
Kansas	Tax Deed sale		2 years for vacant land; 3 years for improved property
Kentucky	Tax Lien State	12%	1 year
Louisiana	Tax Lien and Tax Deed state	12% plus 5% penalty on TLCs	3 years on TLCs
Maine	Tax Deed state		Varies by county
Maryland	Tax Lien State	6% to 24% Varies by county	6 months to 2 years; varies by counties
Massachusetts	Can have Tax Lien State but most counties have Tax Deed Sales	16% for TLCs (but barely any exist)	No redemption period following tax Deed Sale; (6 months for TLC sale but barely any exist)
Michigan	Tax Deed State (used to be Tax lien State)	Now no interest anymore because of switch to Tax Deed State)	2 years up to sale
Minnesota	Tax Deed State (used to be Tax lien State)	Now no interest anymore because of switch to Tax Deed State)	1 year
Mississippi	Tax Lien State	18% (=1.5% per month)	2 years
Missouri	Tax Lien State with weird right to bid on property purchase	10% + penalties owed (subsequent years worth of taxes only 8%)	2 years on 1 st year, 1 year on second year, 90 days on third year
Montana	Tax lien State	10%	2-3 years (depending on property type)
Nebraska	Tax lien State	14%	3 years
Nevada	Both but most counties have only Tax Deed Sales	12% but barely any TLC sales	120 days for Vacant land; 2 years for developed land; but barely any TLC sales
New Hampshire	Tax deed Sale	Prop. Owner needs to pay State 18% to redeem lien or risk losing property to foreclosure	Total of 5 years
New Jersey	Tax lien Sale (but also has some Tax Deed sales)	18% (plus penalties)	2 years
New Mexico	Tax Deed State (with challenge possibility)		Sale can be challenged for up to 2

Disclaimer: Please be advised to have any and all documents provided to you in this program reviewed by an attorney for their validity and feasibility for use in any state. No guarantees of any form are being made by Get In Line – Stay In Line, LLC, Jack Bosch or any other DBA that these documents are valid in the state intended by the user of this material.

			years after sale
New York	Tax Lien State	14% in counties that have sales (NYC does not sell TLCs to public)	1 year (but many rules around this)
North Carolina	Tax Deed State (auctions called Property tax foreclosure sales)		10 day upset period after sale. Anyone can bid 5% of \$750.00 more and with this trigger a re-sale
North Dakota	Tax Deed Sales		5 years before county seizes property and puts up TD sale (No redemption period after sale date)
Ohio	Tax lien States (but Sales only in held in counties with more than 200,000 in population)	18% but only for Institutional investors;	1 year
Oklahoma	Tax Lien and Tax Deed State	8% on TLCs	2 years for TLCs
Oregon	Tax Deed State		3 years until state can foreclose
Pennsylvania	Tax Deed State		No right of redemption after sale except for Philadelphia on SFR if occupied 90 days prior to sale
Puerto Rico	Tax Lien State	20% no matter when redeemed	
Rhode Island	Tax lien state	16%	1 year but varies by municipality
South Carolina	Tax Lien State	8-12%	1 year to 18 months
South Dakota	Tax Deed State (used to be Tax lien State)	Appears to not do auctions anymore	
Tennessee	Redemption Deed State	State holds auction; 10% penalty	1 year after the sale
Texas	Redemption Deed State	25% for first 6 months Penalty for redemption after the sale	2 years prior to sale; 6 months after sale for property that is

Disclaimer: Please be advised to have any and all documents provided to you in this program reviewed by an attorney for their validity and feasibility for use in any state. No guarantees of any form are being made by Get In Line – Stay In Line, LLC, Jack Bosch or any other DBA that these documents are valid in the state intended by the user of this material.

			not homesteaded; 2 years for homestead property and farm land.
Utah	Tax Deed State		No redemption period after the sale
U.S. Virgin Islands	Tax Deed and/or Lien State	12%	1 year after sale
Vermont	Tax Lien State	12%	1 year
Virginia	Tax Deed State		None after sale
West Virginia	Tax Lien State	12%	17 months
Washington	Tax Deed State		None after sale
Wisconsin	Tax Deed State (used to be TLC state)		None after sale
Wyoming	Tax Lien State	18%	4 years
Washington DC	Tax Lien and Tax Deed state	18% (=1.5% per month) on TLC;	6 months on TLC
Canada	Tax Deed Sales	No interest	2 to 3 years

WYOMING - 18% - Redemption 4 years - Sales vary on county sales are held July - Oct. - TLC

WASHINGTON D.C. - 12% or 1% per month - Redemption period 6 months - TLC & Tax Deed State

Disclaimer: Please be advised to have any and all documents provided to you in this program reviewed by an attorney for their validity and feasibility for use in any state. No guarantees of any form are being made by Get In Line – Stay In Line, LLC, Jack Bosch or any other DBA that these documents are valid in the state intended by the user of this material.

"Copyright 2012 © Get in line – Stay in Line, LLC" - All rights Reserved www.JackBosch.com