



Over-the-Counter Liens and Deeds

You can buy tax liens and tax deeds through the mail, over-the-counter or online.



The Process

Jerry Latepay:

Jerry is delinquent on his taxes and the county has placed a lien on his property. Unfortunately for the County, Jerry's lien was not sold at the annual tax lien sale.

This makes Jerry happy, but wait a minute...

If Jerry's tax lien or tax deed is not sold at public auction, it is "struck off" or taken over by the county or municipality. The county still wants its money so they offer these liens or deeds possibly at another auction or they put them on lists that are available for purchase usually by a sealed bid process.



Benefits

1. Maximum interest rate
2. No direct or immediate competition
3. No travel costs if you are willing to assume more risk or work with someone locally
4. More time to research – you are not constrained by an auction deadline



Drawbacks

1. You are buying leftovers that have gone through a sale
2. More screening is required to weed out the junk
3. Not as many liens or deeds
4. Not as many properties with improvements (i.e., houses)



How to Screen through OTC Lists

1. Look for the most current listings.
2. Search for key words in the legal or property description
 - 1/4 interest, mineral rights, mine, water rights
 - 10 feet of lot 54 running
 - electrical easements
3. Compare the price of the lien or deed to the assessor's value. Screen out all liens/deeds that exceed the assessor's value
4. Do your normal due diligence



When is the Best Time to Obtain OTC Lists?

Answer: Immediately after the annual or monthly sales. You will usually have to allow 3 to 4 weeks for the County to get the lists updated. Some are quicker and some are slower.

Why? Some people don't follow through on paying the County for liens or deeds obtained at the annual sale.



Alabama

“Sold to State Properties”

Liens – Properties delinquent for 1 to 3 years

Deeds – Properties delinquent for greater than 3 years

Interest Rate: 12%

Annual tax lien sale: May

Best time to pick up list: 3 to 4 weeks after the sale, or by the end of June



Alabama – Jefferson County (Birmingham)

http://tc.jeffcointouch.com/taxcollection/HTML/taxsale_soldtostate.html

How to Purchase:

http://tc.jeffcointouch.com/taxcollection/HTML/taxsale_buylist.asp

Call: (205) 325-5084

Send a cashier's check or money order for \$28 to:

J.T. Smallwood, Tax Collector

Land Redemptions

Room 160 Courthouse

716 Richard Arrington Jr. Blvd

Birmingham, AL 35203

Once you have your list, use their online form to submit the parcels you are interested in.

<http://tc.jeffcointouch.com/taxcollection/HTML/redemption.html?who=state>



Arizona

Tax Liens: Unsold parcels or assignments are “struck off to the state” and called certificates of purchase.

Tax Deeds: Properties that are not sold after 7 years may be picked up from the Board of Supervisors

Interest Rate: 16%; Redemption period: 3 years

Most counties charge for the lists (i.e., Maricopa list is \$50)

To purchase liens, you must obtain a bidder’s number (http://treasurer.maricopa.gov/research/cp_bidder_card.pdf) and fill out the IRS form W9 (<http://www.irs.gov/pub/irs-pdf/fw9.pdf>) just like you would if you attended the annual tax lien auction.

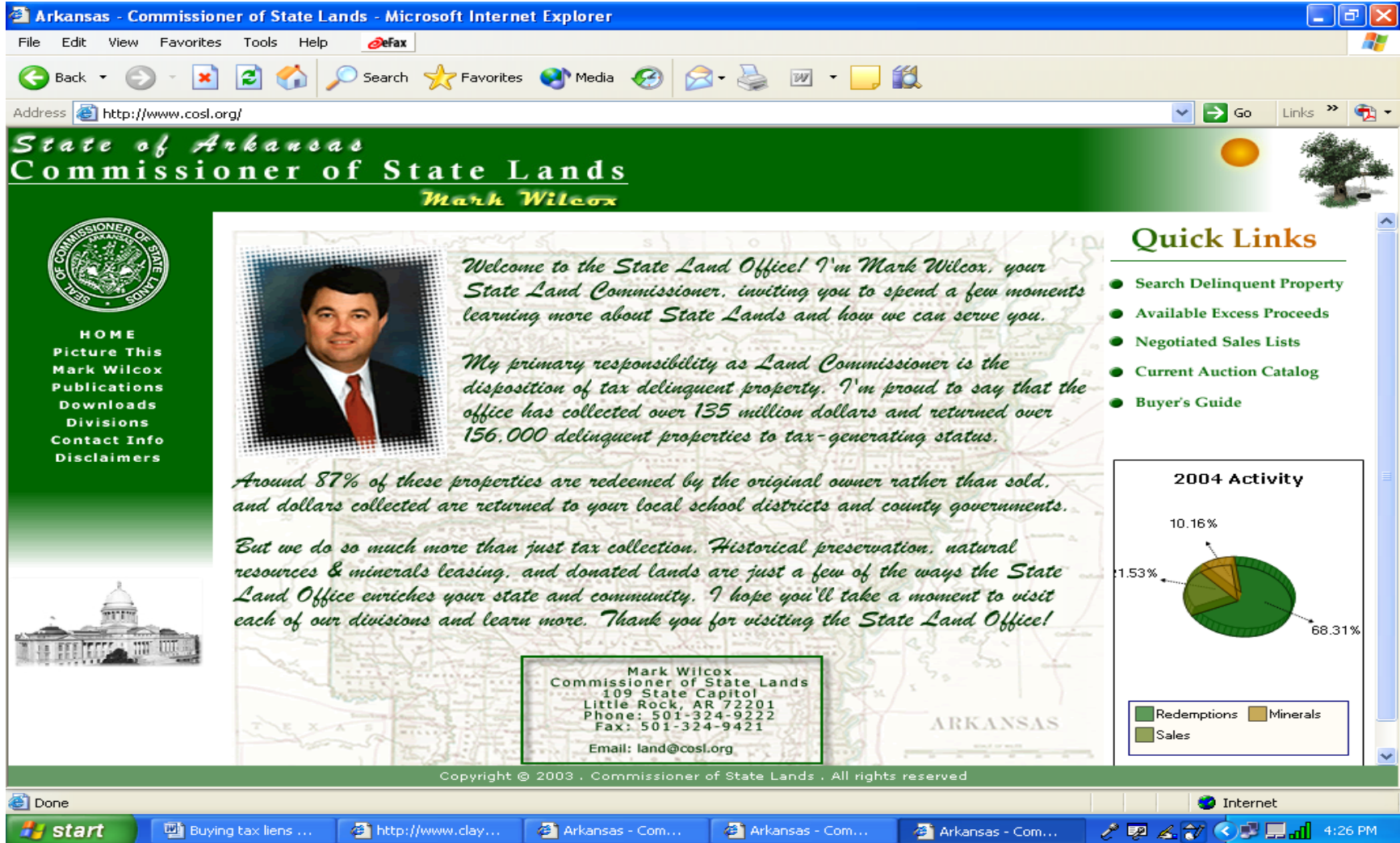


Yavapai Arizona Over-the-Counter List:

<http://www.co.yavapai.az.us/departments/Trs/BackTaxReport.pdf>

Microsoft Internet Explorer window showing the Yavapai County Treasurer's website. The page title is "Yavapai County Treasurer Parcels Available For Tax Lien Sale Interest Valid Thru 2/28/2005". The page number is 1 of 52.

Parcel #	Name	Year	Taxes	Fees	Interest	Total
100-00-00507	MARICOPA COUNTY PUBLIC FIDUC AS CONSER LOT 4 MILLER CREEK SUMMER HOME AREA 0.41 ACRES SEC 35-1 4N-3W					
		AZ	119.15	10.00	39.72	168.87
		SUBI 2002	86.50	5.00	32.29	123.79
		SUBI 2003	84.26	5.00	17.97	107.23
	Parcel Totals:		289.91	20.00	89.98	399.89
100-00-11709	MOUNTAIN SITES COMMUNICATIONS LOCATED ON US FOREST SERV LAND ON MT FRANCIS NEAR PCL 1 00-07-010 SEC 24 13N 3W					
		AZ	124.51	10.00	1.66	136.17
	Parcel Totals:		124.51	10.00	1.66	136.17
103-02-51405	SUNDIAL INVESTMENTS PRESCOTT VALLEY UNIT #4 LOT 1489					
		AZ	37.44	10.00	.50	47.94
	Parcel Totals:		37.44	10.00	.50	47.94
103-05-007K5	HULSEY MALCOM F NLY 10' OF SLY 43' OF THE APPROX 587' OF TRACT 6 R/S 4/ 72 BEING PTN SE4SW4 SEC 34-14-1W CONT .13 AC					
		AZ	38.99	10.00	6.76	55.75
		SUBI 2002	18.50	5.00	3.94	27.44
		SUBI 2003	57.49	15.00	10.70	83.19
	Parcel Totals:		104.98	30.00	21.40	156.38
103-10-09705	VERMILYER LINDA DIANE UPHOFF SS DIAMOND VALLEY LOT 29					
		CERT 1985	300.78	20.00	340.88	661.66
		CERT 1986	138.69	.00	157.18	295.87
		CERT 1987	145.71	.00	165.14	310.85
		CERT 1988	170.46	20.00	193.19	383.65
		CERT 1989	154.77	.00	175.41	330.18
		CERT 1990	149.27	.00	169.17	318.44
		CERT 1991	125.74	.00	152.27	277.91
	Parcel Totals:		1084.72	55.00	1004.03	2143.75





Arkansas - Commissioner of State Lands - Microsoft Internet Explorer

Address <http://www.cosl.org/>

State of Arkansas Commissioner of State Lands Mark Wilcox

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Welcome to the State Land Office! I'm Mark Wilcox, your State Land Commissioner, inviting you to spend a few moments learning more about State Lands and how we can serve you.

My primary responsibility as Land Commissioner is the disposition of tax delinquent property. I'm proud to say that the office has collected over 135 million dollars and returned over 156,000 delinquent properties to tax-generating status.

Around 87% of these properties are redeemed by the original owner rather than sold, and dollars collected are returned to your local school districts and county governments.

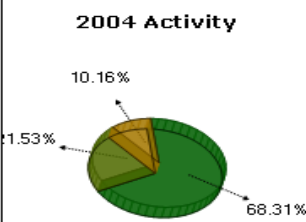
But we do so much more than just tax collection. Historical preservation, natural resources & minerals leasing, and donated lands are just a few of the ways the State Land Office enriches your state and community. I hope you'll take a moment to visit each of our divisions and learn more. Thank you for visiting the State Land Office!

Mark Wilcox
Commissioner of State Lands
109 State Capitol
Little Rock, AR 72201
Phone: 501-324-9222
Fax: 501-324-9421
Email: land@cosl.org

Quick Links

- Search Delinquent Property
- Available Excess Proceeds
- Negotiated Sales Lists
- Current Auction Catalog
- Buyer's Guide

2004 Activity



Category	Percentage
Redemptions	68.31%
Minerals	10.16%
Sales	1.53%

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Arkansas Mail-In Bids

Mail-in bids are allowed at auctions.

1. Bids by mail must be received by the Commissioner of State Lands no later than seven (7) days prior to the date of sale.
2. Unsuccessful bidders will be refunded in full.
3. Bids received by the Commissioner prior to the sale date will be announced immediately preceding the oral auction of the parcel.



Arkansas Negotiated Sales

Tax-defaulted properties that are not purchased at a county's annual tax deed sale will be available 90 days after the sale.

These properties may be purchased by mail or in person. You may request a list by calling the Real Estate Division at 501-324-9422.

To purchase, you must submit a sealed bid. The first negotiated sales bid starts a 30-day process during which anyone else can submit a closed bid. The highest bidder wins, but the property owner still has 30 days to redeem. If the property owner redeems, the investor will be refunded his/her money, with no interest.



Things to remember about Arkansas

Notes: Research with the Assessor or Recorder will usually require a trip to the County courthouse. Arkansas' system is not online in many counties.

Class 1: Delinquent for 4 years; owner has 2 years left

Class 2: Delinquent for 5 years; owner has 1 year left

Class 3: Delinquent for 6 years, prices are negotiable



Colorado “County Held Liens.”

Liens – Parcels not bid on during the sale are struck off to the county and called “County Held Liens.”

Colorado’s annual tax lien sales occur in October or November (before the second Monday in December). Colorado offers 9% plus the federal discount rate. Traditional sales occur in two ways: some counties conduct round robin bidding and others conduct a bid up system with no interest on the premium.

Redemption period: 3 years from the date of the sale.

To purchase County held liens, you must pay the County the value of the certificate plus an assignment fee (approximately \$4). You may have to sign an affidavit stating that you understand what you are doing in addition to the W9 and bidder form.



Some Colorado County Held Lien Lists

Douglas County List

www.douglas.co.us/Treasurer/CountyHeldLiensList.pdf

El Paso County List

<http://trs.elpasoco.com/CountyHeldTaxLiens.asp>

Jefferson County List

<http://co.jefferson.co.us/ext/dpt/officials/treas/countyheld.htm>



Florida – Over-the-Counter Liens

Liens not purchased during the annual sale are placed on a list and available for immediate purchase through the mail or in-person at the Tax Collector's office. A fee may apply.

The redemption period of 2 years starts on the date of the original sale. So liens older than 2 years can be purchased and forced to go to the tax deed sale.

During foreclosure you petition to take the property to the tax deed sale. You will then either show up and bid like anyone else or wait until someone bids to collect your interest rate.



Example: Lee County, FL

Lee County Tax Collector - Microsoft Internet Explorer

Address: http://www.leetc.com/search_results.asp

lee county tax collecto Search Web Mail My Yahoo! Personals Games Music Sign In

Calendar of Events
Hours & Locations
Employment
Contact Information
Other Agencies
Related Links
About Us
Site Map

Record Search
Vehicles & Vessels
Tangible Property
Real Estate Property
Tax Certificates
County Held Certificates
Occupational Licenses

Payments
Payment Information
Pay Online
Pay Online Help
Payment History

Services
Address Change
Downloads
Forms
Glossary of Terms
Site Search
Website Tips
FAQs

New Search Page 1 of 27 532 matches

Certificate	Status	Account/ Tax Year	Legal Desc	Property Owner	Tax Value/ Homestead/ Land Use	Issue Date/ Int Rate/ Face Amount
02-004800	AVSALE	19-44-25-P3-00923.0050 2001	CITY VIEW PARK NO 3 BLK 23 PB 6 PG 32 LOT 5 + W 10 FT OF LT 4	GLOSTER BESSIE L	50400 0 08	5/16/2002 18 \$1,505.05
99-005566	AVSALE	19-44-25-P3-00923.0050 1998	CITY VIEW PARK NO 3 BLK 23 PB 6 PG 32 LOT 5 + W 10 FT OF LT 4	GLOSTER BESSIE L	34520 0 8	6/1/1999 18 \$1,182.47
00-004296	AVSALE	19-44-25-P3-00923.0050 1999	CITY VIEW PARK NO 3 BLK 23 PB 6 PG 32 LOT 5 + W 10 FT OF LT 4	GLOSTER BESSIE L	34160 0 08	6/1/2000 18 \$1,188.17
01-004712	AVSALE	19-44-25-P3-00923.0050 2000	CITY VIEW PARK NO 3 BLK 23 PB 6 PG 32 LOT 5 + W 10 FT OF LT 4	GLOSTER BESSIE L	33800 0 08	5/21/2001 18 \$1,145.23
02-004587	AVSALE	17-44-25-P1-0230B.0080 2001	WONDERLING PARK BLK B PB 7 PG 59 LOT 8	SINGH RAMINDAR K ESTATE	28360 0 01	5/16/2002 18 \$824.39
01-004492	AVSALE	17-44-25-P1-0230B.0080 2000	WONDERLING PARK BLK B PB 7 PG 59 LOT 8	SINGH RAMINDAR K ESTATE	24700 0 01	5/21/2001 18 \$751.23
01-004735	AVSALE	19-44-25-P2-01004.0110 2000	HANSONS HIGHLANDS SUBD. PB 1 PG 57 PT LT 4 E 50 FT OF W 120 FT OF S 100 FT	MCCARTER LINDA 1/3 INT ETAL	16270 0 01	5/21/2001 18 \$565.07
99-005765	AVSALE	20-44-25-P1-01006.0260 1999	HARLEM LAKE UNIT 4 BLK 6	JACKSON EDDIE LEE	15480 0 0	6/1/1999 18 0

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Florida “Lands Available”

According to Florida Administrative Code Chapter 12D-13.064: Lands Available for Taxes, if the tax deed application was made by the county and there are no other bidders, the clerk shall enter the land on a "List of Lands Available for Taxes". The county then has 90 days from the date of the auction to purchase the land for the opening bid. After 90 days, any person or governmental unit may purchase the land for the opening bid.

Handled by the Clerk of the Circuit Court



Illinois

Tax Lien Sales: In cases where the tax liens remain unsold, the County acts as Trustee and may offer the liens for purchase “over-the-counter.” These liens pay the full interest rate of 18%, if redeemed. This is not widely advertised so you will have to check with the County you are interested in.

Tax Deed Sales: “Scavenger Sales”

Illinois holds normal tax lien sales every year in the fall (usually October/November/December). State law also allows for a Scavenger Sale every other year in odd numbered years.

Scavenger sales are available on properties that have gone through the tax lien sales and have been delinquent for two or more years. Scavenger sales typically occur in the fall or winter.

<http://www.cookcountytreasurer.com/taxdates/scavenger>



Iowa “Adjourned or Public Bidder Sales”

After a parcel has gone through the annual tax lien sale in June, the leftovers are placed on over-the-counter lists available for purchase by mail or in person. There is usually a separate real estate list as well as a mobile home list.

The good news is Iowa offers an outstanding interest rate of 24%. The bad news is some counties charge a fee to register as a bidder, even for the Adjourned lists. In Polk County the Adjourned list will cost \$10 to have it mailed to you.

Polk County

<http://www.co.polk.ia.us>

Pottawattamie County

<http://www.pottcounty.com>

Story County

<http://www.storycounty.com>



Mississippi “Tax Forfeited Land”

Over-the-Counter Tax Deed Sales: “Tax Forfeited Land”

Mississippi holds annual tax lien sales in August. Properties that are not purchased at the annual sale are forfeited or matured to the State if not redeemed during the two year redemption period. These “sold-to-state” properties are available with the chancery clerk.

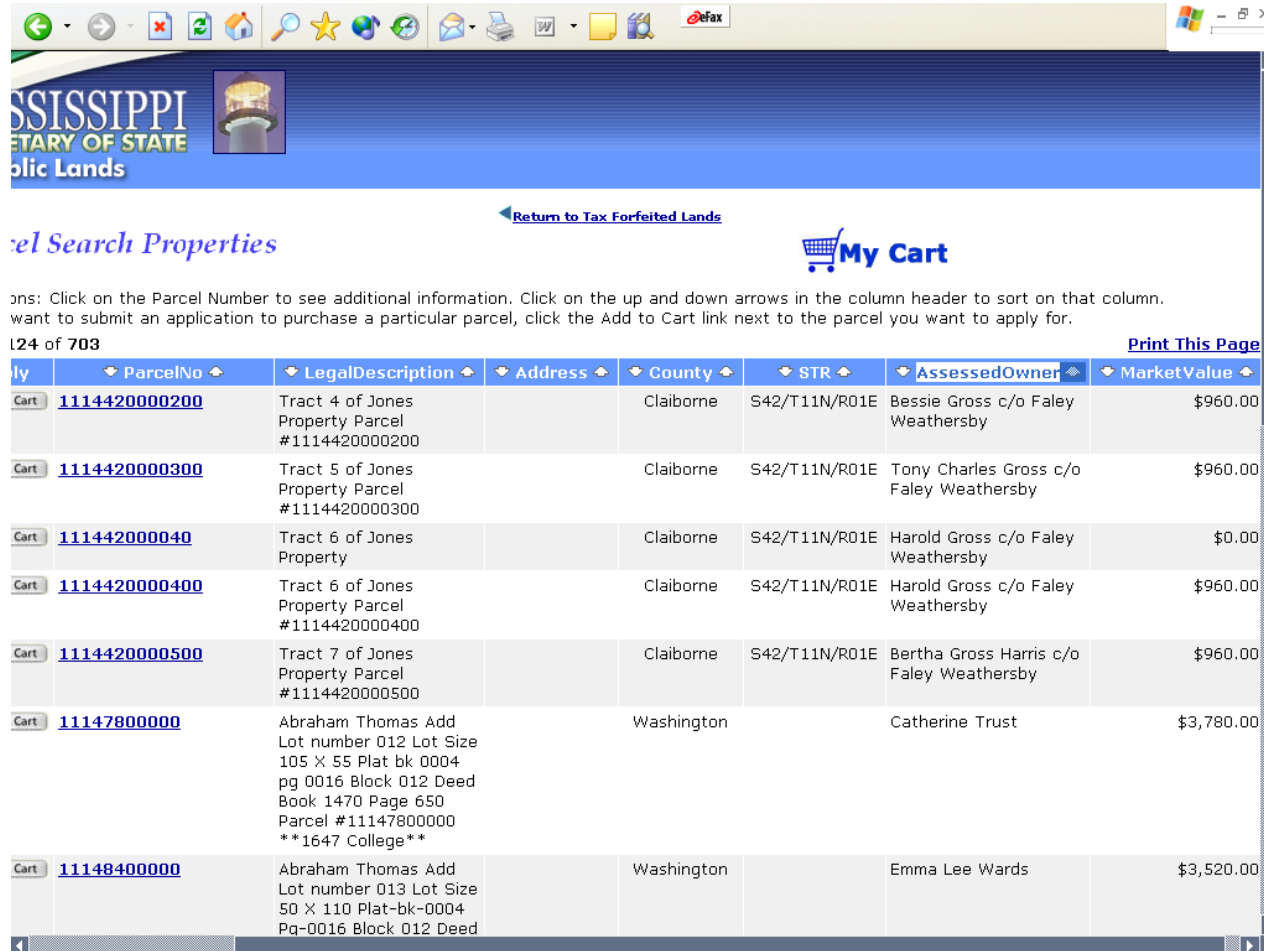
Inventory of Tax Forfeited Lands

<http://lands.sos.state.ms.us/tfl/search.asp>

Public Lands Division (601) 359-6373

Exclusion: Corporations, that are not banks, amount of land and certain restrictions on nonresident aliens.

Mississippi



MISSISSIPPI
SECRETARY OF STATE
Public Lands

[Return to Tax Forfeited Lands](#)

[My Cart](#)

ons: Click on the Parcel Number to see additional information. Click on the up and down arrows in the column header to sort on that column. want to submit an application to purchase a particular parcel, click the Add to Cart link next to the parcel you want to apply for.

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ly	ParcelNo	LegalDescription	Address	County	STR	AssessedOwner	MarketValue
Cart	1114420000200	Tract 4 of Jones Property Parcel #1114420000200		Claiborne	S42/T11N/R01E	Bessie Gross c/o Faley Weathersby	\$960.00
Cart	1114420000300	Tract 5 of Jones Property Parcel #1114420000300		Claiborne	S42/T11N/R01E	Tony Charles Gross c/o Faley Weathersby	\$960.00
Cart	111442000040	Tract 6 of Jones Property		Claiborne	S42/T11N/R01E	Harold Gross c/o Faley Weathersby	\$0.00
Cart	1114420000400	Tract 6 of Jones Property Parcel #1114420000400		Claiborne	S42/T11N/R01E	Harold Gross c/o Faley Weathersby	\$960.00
Cart	1114420000500	Tract 7 of Jones Property Parcel #1114420000500		Claiborne	S42/T11N/R01E	Bertha Gross Harris c/o Faley Weathersby	\$960.00
Cart	11147800000	Abraham Thomas Add Lot number 012 Lot Size 105 X 55 Plat bk 0004 pg 0016 Block 012 Deed Book 1470 Page 650 Parcel #11147800000 **1647 College**		Washington		Catherine Trust	\$3,780.00
Cart	11148400000	Abraham Thomas Add Lot number 013 Lot Size 50 X 110 Plat-bk-0004 Pg-0016 Block 012 Deed		Washington		Emma Lee Wards	\$3,520.00



Nevada

Over-the-Counter Liens:

Any special assessments not sold during the public auctions, may be held by the County and available for purchase for the amount of the lien plus 1% per month. The redemption period is 120 days for land and 2 years for improved properties.

Clark County

http://www.accessclarkcounty.com/treasurer/sa_certbuyers.htm

Douglas County

<http://cltr.co.douglas.nv.us>

Tax Sale Mailing List: 775-782-9018

<http://cltr.co.douglas.nv.us/taxsalesmain.htm>



South Dakota

Over-the-Counter Tax Lien Sales: If there is no bid at the tax lien sale, the liens may be purchased that have been issued in the name of the County.

The annual interest rate is 12%. The annual tax lien sale occurs on the third Monday in December so check for over-the-counter liens shortly thereafter.

Administration Building, 1st Floor
415 N. Dakota Avenue
Sioux Falls, SD 57104-2465
Phone: (605) 367-4214



Tennessee

Over-the-Counter Tax Deed Sales: The County is the purchaser when there are no other bidders at the tax sale, and must retain the property during the redemption period. County-owned properties may be available for over-the-counter purchase (Surplus or Tax Lien Property Lists).

Shelby County (Memphis)

Delinquent Tax Parcels for Sale

<http://www.shelbycountyttn.gov>

For more information, contact Mike Blackwell, Real Estate Specialist, at (901) 545-4900 or via email at mblackwell@co.shelby.tn.us



Texas “Struck Off” or “Resale” Properties

Properties that are not purchased at the tax deed sale are struck off to the county and are available for purchase.

In Texas, larger counties tend to handle the tax sales themselves, while medium to smaller counties utilize law firms. The law firm of Linebarger, Goggan Blair & Sampson, LLP is used quite extensively (www.publicans.com). However, in terms of struck-off or resale properties, the taxing units or usually the county will maintain the lists of struck off properties.



Selected Texas Struck Off Lists

Collin County (McKinney – North of Dallas)

Contact Jeff Durham at (972) 548-3723

City of Dallas, Dallas Property Management at (214) 948-4100

<http://www.pgt.dallascityhall.com>

Dallas County Struck Off List

<http://www.dallascounty.org/html/citizen-serv/pubwks/strucklist.pdf>

Travis County

http://www.co.travis.tx.us/tax_assessor/foreclosure/resale_info.asp

http://www.co.travis.tx.us/tax_assessor/foreclosure/resales.asp

http://www.co.travis.tx.us/tax_assessor/files/spreadsheets/resales.mdb



West Virginia

Over-the-Counter Tax Deed Sales: Tax lien sales are held by the Sheriff's office. Any properties not redeemed within 18 months are taken to a second sale held by the State. Properties not sold at the second sale may be purchased over the counter from the Deputy Commissioner of Forfeited and Delinquent Lands for each County. The Deputy Commissioner is appointed by the State Auditor.

Search Delinquent Land Properties

<http://www.wvauditor.com>



Final Thoughts

Over-the-Counter Investing

The Good – full interest rate, no travel, relatively easy

The Bad – not offered by many states or all liens/deeds are purchased at the sale so not many are left

The Ugly – there is a lot of junk on these lists so please be careful, do your research and be careful.