

Tax Lien Certificate & Tax Deed Property
CRASH COURSE

MODULE 1



INVESTMENT GUIDE

EDUCATION & TRAINING DISCLAIMER

As with all investments, there is always an element of risk. Even if the interest rates are written into state government law, mandated by state government law, and are regulated by state government law, there is a chance of you losing part or all of your investment. You must always try to get the best education and practice safe investing, no matter which investment vehicle you choose.



"In my 32+ years of expert experience, there's never been a better time to create true financial freedom through the power of investing in tax lien certificates and tax deed properties."

– Tony Martinez

I'm excited you're taking the time to learn more about the lucrative strategies of investing in tax lien certificates and tax deed properties through our **New Crash Course**.

According to **Credit Suisse's** annual report, 2.5 million new millionaires were created in the United States in 2022. That's an average 6,849 new millionaires created **every single day** of 2022. I quote:

"This is the largest increase in millionaire numbers recorded for any country in any year this century."

Since 2022 was the worst economy since the 2008 crash, the #1 asset of these new millionaires was real estate.

Combine that fact with the fact that there are currently:

1. 366 OTC Tax Deed Property Lists
2. 296 Online Auction Lists
3. 1,046 Upcoming Auction Lists – Next 90 Days

There's never been a better time to create true financial freedom through the power of investing in tax lien certificates and tax deed properties in my 32+ years of expert experience.

Please know, our successful clients are everyday people who come from all different backgrounds. Most have no real estate experience at all, are starting with limited capital, and all start on a very part time basis first.

When they found us, they had big dreams of achieving financial freedom and owning their future so they can live life on their terms without having to worry about money.

Many were tired of working to build someone else's dreams and were ready and committed to building their own dreams.

I don't know exactly how you found us, or what your financial goals are for the future... I want you to know that our successful clients all got started exactly how you're getting started, they participated in our Crash Course.

You're in the right place at the right time with the right company and the right strategy.

If you're serious about achieving true financial freedom so that you own your future, own your earning power, and are in control of how you live your life, then please take caution in who you take advice from, especially when it comes to investing in tax liens.

Here are a few verifiable facts:

- 1** I began investing in tax lien certificates on November 5, 1991, when I acquired my first 9 tax lien certificates in Denver, Colorado.
- 2** I made my first tax deed property investments a few months later in March of 1992 when I acquired 84 properties in Billings, Montana. I went on to acquire 104 more properties also in 1992 in Billings. I was featured in the local newspaper both times.
- 3** I created the first training programs for successful tax lien certificate investing and tax deed property investing in 1994. I still have a copy in my office for anyone to see.
- 4** I've completed well over 2,500 successful tax lien certificate and tax deed property investments for my own portfolio and have the recorded documentation in 3-ring binders in my office for anyone to see.

I simply want to give you a way to distinguish our expertise and experience from anyone else claiming to be an expert.

Please know, we exist and have always existed to help people achieve their most important financial goals through the power of investing in tax lien certificates and tax deed properties.

I'm glad you found us, and we look forward to helping you achieve all of your most important financial goals through the power of investing in tax lien certificates and tax deed properties.

Sincerely,



Tony Martinez
Founder / CEO U.S. Tax Lien Association

Tax Lien Certificate & Tax Deed Property Crash Course Investment Guide – Module 1

FACTS




- 1 There are 2 main important financial objectives when investing in tax lien certificates:
 - #1 Safely earn fixed secured returns ranging from 8%, to 16%, to 20%, and even as high as 25% interest per year.
 - #2 Acquire valuable real estate at huge discounts and own free and clear with no mortgage to flip for immediate profit and/or create a portfolio of cash flow assets for a consistent predictable monthly cash flow.
- 2 Tax Lien Certificates pay **fixed secured** returns ranging from 8% to 25% interest per year depending on the **state** you're investing in.
- 3 Interest rates are set by **state law** and written into the property tax code. The law dictates the interest rate you get paid.

FACTS CONTINUED

- 4** Tax lien certificates are secured by the underlying property and recorded against the property at the county recorder's office like a mortgage to protect your investment.
- 5** A tax lien certificate is a first position on real estate due to delinquent property taxes and takes precedence over the mortgage.
- 6** Once a property is one year delinquent on property taxes, the county government will hold an annual sale and offer the tax lien certificate against the property as a means of collecting necessary property tax revenue.
- 7** Tax lien certificates have a redemption period, which is the grace period the property owner has to pay their delinquent property taxes. Redemption periods for tax lien certificates range from 6 months to 4 years depending on the **state** you're investing in.
- 8** Tax lien certificate interest rates are fixed and secured, therefore, once you make your investment, you're locked in at that interest rate and nothing can change it regardless of the economy, stock market, real estate market, or any other possible crisis.



- 9 Tax lien certificates remain consistently profitable and stable regardless of the economy or anything else happening in the world.
- 10 Tax lien certificates are a qualified investment vehicle for retirement accounts; therefore you can invest in tax lien certificates with your retirement funds without fees or penalties from the government.
- 11 There are 3 specific ways you can acquire tax lien certificates:

- #1  Live in person auction.
- #2  Live online auction.
- #3  OTC – Assignment Purchasing – Directly from county without competing in auctions. (OTC= Over The Counter)

- 12 If the property owner doesn't redeem during the redemption period, by law, you can take title and ownership of the property.
- 13 When a person takes title to real estate through the tax lien investment process, by law, all liens junior to the property tax lien are extinguished from the property and are not your responsibility.
- 14 When a person invests in tax lien certificates properly, there are only 2 possible investment outcomes:

#1 The property redeems, and you earn your fixed secured double digit return up to 25% interest per year.

OR

#2 The property does not redeem, and you can take title to the property for the price of the back taxes, penalties, and interest, and own the property free and clear with no mortgage.

Important, we do not kick people out of their homes!

- 15** Over 99% of tax lien certificates on a person's primary residence, redeem. Homeowner's simply don't lose their home for a couple of hundred or couple of thousand dollars in back property taxes; they most always pay their property taxes. That's great news for people who want to earn 18% or 24% or 25% interest per year.
- 16** Worst case scenario, a homeowner could sell their property, pay their property taxes, and still put money in their pocket.
- 17** If there's a bank mortgage against the property and the homeowner still hasn't paid their delinquent property taxes, the bank will typically step in and pay the property taxes to protect their position.
- 18** My point is the likelihood of taking title to someone's primary residence is almost completely non-existent.

FAQ

Aren't You Taking Advantage of People in Financial Trouble?

The answer is absolutely **NO!** The property owner benefits because we in essence lend them the money to pay their property taxes, allowing them to stay in their home an extra 6 months to 3 years without any negative consequences.

The county and local community benefit because they receive their much needed property tax revenue for schools, police departments, libraries, fire departments, hospitals, roads, and parks. And the investor benefits because he or she safely earns high, secured, fixed rates of annual interest.

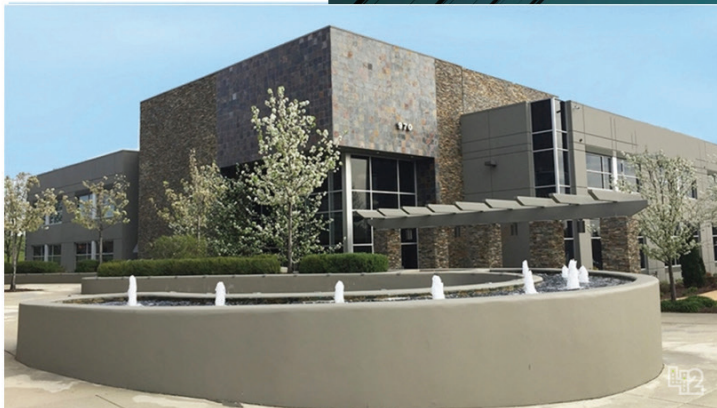
Tax lien certificates are a socially responsible investment that benefit society as a whole, and help people who may be in financial trouble.

- 19** These facts regarding tax lien certificates on a primary residence is one of the reasons tax lien certificates are such a safe investment. We know the property will redeem and we can bank on our 20% or 24% or 25% interest per year. Additionally, we're protected by state government law.
- 20** If the objective is to acquire real estate through the tax lien investment process, we don't acquire tax lien certificates on primary residences because we know they redeem
- 21** To acquire real estate, through our proprietary strategies, we focus on non-homestead properties that are not a person's primary residence; houses, duplexes, triplexes, fourplexes, and some commercial.
- 22** Over our 32+ years of expert experience, we've developed specific strategies for acquiring valuable real estate at huge discounts, which are called our **"Get the Property Every Time Strategies."**



- 23** Our **“Base Hit – OTC Tax Deed Property Acquisition Strategy”** is the #1 strategy we teach beginner’s so they can acquire their first properties, especially if they’re starting with limited capital.
- 24 Important:** Tax lien investing is a specialized niche of real estate investing and is completely different than conventional real estate strategies like wholesaling, or flipping, or foreclosures, or purchasing off the MLS.
- 25** You cannot approach tax lien investing like these other conventional real estate strategies, because it doesn’t work. Although tax lien investing is completely different, it’s not more complex, it’s just a different set of rules that you can learn.
- 26** One of the most important strategies we teach our new clients who want to acquire real estate is our **“sell as-is strategy”** where we target, identify, and acquire property that can be sold “as-is” for a huge profit without spending any time or money on renovations or fix up.





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