How to Get High Interest Rates in a Low Interest World with Tax Lien Certificates



The 16 % Solution, Revised Edition: How to Get High Interest Rates in a Low-Interest World with Tax Lien

Certificatesby Joel S. Moskowitz★ ★ ★ ★ ★ 4.6 out of 5Language: EnglishFile size: 2355 KB

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In a world where interest rates are at historic lows, it can be difficult to find investments that offer a decent return. But there is one type of investment that can still provide high interest rates: tax lien certificates.

Tax lien certificates are a type of secured loan that is used to pay delinquent property taxes. When a property owner fails to pay their property taxes, the government can place a lien on the property. This lien gives the government the right to sell the property to satisfy the debt.

Tax lien certificates are sold at public auctions. Investors can purchase these certificates for a fraction of the face value of the taxes owed. The

investor then becomes the lienholder and is entitled to collect interest on the loan.

The interest rates on tax lien certificates vary depending on the state in which the property is located. However, rates can be as high as 18%. This makes tax lien certificates a very attractive investment for those looking for high returns.

Of course, there is some risk involved in investing in tax lien certificates. The biggest risk is that the property owner may not be able to repay the loan. If this happens, the investor may lose their investment.

However, the risk of default is relatively low. In most states, the government has the right to foreclose on the property if the loan is not repaid. This means that investors are usually able to recover their investment, even if the property owner defaults.

If you are looking for a high interest investment, tax lien certificates are a good option to consider. However, it is important to do your research and understand the risks involved before investing.

Here are some tips for getting started investing in tax lien certificates:

- Attend a tax lien auction. This is the best way to learn about the process and find good deals.
- Research the properties that are being auctioned. Make sure you understand the risks involved before you bid.
- Bid carefully. Do not overpay for a tax lien certificate. Remember, you are only entitled to collect interest on the loan.

• Follow up on your investments. Make sure the property owner is making their payments. If they default, you will need to take steps to foreclose on the property.

Investing in tax lien certificates can be a great way to get high interest rates in a low interest world. However, it is important to do your research and understand the risks involved before investing.



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