



DISCOVER HOW TO CREATE WEALTH WITH TAX LIEN & DEED INVESTING

HOW TO
— BUY —
REAL ESTATE
FOR PENNIES ON THE
DOLLAR

How To Buy Real Estate For Pennies On The Dollar

Inside this FREE report you are going to learn about the most guarded secret in Real Estate, guarded by Americas wealthiest investors. That investment is Tax Lien & Deed investing.

Did you know that Tax Liens Certificates pay Guaranteed Fixed returns of 8% to 36% interest? This interest rate is mandated by state law. Tax Lien investing has been going on for almost 200 years. Tax Liens are secure and predicable, unlike the volatile stock market.



How would you like to buy a house valued at \$100,000 for \$1,000 ? When I say "Buy Real Estate For Pennies On The Dollar" I mean it. You either get a Guaranteed interest rate of 8% to 36% or you can own the house for the cost of the Tax Lien. (Note: Tax Liens On \$100,000 house are usually \$500 to \$1000)

These days most people even buy Tax Liens form the comfort of their home with simple selections online!

The other side of this business is Tax Deed investing. Imagine the owner of the house across the street from has not paid his property taxes in 3 years. The house is worth \$200,000 and his outstanding taxes are \$6,000.

Did you know that the government is going to auction off his house and the starting bid is going to be \$6,000?

Tax Deed Auctions - You show up and bid on the house. If you win the bid you own the house mortgage free. (NOTE: Tax Deeds erase all mortgages so you own the property free and clear – except for environmental and federal income tax liens.)

In my opinion Tax Liens & Deeds are the most effective way to build real wealth in real estate. Inside this report I'm going to pull back the curtain on this business so you can start today.

Inside this Free Guide I'm going to show you proven "How To" methods that will put extra cash in your pocket so you can pay off your credit cards, get out of debt, and start making investments that actually profit rather than lose money.

In addition, you will also find out how you can start making profitable investments for under \$100. With tax liens and deeds, it does not matter if you have \$100 or \$100,000 as you can easily make profitable investments.

I'm going to show you how to avoid the 3 biggest mistakes new tax sales investors make and how to avoid them. These mistakes are easy to avoid if you know what they are.

You have to ask yourself right now "How many of those deals do you want to do per month?"

By the time you finish reading this report, you will have a comprehensive education on how to profit with TLC's.

If you are already a real estate investor or have purchased (TLC's) AKA Tax Lien or Deed Certificates, this report will show you how to you're your success to the next level.

So let's get into the specifics.

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As I started my tax sale career, I noticed new tax lien & deed investors making the same mistakes over and over again.

TLC investing is very simple, it's much like making Macaroni and Cheese. There are just a few basic rules to follow and once you know them, you are off to the bank cashing checks.

It's the Difference between "Crap & Cheese" and "Mac & Cheese"

However, there are a few small details that make all the difference; it's the difference between "Crap & Cheese" and "Mac & Cheese". Crap & Cheese means you lose all your money and end up in even more debt.

For example, one cool evening, I was cooking mac and cheese and screwed it up big time. You might be asking "How the hell did you screw up Mac & Cheese?" I'm embarrassed to admit this but I added the cheese powder and milk before I drained the water. Yup, it was all messed up and wrong, it was my last box and last little bit of milk.

That night for dinner, I ate bread with butter on it. Yum,yum... not an ideal meal for a first date. At the time, I was still working my JOB (Just Over Broke) and not feeling too good about myself.

Every time I attend a Tax Lien or Deed Sale, I see people who are "Adding the cheese and milk before they drain the water". This comes in the form of buying the wrong property or over bidding.

It happens all the time where people buy condemned properties with borrowed money.

At this point, you might be a little freaked out thinking. "Good Golly Miss Molly! I Really, REALLY don't want to go further in debt and lose borrowed money or my own money "

Dive Into This Training Guide and This Will Not Happen To You.

I'm about to outline below for you the three biggest mistakes new TLC investors make and how to avoid making "Crap N Cheese". Follow my instructions and this will not happen to you.

Biggest Mistake #1 - Not Knowing the Difference Between Tax liens And Tax Deeds

The most common mistake is that we fail to understand the difference between Tax Liens and Tax Deeds. There is a drastic difference between the two.

You would not believe how many new investors show up at a tax sale, register to bid, and blindly purchase a tax lien or deed. We would have better odds walking into the first casino we see in Vegas and betting it all on black.

Basic Tax Deed Understanding

- When you buy a Tax Deed, you own the property that day. A Tax Deed is buying the physical property, something you can touch, feel, or sell the next day if you like.
- The beautiful thing about buying a Tax Deed is that you can end up owning the property for as much as 95% off market value, MORTGAGE FREE



Every state is different; most states are either Tax Deed States or Tax Lien States. Only a couple states have both.

For example, Florida is a Tax Lien and a Tax Deed state.

Before you jump in, you need to decide if you like liens or deeds. Let me explain them a bit more, many people do both liens and deeds.

Did you know there are over 1500 Tax Deed counties in the USA? If you don't live in a Tax Deed state, there is a good chance you are just a few hours' drive to one.

If you don't live in the United States, you can also buy from abroad with the proper strategy.

Over The Counter Tax Deeds You Can Own Property For Under \$100



What happens when a tax deed county has the local tax deed auction and not all the properties sell? Answer: They go into inventory.

This means all you have to do is walk into the county and buy the property on the spot for minimum bid, anytime you want with NO COMPETITION

This happens often in the smaller outlying counties where very few people show up to the tax deed sales.

I once purchased a lot on main street in Minnesota for \$50 That's right, only \$50 And it was valued at \$6,000 to \$10,000

Ask yourself this question right now. "If I were to buy a property valued at \$6,000 only once per month and flip it quickly for all 12 months of the year, could I pay off some bills or take a well-deserved vacation?"

Ask yourself this question, "If I were to buy two properties per month for a purchase price of \$50 and sell them for \$6000 each, would I be able to quit

my job?"

These are very exciting questions to ask yourself. I have students all over the world who have done this, including myself.

When you buy properties "over the counter", you can find all sorts of good deals. Often the best deals are found on land but sometimes you can snag up houses that were not sold as well.

Finding the counties with left over properties is as easy as calling up the tax assessor and asking, "Do you have any property left over from the last tax deed sale?" If yes, you say, "can you send me the list please?"

Basic Understanding of Tax Liens

You can think of Tax Liens as the opposite of Tax Deeds. Always remember that with a tax deed, you have ownership of the property that day.

When you buy a tax lien, you don't own the property; instead, you hold a lien against the property that is going to pay you a high rate of interest in a short period of time.

Let me explain.

The county relies on home owners to pay their property taxes so they can pay for public services like, fire trucks, road repairs, school teachers salaries, police officers.

When homeowners don't pay their property taxes, it puts the local county government in a cash crunch.



In order to collect the cash, they need to pay for the public services the county holds a "Tax Lien Auction"

This is where an investor like you comes and temporarily lends the county the money to cover the deficit created by the homeowner who has not paid his or her property taxes.

Here is a crude breakdown.

Step 1: The home owner does not pay pay their current year property taxes.

Step 2: The county sends a notice to the homeowner stating "Dear homeowner: if you don't pay your property taxes by (specific date), we are going to send your taxes to our local tax lien auction. This is where an outside investor is going to come in and pay your property taxes for you. If the investors pays your taxes for you, you will have to pay a penalty interest rate of 18% on your outstanding taxes"

(Note: 18% is the interest rate in Arizona and 12% is the annual interest rate in South Carolina - every tax lien state has a different interest rate.)

"If you fail to pay back your property taxes plus interest rate the investor will end up owning your house for the price of the back taxes they have put forward"

Step 3: You go to the county tax lien sale and buy the tax lien certificate.

Step 4: You wait a period of 1 to 12 months for the home owner to pay you back your interest rate.

Sometimes, the homeowner will pay within the first couple months.



"Banks Have Been Taking Your Money In Your Accounts And Going To Tax Lien Sales For years "

"They Will Pay You 1-3% Interest While They Have Your Money Invested In Tax Liens At 8-24%"

Did you know the banks are one of the biggest investors in tax lien certificates? Yup, once you put your money in the bank, they can pretty much do whatever they want with it. What do they do? They take their greasy butts to the tax sale with your money and get rich while paying you practically nothing

It's time to take control and start investing in tax lien certificates.

Tax lien investing is the easiest & best kept secret in real estate. It's easy because the county acts like your personal assistant. They do all the grunt work for you and put it on a silver platter for you, so all you have to do is get the list of tax liens that they have prepared and show up to the sale and bid.

What Happens If The Homeowner Does Not Pay Back the Tax Lien?

I know what you are thinking, "What happens if I buy the tax lien and the homeowner does not pay me back with my interest, do I lose my money?"

This is actually the best thing that can happen. If the homeowner does not pay you back the money you paid for the tax lien, you get the property



FREE AND CLEAR MORTGAGE FREE

Remember the tax lien is always the priority/ authority lien, anything above the tax lien including the mortgage is wiped out (except for environmental and federal income tax liens).

This is where you hit the biggest jackpots. The tax lien is never more than 1% to 3% of the total value of the property. Meaning, if you buy a tax lien on a \$100,000 house, you will not be paying more than \$1,000 to \$3,000 to own a house free and clear.

Tax lien investing is always a win-win situation. If they pay you back, you get an interest rate much higher than the stock market, banks, or mutual funds will ever pay you, if the homeowner does not pay you back, you get the house for pennies on the dollar - 95% to 99% off market value. Most of the time, you are going to get paid back with your interest rate, as long as you stay consistent and keep buying tax liens, you will get these jackpots and cash some really big checks.

The Power Of Compound Interest

As Einstein said, "Compound interest is the seventh wonder of the world."

Let me show you how you can become a millionaire by investing only in tax liens.

Remember every state pays a different return on tax liens from 8% in Oklahoma to 24% in Iowa.

For this example, I'm going to show you the power of compound interest in Iowa, Iowa is 24% .

The question is how long would it take me to become a millionaire in Iowa with a \$20,000 investment if I compound it every year?

Principle investment \$20,000

In 19 years, you would have \$1,191,357.25

How long would it take to become a millionaire with \$50,000?

In 14 years, you would have \$1,015,952.95

How long would it take with \$100,000?

In 11 years, you would have \$1,065,708.76

There are people just like you who are doing this every day.

The power of tax liens is amazing.

In the next section, I'm going to show you how to build up your initial capital with as little as \$300 to get you to that million dollar mark fast.



Biggest Mistake #2 - Not Taking Action Because You Are Low On Funds

"How To Start With Only \$300"

Just because you are low on funds does not mean you can't start buying tax liens or deeds NOW

You can buy tax deeds and liens all over the USA for \$50 to \$500. Read on to see how easy it really is.

Listen to what one of my readers had to say.

" Thanks for the book. A couple weeks after I read it, I went to the Caddo county tax sale here in Louisiana. Only four people showed up. The sheriff just put the properties on a table and said take whatever you want I ended up getting

20 acres of land for only \$200. I can't wait to go to my next tax sale. Thanks for the knowledge." - Willie Marshal, Shreveport, Louisiana

Just a few days ago, one of my subscribers asked me: I saved up \$300 to invest in tax liens and deeds, how should I invest this? It took me awhile just to save up \$300, please

guide me on what to do.



I'm going to show you exactly how to turn \$300 into a profitable deal.

This is a great question, I'm going to show you exactly how to turn \$300 into a profitable deal.

As I mentioned before, it does not matter if you have \$500,000 or \$50. You can easily start building your tax lien empire today. The most important detail is that you start NOW.

This is truly the best time in history to get into this business. There are more great deals to be picked up than ever before because of the poor economy.

Guess what? Economies always bounce back and ours is about to. That means those tax liens or deeds you pick up for a few hundred bucks are going to be worth 10x to 50x what you paid for them.

To give you some extra ambition in your fuel tank, take 3 minutes and write down 10 things you would do with an extra \$5,000 per month.

The good news is that it probably does not take that much money to make you financially FREE. For most of us, an extra \$5,000 per month would allow you to quit your job and do this full time.

Making an extra 5k per month can be as easy as flipping one Tax Deed per



month. I have dozens of students all over the world who are doing this every day and living the American dream.

They were just like you, they were skeptical and scared at first. They did not believe this stuff really worked and they thought it was just a bunch of "Get Rich Quick Fluff"

"I CAN GUARANTEE YOU THIS. ONCE YOU GET YOUR FIRST TAX LIEN OR DEED UNDER YOUR BELT YOU WILL BE HOOKED"

There is no turning back once you get that first profitable deal.

Now onto the question.

If you only have \$300, I would try and find some cheap tax deeds. I have made a small fortune flipping land, in fact, I know some people who have become millionaires flipping land only.

Here is the great thing about buying land. IT'S CHEAP The back taxes on land are often very low and many times, there is no one who bids on it.

When no one bids on it, that means you get it for opening bid.

Also the nice thing about land is that often, it's the easiest to buy over the counter.

Remember, with over-the-counter Tax Liens and Deeds, walk into the county office and buy them on the spot with no auction at all.

Here is the deal, you typically won't find super nice houses over the counter but great pieces of land are sitting in the county office right now just waiting for you to walk in and buy them for five or ten cents on the dollar.

If you are low on funds and want to start, look for some good pieces of land NOW. They are cheap and profitable.

As we speak right now, there are people just like you who are buying small pieces of land in cities and in the rural areas for \$100 to \$300.

They are buying these lots and flipping them for \$3,000 to \$5,000 for profits of \$2,000 to \$4,000+.

I've done this, and my students have done this all over the U.S.A, and are making thousands of dollars each month.

Before I got into Tax Liens and Deeds, I lost thousands of dollars trying every "Make Money Fast" program under the sun and none of it worked.

Then I found TLC's (Tax Liens & Deeds). TLC investing is truly one of the best kept secrets in the world.

TLC'S ARE EASY BECAUSE...

- You can start with as little as \$300.
- You can turn your \$300 into \$2,000 - \$4,000+ easily and quickly by purchasing land.
- You don't have to deal with homeowners.
- It's like shooting fish in a barrel except the fish are houses and land and the county puts them in a barrel for you.
- Very few people know about this or know how to do it.
- Now is the best time in history to start.

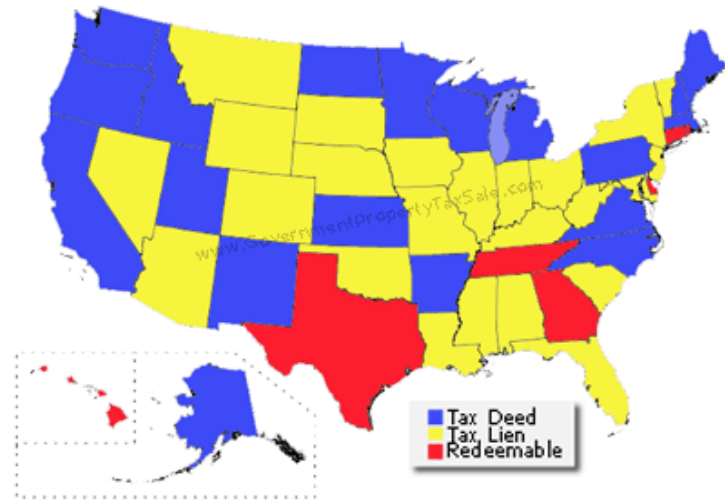


Well I hope you are fired up now because I sure am. I'm really excited for you to start. Make sure to email all the juicy details of your first deal.

Biggest Mistake #3

Not Learning The County Rules

Tax lien & deed investing is very black and white once you know the basics.



Most people never take the time to learn the basics and get their butts off the couch and make money.

Think of tax lien & deed investing like the game Monopoly. Monopoly is a very straight forward game.

You start with around \$1,500, roll the dice land on a property, and buy it. There are certain factors in the game that can cause you to lose money due to the roll of the dice.

Tax liens are better than Monopoly because there are no dice to roll.

There are over 3300 tax lien & deed counties in the USA. They all operate fairly similar but with small differences.

Now, imagine all 3300 counties having the same Monopoly board, the basics are the same, you travel around the board and buy tax deeds or tax liens with your money.

The only difference is that in each county the rules to the board game are slightly different.

If you assume the rules are the same in a different county, you could lose money.

Learning the county rules is very easy. It's as simple as going onto the county website and downloading them or you can call the county and they can mail them to you.

"Not Taking 10 Minutes To Read The Tax Sales Rules Can Cost You Money And Time"

Let's say you successfully attend a tax deed sale and buy a profitable tax deed in your county. GREAT

You find out that next month, the county next to you is also having a tax sale. You assume because they are only 20 minutes away that it's the same.

You get the list of property, go look at them, you go to the bank pull out your money, or if you are not using your own money, you borrow the cash.

The morning of the sale, you show up very excited and you try to figure out where to register. You search all over but can't find the registration booth, you think, "That's strange when I registered in my county, the sign up booth was right out front".

Finally, you go inside and ask the tax assessor, "Hey, where do I register or the sale?" The tax assessor replies, "Sorry sir, you can only register prior to the auction, we stopped registration last week."

Everything else in this county is the same, except the registration rules.

Now, you are fully prepared to buy some great deals and you can't bid.

Frustrated and angry, you stick around to see how the auction goes for the people who read the rules and preregistered.

The auction starts - the houses you are interested in go for only \$500 over opening bid. These houses were worth \$50,000 and some guy just bought two of them for \$3,000 each.

All this could have been prevented if we just would have taken 10 minutes to pre-register

This happens every day to potential investors who don't read the rules. Read the rules and reap the benefits.

If Tax Liens And Tax Deeds are So Great Why Isn't Everyone Investing in Them?

If you knew of a gold mine just outside of town, full of gold nuggets that you could easily pick up and carry to the bank, would you tell anyone about it?

You see unlike stocks and other investments, it's very hard for bankers and rich people to collect a commission on tax liens and deeds, so they don't tell you about it and keep the gold for themselves.

As I mentioned earlier, banks are the biggest investors in tax liens. Do you think your banker is going to say to you, "Hey rather than putting your money in this interest bearing saving account that will earn you 1.5% interest if you keep a minimum balance of \$10,000, did you know you could attend the local county tax lien sale just five blocks down the road and earn



up to 24% interest and possibly end up owning a house mortgage free for 95% to 99% off market value?"

Your Banker Will Never Tell You That

That's right, your banker will never tell you that because odds are that the bank manager is going to take your money and invest it for the bank to make the banks more rich.

Who should be making that money, you or the bank?

It's bad enough that the banks get bailed out when they mess up.

To tell you the truth, I did not tell anyone about it for many years myself because I was worried about losing my share of the pie.



Once you get your feet wet in this business, you will realize there is more than enough to go around. Even if you had 100 life times, you could not attend 3300 tax sales per year.

As I started attending tax sales, I realized that there is no way I could ever attend them all. If I am attending a tax sale in one county on a certain day and there are ten other sales going on the same day, there is no way I can be in ten places at once.

I started to think to myself, "you know my friends and family should be out attending these sales too."

And that is how I began teaching this stuff. I got so hooked on seeing

others succeed, I created training that would give them the best chance at success and profit.

That is how I got into teaching this stuff. These days, I have students from all over the world who have created freedom with liens and deeds and I'm really excited you have decided to pursue self wealth as well.

One of the biggest problems people face is gathering up the motivation and courage to pursue tax lien and tax deed investing.

An Alternate Way to Wildly Benefit From Delinquent Tax Liens & Deeds

Make this a Business!

Many investors have found that real money can be made from finding delinquent tax liens and deeds prior to the tax lien/deed sales for tax deed foreclosure.

Here are the steps in the process:

1. The county will publish a list of tax delinquencies (normally from the Tax Collector's office) at least 14 days prior to their tax sale date. Get this list.
2. Research (from the same tax collector site) the property owner's name and address.
3. Focus on out of town owners or estates (listed as et al or etal in the tax rolls).
4. Send the owner a letter or postcard offering to pay their outstanding tax debt and possibly some funds to move or pay a portion of their equity.
5. Get a quit claim deed from the owner concurrent with paying them (from the above step). MAKE SURE to do a title search prior to paying them any money and before paying their taxes. If there are outstanding liens then you would be responsible for paying these – so check your exposure prior to moving forward.
6. Pay the outstanding taxes and record your deed.
7. Decide your exit strategy on the property- wholesale it to another investor, retail the property, rehab and flip, lease/option, or put a tenant in the property for cash flow.

If you want to get a great resource on tax lien/deed investing, go to:

<http://www.entrepreneursreport.com/hpqv>

NOTICE – This document is not intended to provide legal or accounting advice. I recommend that you engage the services of an attorney and/or tax advisor.