

# Property Tax Lien Certificates

## *Commercial Equity Partners*



## *Tax Lien Certificate Program*

- High Yield Returns
- 10.25% to 13.15%
- Secured by Real Estate at a 30 to 1 ratio
- Compounded Interest
- No Fees
- Windfall Profit Sharing

## *Investing in Tax Liens*

You are already very aware of the historically high rate of foreclosures in this country, as well as the opportunity to invest in low-priced real estate. But, did you know that investing in tax liens is a way to make better-than-average returns with minimum risk, in the real estate market? Tax liens are a little known, yet highly lucrative, way of creating wealth and building financial independence for you and your family for years to come, no matter what fluctuations occur in the unpredictable market.

### **A Property Tax Lien is...**

In most parts of the country, if a homeowner or commercial property owner fails to pay their property taxes, the county will issue a tax lien on that property. Very soon after, the local county government relies on that tax revenue in order to continue providing services to its constituents. To get the revenue, many counties sell the tax liens and deeds at auction.

## *How our program works*

Commercial Equity Partners engages in purchasing property tax liens on real estate properties. Customer funds are used to purchase these tax liens from county or city governments.

CEP takes responsibility for locating, evaluating, purchasing and monitoring the status of the lien, as well as recouping our investments.

In the event that the property owner does not pay the tax in the allotted time, we are then allowed to foreclose on the property and receive clear title to that property.

### **Why your investment is secured...**

Real estate tax liens are placed against the title to real property by an entity of the government for unpaid taxes.

The property owner cannot sell their property to any other buyer, and must provide clear title until the tax lien is paid in full.

We, as holder of the tax lien, have first position over any mortgage, HOA liens, mechanic liens, etc.

## *Is this a good investment?*

In this turbulent real-estate market, it likely does not come as a surprise to you that tax defaults have skyrocketed, and that there are more tax liens now than there ever have been. This condition has greatly increased the opportunities to invest without risk in high-yielding tax lien certificates.

Customers often ask, “Aren’t the property taxes escrowed by the mortgage company?” The answer is no. Only 40% of the time are borrowers escrowed.

The ratio of value of the real estate versus the cost of the property tax lien is a typical 30 to 1 but there are times it is as low as 10 to 1. In worst case scenario; we pay \$15,000 for a tax lien on a property with a value of \$100,000.

Even with the above example as you can see we still have plenty of equity in the case of a foreclosure.

## *In Conclusion*

**Why is investing in Tax Lien a good idea?** Savvy investors have been profiting from tax liens for years. Here are just a few of the benefits:

**Superior Returns:** The rate of return on a tax lien can be much higher than other investments such as stocks or bonds.

**Low Risk:** Tax liens are far safer than other forms of investments, and the process which allows us to earn guaranteed interest on the lien or foreclosed on the property is supported by government laws.

**Potential for Windfall Profits:** Although the majority of tax liens are redeemed before a property is foreclosed upon, if the lien is not paid off with interest and fees, we can own the property by solely paying off the taxes due. This windfall can net CEP a property at up to 90% below market, and when that happens, the investor may get to enjoy those benefits!

**FOR MORE INFO...**

**Contact the Investor Relations Team at  
866.966.0099 Ext 115**

*Sample properties we hold liens on*

