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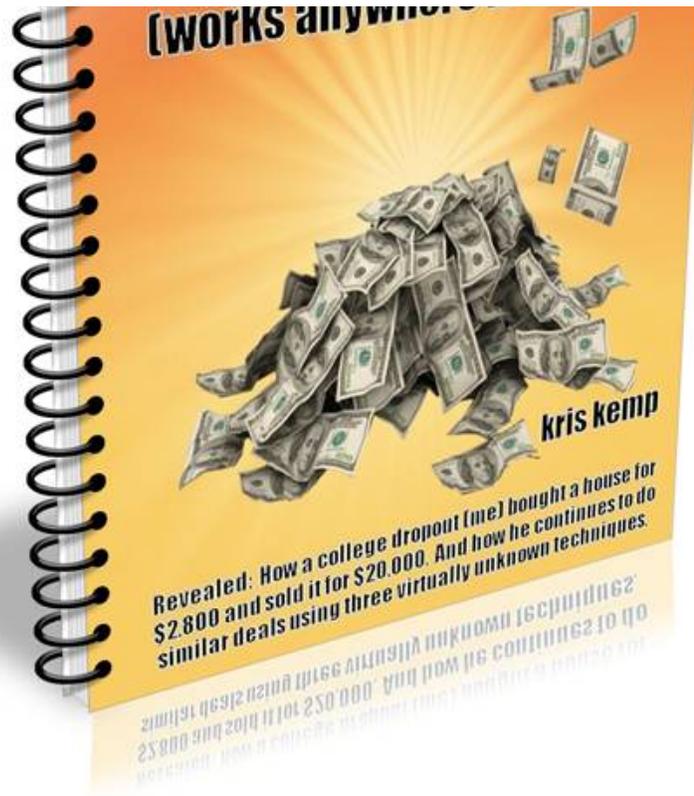
**Make Big Profits Flipping Florida Land
(works anywhere in the U.S.)**

Congratulations on ordering this book! I'm excited for you and hope you apply the techniques to bring in thousands of dollars. If I can do it, so can you! My contact information is at the bottom. Feel free to call or e-mail me anytime (I prefer e-mail), if you have questions or need advice. I suggest you read this entire manual once, slowly, while drinking water. Then, re-read it once more, while taking notes. You don't have to be poor, and you don't have to be stuck at a job you don't like. Put these techniques to use with the goal of working for yourself, and having the time freedom to do what you want, where you want. Write down the exact date you want that goal to happen, and then break it down into daily steps to get there. Again, congratulations on taking the step toward financial freedom. You can do it!

Sunday 1:37pm

Kris Kemp





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Introduction

What you can use this book for

Use this book to ...

Learn the steps to buying/selling discount properties for fun and profit

Buy land in Florida, or anywhere else, for as little as \$500 dollars or less

Find property owners who want to sell to you

Reference from 67 counties that sell bargain properties in Florida

and much, much more!

Every day thousands of people are moving to The Sunshine State and they need a place to live. Real estate costs are rising. People who bought land years ago are making astronomical profits. How can you get in on this?

This book unlocks the steps necessary to buying Florida properties at bargain prices. Use the techniques inside to get in on the Florida land rush that's happening right now. You can also use these techniques anywhere in the United States of America.

Understand this: There are bargain properties where you live, right now. Use the techniques in this book to find

Understand this. There are bargain properties where you live, right now. Use the techniques in this book to find them, buy them, then rent them or resell them at a profit. Follow the steps in this book to begin finding bargain properties today.



I'm glad you are here. It is my hope that Make Big Profits Flipping Florida Land exceeds all your expectations. Inside, you'll find personal stories and practical tips. Feel free to skip around, but whatever you do, put the steps to use. Anyone can do this. A benefit is that you can actually help others find a home for cheap while pocketing a cash profit or even a steady income flow. Win, win. :)

Most people have not been exposed to these ideas. Understanding them works when you're flexible enough to accept new concepts. Success results when you're employ these concepts and do not look back.

Originally, the techniques in this book consisted of a pile of notes in loose leaf binders. My initial intention was to edit the notes and use it as a operations manual for buying and selling bargain properties anywhere in Florida, and selling them for big profits. (The beauty is these techniques work anywhere, too.)

It was only after repeated requests from friends and other investors, who wanted to learn how to do what I was doing, that I decided to package this material and sell it as a book. It's publication will leave two groups. Those who choose to reap the benefits that it offers, and those who dismiss them. Ignore the second group. While they complain, you'll be making profits.

Make the most of this book by reading it more than once. Inside is a lot of information. Feel free to print it, grab a highlighter, and mark it up.

You will find more than one piece of knowledge in these pages that can result in your getting-checks-every-month. There are diamonds to unearth in the soil of these pages. Dig in slowly, carefully, and make sure you don't miss them!

All the best to you,

Kris Kemp

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Preface

Nothing changes until you do

Before I get into the exact steps of how to find bargain properties and resell them for profit, I'm going to start with my personal story that explains how I got into real estate investing. Feel free to skip past this section. However, if you want to learn how I saved money to get my first property, this might help, motivate, challenge, and possibly even inspire you.

Perhaps what I did, and sometimes what I still continue to do, may seem radical, but the interesting thing is this: once you define what it is you want, and head in that direction, you'll find that the entire universe conspires to help you get there. Move forward with a smile, a natural curiosity, and a positive attitude, while maintaining a state of gratitude and thankfulness to God, and you'll be delighted at the results.

Whatever you do, don't take anything personally. It's not failure, just feedback. It's only a failure if you fail to learn.

Let's talk about you.

Are you happy where you are in your life? Are you happy ... financially? If not, what are you going to do about it? Not, what are you *planning to do*, but what are you going to do?

You must do something different to get somewhere different.

Sometimes, getting what you want in life requires sacrifice.

Nothing changes until you do.

In order to get what other people are not getting, you have to do what other people are not doing.

Have you heard or read these expressions?

Essentially, all of these statements say that you need to do things differently, in order to arrive at a different place in your life.

It was after high school, while working a number of interesting but kind-of uninspiring jobs, that I realized I didn't want to work a 40-60 hour a week job the rest of my life in order to pay rent or mortgage payments, car payments, insurance payments, only to end up many years later in a retirement community to play tennis, bingo, and swim, with the occasional visits from family and friends.

(If you're depressed about your life or find yourself complaining, turn off your TV. Then, visit a nearby nursing home and spend some time listening to the stories of the people who live there. You will leave with a new perspective on your own "problems".)

So, even while working these jobs, I decided to save money in order to get my first income property. In order to save money, I did things differently, so that, one day, I could purchase real estate in Florida. If I can do this, so can you. This is what led me to writing this book.

Focus on your goal + discipline toward making that goal a reality (consisting of breaking it down into steps, then taking action to make it happen) will bring that goal into reach, something tangible where you see results.

Living cheap, creative projects

For years, I had lived in a giant warehouse with a group of artists, writers, drifters, dreamers, in the corner of a quonset hut about 50 feet from the railroad tracks. The entire warehouse consisted of three quonset huts, joined together at the middle, lower sections, located at 502 Kanuga Drive, in Flamingo Park, an historic area of town in West Palm Beach, Florida. This artist's living/work space was affectionately called "the hut". The official name for this fringe artists community was the Unarmed Underground Art Centre (UUAC).

Flamingo Park was undergoing a revitalization. People were moving into the neighborhood, buying up homes, painting them, sprucing up the yard. The area was becoming a hot place to buy and sell real estate. Investors and property owners began to complain about the eyesore at the end of Kanuga Street, the quonset huts, surrounded by beat up cars owned by artists-in-residence, a revolving door of shipwrecked-looking castaways, and the continuous stream of cars, vehicles and bicycles coming and going all hours of the day and night. Things were changing, and the little artist-community-that-could was feeling the squeeze.

City officials started visiting the UUAC by sending code enforcement to harass the director/owner Alan Patrusevich, a brilliant and benevolent former Navy man of Lithuanian descent, who operated an antique restoration business from one of the warehouse bays. (This is an entire story in itself, and, thankfully, I kept a journal of the experiences living there, Pictures from the Leftover Generation, that I plan on posting, eventually, at www.bicycledays.com.)





The west bay of the Unarmed Underground Art Centre aka “the hut”.

Photo: Richard Lotz

Finally, caving into pressure from city officials and mounting debts, Alan sold the quonset huts. The Unarmed Underground Art Centre aka “the hut” was no more. The artists, writers, drifters and dreamers scattered. Eventually the dust settled and they found spaces of their own.

At this point, I was in my early thirties, and wasn't about to settle down to work at a job I don't like, to buy things I don't need, to compete with people I don't even know. I wanted my own space. I wanted freedom. (Living among artists in the giant hamster cage of the hut had given me freedom to work part-time pick up jobs and in my free time write journals, compose songs, start a Christian coffeehouse, produce a film festival, and a number of other creative enterprises. Those creative projects enabled me to meet groups of people and have the project be the campfire around which we gathered. In a way, the projects were like month-long campgrounds for adults and people of any ages. Still are.)

For me, freedom meant continuing to live for cheap or free. I wanted, at some point, to own my own place, to exit this treadmill of paying rent for the next 50 years, to exit this hamster cage for the disenfranchised. I didn't want to pay rent, I wanted to own my own house, even if it was a fixer-upper. I didn't want to be trapped in a 30-year mortgage either. If I could continue to live cheaper, eventually I could save enough to buy an old house, somewhere. In short, I wanted out. But I knew that in order to get to this place, I would have to continue living differently.

For nearly six months, I lived on the couch of Scott Thourot, an engineer and real estate investor, in North Palm Beach, Florida. Years earlier, we had met at church, and had been friends ever since. I told him that I wanted to live with him in order to save money, and to produce (record music tracks) songs for a Christian music ministry project that I started called Out of the Wilderness. Scott agreed to let me sleep on the couch, and I even set up my keyboard and portable digital mixer (for recording the music directly using a 1/4" cable) and keyboard in the kitchen, against one wall. He said that as long as I made him smoothies every morning and helped him do repairs with his properties, I could live there.

At the end of six months, I had recorded most of the songs for Out of the Wilderness (www.OutoftheWilderness.net), saved money, and learned first hand what it's like to live with someone who has rental properties. I learned that I did not want to be a landlord. Scott rented out duplexes to tenants, and I saw that it was a full time job. His life, at that point, consisted of arriving home from work at the engineering firm, changing into ripped shorts and a dirty shirts, then visiting his properties to do maintain them. Often, I would help. Usually we didn't return until after midnight.

We lived in one of Scott's duplexes, and often did repairs in the others. I remember using a sledgehammer to help smash out bathroom tiles, then heaving a toilet into the bathroom while we both fastened it to the floor. Sure, he might have made solid income flow from his properties, but was the tradeoff worth it--every night running from property to property fixing things?

Soon after recording most of the music for Out of the Wilderness, and feeling the need for a change, I moved out of Scott's place. What I learned from living with Scott is this--being a landlord is a full-time job. There's got to be a better way to make long-term profits. Later, I found out there is a better way.

Some time later, after moving out of Scott's, I received a call from David Knight. A Bahamian born entrepreneur and musician, he was an interesting, somewhat enigmatic fellow, who I had met years earlier in downtown West Palm Beach, Florida, and had done work for, assisting him with maintenance--usually painting or carpentry--on his investment property on Dixie Boulevard.

David was calling from New York. It was night time and he had an urgency in his voice as he told me that someone had broken into his building on Dixie. He asked me if I could drive by and cover the broken window with a board. I told him I would. He said that if I did that, I could stay in the kitchen of his place, for free, and that, when he returned from New York, we would discuss my staying there for a further period.

David Knight owned 3 buildings on Dixie. The big, two-story building he had sold. Beside it, sat two, smaller, one-story buildings. The two smaller buildings were fenced. One of the smaller buildings in the back housed a kitchen and bathroom with shower. The smaller building in front consisted of David's living space, several rooms, a music studio, a bathroom, a living room.

Somewhat cautiously, I drove to his building, parked, and wandered to the front door of the smaller building in the back that housed the kitchen. Noticing the broken window on the door, and bits of glass all over the ground, I walked the premises carefully to see if any other buildings had gotten vandalized. (Even though the window had been broken, bars were framed in front, preventing anyone from entering. My guess is that someone had broken the window, then tried to put their arm through and unlock the door from the inside.)

Long story short, a cop arrives and I'm on the phone with Dave, so he talks to the cop, explaining that I'm a friend he called to check things out. The cop leaves. I return with a board, cut it to fit over the window, then screw it into the aluminum door. When David returned, I moved into that building--the kitchen. I set up a foam pad (for sleeping bags) beneath the kitchen table, a thin sleeping bag to go over it, my computer on the table, and moved into the kitchen.

The rent agreement was this: David said that my rent was two coconuts a day. I agreed that that was fair, then moved in. At the time, I was delivering pizzas and driving around West Palm Beach, Florida. A hurricane had recently come through, blowing down trees, branches, and--you guessed it--a large number of coconuts. I purchased a machete (from Brasil) from Hall's Hardware and placed it in the back of the Honda. In the course of delivering pizzas, I would find coconuts on the street, pull over, and put them in the back of the car. Arriving to the kitchen after work, I would chop off the top of one, gingerly place it in the fridge, so he could drink it that night or the next morning, just using a straw. The other, I would place in the fridge for it to be cold the next day. Once the juice was consumed, I would chop it open for the meat and place that in a container.

Living there proved to be a real blessing, in that I saved money with the intention to purchase my own foreclosure or fixer-upper.

I lived there for a year, saved thousands of dollars, and wrote my first screenplay in my spare time. "The Last Pizza Deliver Driver (on Earth)" tells the story of a an insecure 32-year old pizza delivery driver who, after finding out his 15-year high school reunion is coming to town, tries to patent an idea so he can feel good about himself. You can read it at: www.bicycledays.com. And yes, it's semi-autobiographical. Antares Davis, a model and actress, whom David Knight was dating at the time, helped me read through a part of the script one day. It was great reading the material with a seasoned actress, who had hosted major celebrity events in LA. Thank you, Antares Davis.

Living in David Knight's kitchen provided me with a squirrel's eye view of someone who works for themselves. Some years earlier, David had purchased the main, 2-story building on Dixie at a low price, spent a few years on renovation, then sold it for a nice profit--about 3x what he paid for it. He also had rental properties.

Although he was somewhat quiet about his earnings, I surmised that he had used the profits of the 2-story building sale to buy smaller rental properties for cash, and use that rental income to live on. It's a smart move--to work hard for a few years, find some deals, add value to those deals, re-sell for profit, then use that profit for rental properties or properties you sell outright. Although real estate had been favorable for David Knight, he said "It's boring". He was more into playing music and travelling (New York, Ukraine, South America).

During the course of my stay in his kitchen, I would ask him how to make money in real estate. For the most part, his answers were esoteric. He did not care to discuss real estate. He said it bored him, and that he wanted to play music. One day, he told me this, which I wrote down.

“Those who work with their muscle can be replaced by the stronger guy. Work with your brain. You can accumulate knowledge working with your brain. With your muscle, you accumulate wear and tear.”

- David Knight

Living at Scott's house, on the living room couch, and in David Knight's kitchen, where I slept on the floor beneath a table, proved to be an educational experience. From Scott, I learned that I did not want to be a landlord, and that, if I did have rental properties, I wanted to figure out a way NOT to have to manage them. From David Knight, I learned that buying a run-down property in an up-and-coming area, with a clear vision of improving the property to resell at a later date, could yield enormous profits, enough to reinvest in smaller income-producing properties. At this point, I really was excited about buying a property of my own.

Ch.1

How I got into buying/selling tax deed sales

For two years, I had couch-surfed, living at friends houses, crashing on their sofas or the floor, in exchange for doing dishes, cleaning, or helping around the house. Why? I wanted to save money and in order to save money, I needed a way out of paying rent. Basically, I was a houseboy, or a concierge.

During this time, although I worked a number of side jobs, my main employer was Papa John's. I delivered pizzas at the downtown West Palm Beach, Florida, store. But in 2003, tired of working long hours for small tips, driving a car on the verge of exploding, and somewhat frightened and stressed by recent bad experiences on the job (being assaulted, being robbed, having rocks thrown at the car), I quit.

During those years, I had saved \$12,000 dollars. Knowing that I needed more money, I withdrew all my mutual funds, which added \$30,000 dollars to the pot. Combined, I had a total of \$42,000 dollars.

I was hoping to use this money to buy a fixer-upper house in West Palm Beach, Florida. At this time, though, the real estate market was very hot--home prices were soaring. Even fixer-upper houses were selling for \$200,000. So, I decided to look elsewhere.

After searching the internet for realtor websites in North Florida, I concluded that the houses, even in rural areas, were overpriced, at least out of my budget anyway. I needed a for sale by owner that was a fixer-upper, too. So, here's what I did. I went to www.google.com and typed in "dixie county florida newspaper". My idea was that the small town newspapers that have a website, would list the for-sale-by-owner properties that would be overlooked by major search engines. It turns out they were.





The Dixie County, Florida newspaper was online, and I clicked on the classifieds link, then the real estate link. I came across an ad for 9 acres with a 2/1 mobile home, and a spring in back, for \$54,900. A few days later, I drove to Old Town, Florida, met the owner, and I purchased the 9 acre property. I put a \$20,000 down payment on the land, with arrangements to pay \$270 a month for five years (60 payments) and a balloon payment of \$25,000. (A balloon payment is a final loan payment that is considerably higher than regular payments, in order to pay off a loan.) After paying for the trailer, I had \$22,000 dollars left.

I fixed up the trailer and lived in it. The cost of paint and tools amounted to a few thousand dollars, leaving me with \$20,000. As it was a small town, the only jobs seemed to be at Georgia-Pacific, a lumber company just outside of town, and Hardees. Looking through the local paper, I saw an ad for tax deed sales. I visited the county clerk's office and asked questions. Lots of questions. I visited the property appraiser's office in the same building and asked questions. I started attending sales and bidding on land, using the remaining \$20,000 that I had left.

(At this point, you might be saying: 'It was easy for you. You had \$20,000 dollars.' To begin with, it's not easy when you're starting out doing this and you have no experience. Money can only take you so far. Anyone can learn how to do this with a \$2,000 dollar investment.)

Attending my first tax deed sale in Dixie County, Florida, I was pretty nervous. I had a few thousand dollars cash in one pocket, and a binder notebook in my hand with notes on the properties up for bid, what they were valued at, their location, if there were improvements (septic, well, trailer, fence, electric) on them or not, and more. I didn't know anyone in the town except for the tax deed clerk and the secretaries in the office, as I had spent so much time there. Some of the bidders talked to each other quietly, while eyeing me suspiciously. So, I decided to make a bold move and introduce myself to them, with an extended hand. It worked. Once we talked and shook hands, I found out what properties they wanted to bid on, and the interesting thing is that most bidders were only present for one property. We made agreements not to bid on the properties others wanted, or if we did want the same one, give the local priority in order to gain trust with them.

At the Dixie County tax deed sale, I concentrated on bidding on the 50x100 lots in a rural subdivision across the street from my trailer. After purchasing them, often the same day, I would post ads on Craig's List or Ebay, offering to sell them for 5x as much, either a cash deal or with financing at 10%.

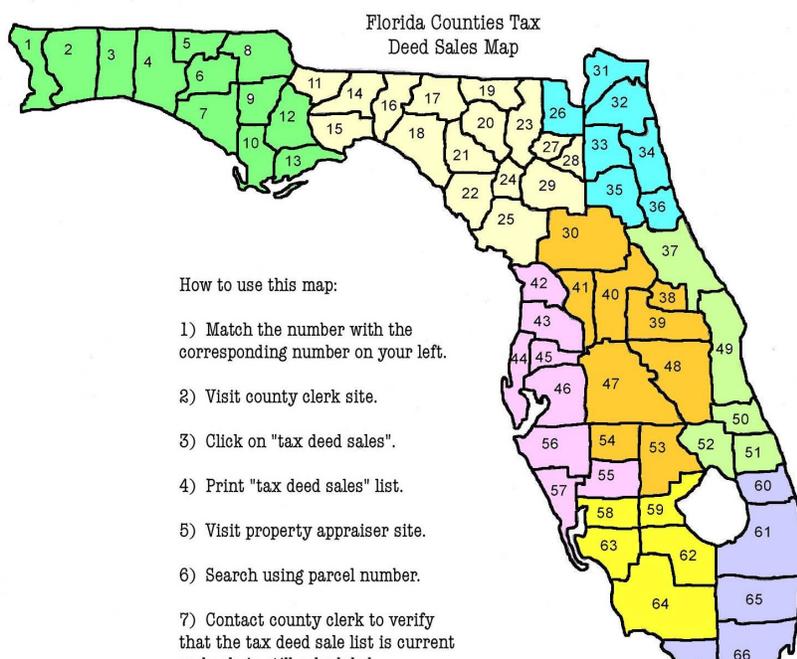
I decided to get others involved and charge them for buying-and-reselling the properties in their name. Their option was to pay a percentage once the sale was complete, or a flat monthly fee. Those buyers provided an additional income that paid me to research properties, which I was doing anyway.

Now think about where you live. You could do the same thing.

- 1) Visit your tax assessor or county clerk of court's online website. To find that, just google your town/city name along with "tax assessor county clerk". Then call and e-mail them to make sure you have the correct office. Usually, if you do not, they can give you their number.
- 2) Call the clerk and ask questions. Take notes. Research.
- 3) Attend a tax deed sale. Get a feel for it.
- 4) Buy a property yourself and flip it (sell for profit) or finance it (sell on payments at high interest rate for long term profit).
- 5) Then do exactly what I did: Contact friends and relatives and offer to purchase and resell a property at the tax deed sale. Give them options for payment, either a flat fee of \$150 - \$300 a month, or a 25% percentage of whatever you sell it for. Show them how they can make a higher percentage than keeping it in the bank.

For a year, I lived in Old Town, attending tax deed sales. I also attended tax deed sales in other counties--Gilchrist, Levy, Madison, and Jefferson. Although I didn't make a huge profit, I was able to work for myself, and living in North Florida among friendly people and beautiful surroundings--springs, rivers, lots of trees--proved cathartic in many ways.

Eventually, I returned to West Palm Beach, and continued to attend sales in nearby counties.



and sale is still scheduled.

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Kris Kemp

Looking over all the counties, I decided to make a numbered map of Florida, with numbers corresponding to website links for county clerks and property appraisers, along with notes on how to buy tax deed properties. Initially, I planned to use this map and notes for myself, but after getting so many questions from friends, strangers, and other investors, I decided to publish this as a book.

Also, seeing all the tax deed sales that were happening every month, I came to a dilemma. There were so many counties with so many different lots going up for auction. Often, these tax deed sales were on the same day--on the same date there will be two sales in two different counties. Which one should I attend?

If I couldn't possibly do this all myself, why should I keep it to myself? Along the way, I've met lots of people who have been helpful and patient in answering my questions, from property appraisers to tax clerks to realtors to title company employees to tax deed bidders. Perhaps I could pass on what I've learned. That is another reason why I wrote this book--so others could benefit from my experiences.

Read this book thoroughly. Follow the steps on buying and selling tax deed lands in Florida. If you put these ideas into practice, you will double your money and, in some cases, do better than that. With an investment of \$2,000 dollars, you can start buying land in Florida.

How can my experiences help you? If you read this book and put it into practice, you can learn how to:

- 1) Attend and bid at tax deed sales, in Florida, or anywhere in the country, with confidence**
- 2) Buy properties for as little as \$500 dollars**
- 3) Find property owners who are motivated to sell**
- 4) Fill out the paperwork necessary for buying and selling properties**
- 5) Utilize different websites to sell your land**
- 6) Determine which tax deed sales to attend**

Use this this book to learn how to do buy and sell tax deed properties in Florida. You can do it part-time or full-time. You can do it for fun or for profit or both. As there are [67 counties in Florida](#), with most of these having tax deed sales every month, the chance of finding land at low cost is in your favor.

[Click here](#) for the websites to the property appraisers and tax clerks in all 67 counties of Florida.

Even if you don't want to buy property for yourself, perhaps you know someone who could use some financial help. Consider buying them a lot in Florida. Why not invest in your children's future by buying a lot in Florida? What's the prime interest at the bank? Five percent? Land values are going up by 3-10x that much annually. Make your money work for you by investing it in something that yields greater interest.

Ch.2

Common doubts regarding tax deed sales

You've probably heard about the money that can be made by buying tax deed properties for a low price, then reselling them for a substantial profit. No doubt you've seen the courses on those half-hour infomercials late at night that promise vast wealth for pennies on the dollar. Is that true? Or is this just a ploy to dupe you out of \$50-bucks while you're half asleep and easily gullible?

Can money still be made buying land at tax deed auctions and reselling for a profit?

You might be thinking ...

- 1) **Everyone knows about this by now.**
- 2) **The tax deed sales auctions will be crowded and competitive.**
- 3) **All the good properties will be bid up to a high price.**
- 4) **The leftover scrap properties aren't worth buying anyway.**
- 5) **I don't have the money to invest in property.**
- 6) **I don't have the time to invest in property.**
- 7) **The risks--buying a property with liens--far outweigh the rewards.**
- 8) **I don't need the stress. I have a good job and I know what to expect.**

Let's go over these thoughts.

1) **Everyone knows about this by now.**

People do know about tax deed sales, but that doesn't mean they will act on their knowledge or apply themselves to learn how to bid on these properties. Lots of people are busy working to pay off a mortgage and don't have time to get involved. Others may have the time but don't have the money. Some have the money and the time, but don't have the interest. If you're willing to do some research and jump from the diving board of fear into the pool of possibilities, you'll learn how to do this.

2) **The tax deed auctions will be crowded and competitive**

There is still room to find a bargain and resell it at a substantial profit. How? A number of reasons.

Sometimes the sales have a small number of people. I remember attending a sale in Levy County, Florida, in 2005. There were only 4 bidders. Before the sale, I chatted with everyone to see what lot they wanted. We made agreements that we wouldn't bid on lots that others wanted for themselves. I picked up a 40x100 lot for a less than 400 dollars. (A year later, a lot this size, in the same subdivision, sold for \$5,100 dollars. Generally, realtors or private owners sell lots in this subdivision for \$2,500 - \$2,500 dollars.)

As you can see, there's still the chance that you will be one of a handful of bidders. So, research the lots that interest you. Call the tax clerk to verify that the lot is still for sale (has not been redeemed). While you're on the phone, ask them if the tax deed sale is still scheduled for the date that it is listed.

3) All the good properties will be bid up to a high price.

Sometimes, but not necessarily. People want different things and, usually, have limited resources. You'll find that some people want whatever they can purchase cheaply, while others have one property that they're willing to get at any cost, even if it's more than market value.

Attending a tax deed auction is an interesting experience. Recently, I visited an auction in Titusville (Brevard County) with my friend Steve. About fifty lots were up for sale. On the first twenty or so lots, most of them were 1.25 acres and located in remote areas of the county. Two young ladies sitting in the back bid about \$25,000 for eight of them. Then, they left the room. Later, they returned but didn't bid on anything. Toward the end of the sale, about eight lots were up for auction. These lots were 1.25 acre lots in remote areas without roads to them, which went for \$1,950 to \$2,250 each. I've seen similar lots to these sell for \$6,000 - \$8,000 on ebay. If you were to pick up one of these lots for \$2,000, you could sell it for \$10,000 - \$12,000 dollars with financing, giving yourself monthly payments. Initially, this sale was crowded, with about 50 people in the room. Near the end of the sale, however, there were about 25 people in the room and only about 4 people bidding.

Save a few thousand, research, then attend a sale. See for yourself.

4) The leftover scrap properties aren't worth buying anyway.

This is not always the case. Certainly, research is required in order to find a property that has value, but even if you get a scrap property, you can sell it.

A while back, I attended a Levy County sale of escheated lands. Escheated lands are properties that went to the tax deed, but no one bid on them, so they went back to being owned by the county. These are also called "struck off" properties, as "struck off" to the county. In short, these are county-owned lands.

At the sale, I purchased 3 lots for under \$1,000 dollars. The first lot was 15' x 165', a corner lot fronting two dirt roads. The second lot was 60' x 70' feet fronting a dirt road. The third lot was, well I don't know the exact measurements, but it appeared to be 25' x 70', fronting a paved road. The last lot was triangle shaped, where the beginning points of the 25' line converged at somewhere near 70'.

I ended up selling the lots for \$2,025, so, I did make profit.

5) I don't have the money to invest in property.

Do you have \$2,000 dollars? If you do, you can get started. If you don't, consider cutting out some of the habits that are absorbing your funds.

Are you spending \$4 a day on coffee at Starbuck's or Dunkin Donut's? Try buying coffee at the gas station kiosks (like BP's "Wild Cafe"), a fast food chain, or making it yourself. Or try kicking the habit altogether and drinking more water. One of the main reasons why people are sick is because they are dehydrated. Visit www.watercure2.com and follow their water cure recipe to lose weight, cure disease, eliminate insomnia, and more.

6) I don't have the time to invest in property.

Of course you do, you just don't consider it a priority. If it's important enough to you, you will set aside time for it.

Ironically, a lot of people work at jobs they don't like and arrive home feeling tired and frustrated. Then, they relax by sitting in front of a TV all night, eating dinner and snacks while watching programs that don't serve to challenge or inspire them in any way. Hours later, tired and sluggish, they crawl into bed. The next day, it's the same routine.

Is that living? Sounds like a treadmill to me. But, at least they know what to expect.

I wrote this course so you could have a guide that would show you how to buy properties at tax deed sales in Florida. It's all a matter of steps. If you follow the steps, you will be able to get a property and sell it for a profit.

Reading this entire course might take a few hours. But that's not necessary. To start, follow the "guideline to buying tax deeds" step-by-step. That should take about a 30 minutes to read and a few hours to put into practice. Start doing it immediately. At the end of a year, you might own 12 properties that you can hold for investment or sell for profit. My first year doing this, I bought 12 properties. And how did I start? By visiting the county clerk's office, asking questions, and visiting the property appraiser's office and asking more questions. If you want something, then move in that directions. Make it happen.

7) The risks--buying a property with leins or is unusable--far outweigh the rewards.

Are there risks involved in buying property? Do the rewards outweigh the risks? Yes.

Over the course of a year-and-a-half, I purchased 15 properties. Two of them had houses on the lot. The rest were vacant land. All of the properties were purchased at tax deed sales. I researched them, but, for the most part, did very little or no research into finding out if their were leins (debts) attached to them. Thankfully, at the the county where I had purchased these tax deed properties, the leins are erased when the property goes to sale. So far, all of these properties have been sold for a profit.

8) I don't need the stress. I have a good job and I know what to expect.

As this is a business, there is some stress involved. As you learn how to buy and sell tax deeds by actually attending auctions, and buying and selling tax deeds, the stress can be minimized or reduced to bearable levels. The more experience you have, the more insulated you'll be from being affected by the stress. Like surfing. Either you ride the wave or it rides you. Think of stress in the same context. Either you ride stress (fear), or it rides you. As you gain experience, the stress will subside to manageable levels. At that point, you're riding the wave.

Tax deed land sales at [the 67 counties throughout Florida](#) can be terrific investments. However, a tax deed is actually the final stage for what was once a tax certificate. What was once a tax certificate, once it goes to sale, becomes a tax deed. (Think of a tax certificate being a freshly laid egg, and a tax deed as a freshly hatched egg.) Because of the high number of tax certificate and tax deed sales in multiple counties throughout Florida, there's always room to find land for bargain prices.

If you're not interested in buying land, many counties have tax certificate, also known as tax lien, sales. These sales provide terrific investments that, commonly, give you an ROI (return on investment) of 18% - 12%. In the next chapter, we'll be discussing the difference between tax certificate (tax lien) sales and tax deed sales, and how you can understand the difference between the two.

Ch. 3

Understanding the difference between tax liens and tax deeds

Introduction - Why do we pay property taxes?

For over two hundred years, the United States government has levied taxes against real estate. At the county government level, these taxes fund a number of services, including public schools, law enforcement, hospitals, parks and road construction. When taxes are not paid, the government does not have the operating capital needed for these programs.

What causes a tax lien sale? What causes a tax deed sale?

As a way of generating income from delinquent (non-paying) taxpayers, county governments offer tax sales at auction to the public. There are two kinds of tax sales: tax lien sales and tax deed sales.

If you want to know more about profiting from tax lien sales, [click here](#). Personally, I have not invested in tax liens. From what I have read, they appear to be solid investments. Check out [this course](#), too. Both these ebooks are guaranteed, so if you are not 100% satisfied, you get all your money back.

1. Tax Lien Sales

Tax lien sales are those sales in which the the winning bidder purchases the right to earn past due taxes on the property. Here, the buyer's money is used to pay the taxes on the land. The purchaser is given first lien position on title, ahead of judgements, deeds of trusts, mortgages, subordinate only to State tax liens.

In most cases, tax lien sales begin with a reverse auction format. Usually, the bidding starts at 18% and goes lower, 17, 16, 15, 14, etc.

The winning bidder owns the tax lien. He doesn't own the property. After two or more years (this number varies depending on the county) the tax lien goes to sale. This is called a tax deed sale. The winner bidder of this sale owns a tax deed, and thus owns the land. After the tax lien is sold at the sale, the holder of the tax lien or tax lien certificate is paid back his winning bid plus the interest.

In other words, if you bid on a tax lien certificate that's valued at \$1,000 and your winning bid is 15%, then, once the tax lien goes to sale, you will get back your \$1,000 with 15% interest over two years, amounting to \$300 dollars. You'll have invested \$1,000 dollars and your return will be \$1,300 dollars.

Compare this to putting \$1,000 into a checking account that pays 1.21% interest. Over two years, your interest is \$24.20. Even if you put a \$1,000 into a one year CD (Certificate of Deposit) at 4.91%, after two years you earn \$98.20 in interest.

That's a far better investment than putting your money in the bank or in a CD. And if there's no bidder for the tax lien after two years, you end up with the property, which is likely to be worth 4x what you paid for it.

After 2 years, the holder of the tax lien certificate can force a public auction of the property. What if no one

buys it?

If the debt on the lein is not repaid with interest, the purchaser of the lein may foreclose on the property, and all subordinate leins are dissolved. At this point, the purchaser of the tax lein becomes the owner a tax deed, meaning he owns the property. However, he can only sell the property as a Quit Claim deed. In order to get title insurance and sell this property as a Warranty Deed, he must pay a title company anywhere from \$1,500 - \$2,500 dollars to "quiet the title".

As you can see, you can make lots of money investing in tax leins. How much? The more you know, and the more you apply what you know, the more you will earn.

Check out this [course](#) and [this one](#), too. Educate yourself and continue to learn how to work smarter, not harder.

**"Those that work with their muscle can be replaced by the stronger guy. Work with your brain. You can accumulate knowledge working with your brain. With your muscle, you accumulate wear and tear."
- David Knight, entrepreneur**

2. Tax Deed Sales

At tax deed sales, a property is sold by the county because delinquent (late) taxes have not been paid. The owner and the leinholders have been given ample time and have received proper notification that the property will be sold if due taxes are not satisfied.

Generally, the property is sold for the sum total cost of the delinquent taxes, accrued interest, and the cost of advertising the sale, usually done for 4-6 weeks in a local paper.

At tax deed sales, or tax deed auctions as they're sometimes called, the winning bidder purchases the deed to a piece of property, becoming the new owner and obtaining all the rights to the property free and clear of leins, mortgages, etc.

(Once the property is transferred via the tax deed sale, all other liens against the property--including mortgages--are wiped out with the exception of government leins. If no action is taken when it becomes seven years old, the tax certificate will expire.)

The winning bidders must pay \$200 cash immediately after winning the property. The balance needs to be paid that afternoon or by the next day, depending on rules of the county. If the winning bidder fails to pay the balance, they lose the \$200 and may lose the right to bid on upcoming auctions in that county.

Different rules, regulations

Each county and state has different rules and regulations for their tax deed sales and their tax lein sales. Visit your local county clerk of court, as they handle both kinds of sales, and ask a lot of questions. This is what I did for months in order to learn how to do this. I literally would spend an entire day at the county courthouse. Usually, I started visiting the clerk of court, and asking what tax deed sales were coming up within in the next month, and getting a list. After seeing what sales were coming, I would write down the parcel identification numbers of the sales, along with the opening bid amount. Then, I would walk over the property appraiser's office. There, I would ask the property appraiser or an assistant, where the property was located, and continue asking questions about learning how to locate the property on a Platt Map, a giant map that uses section-township-range numbers in order

to specify specific areas within a county.

Over time, I learned how to use these maps, determine the location of the property, and find out information about the neighborhood in which it was located--what adjacent properties had sold for, its proximity to selling points like grocery stores, bodies of water, parks, schools, hospitals. The property appraiser clerks were very friendly. I found it odd that there weren't more people doing this. Occasionally someone would come in and search for a lot, but for the most part, I was the only one there.

Now that you know the difference between tax certificate (tax lein) sales and tax deed sales, let's move on specific steps required to buy tax deed lands in Florida. Buy following this procedure, and repeating it, you can acquire land at any tax deed sale throughout the 67 counties of Florida. (Within my first year, I purchased 15 properties, in 3 different counties. If I can do this, anyone can.)

Ch. 4

20 steps to buying tax deed lands

There are a few steps to buying and selling tax deeds, and they are not hard. First, let me caution you. When you tell someone that you intend to spend a few thousand dollars on a tax deed, he might respond with a groan or "What if it has leins (debts) on it", or "there's a reason why it's at a tax deed sale." That's understandable, because they don't know how tax deed sales work, so they assume the element of risk outweighs the potential for profit. (My experience has been that it does not.)

Perhaps they cling to the idea that you've got to be like them and work at a job you don't like for a small amount of money. Let them be. They're probably happy in their routine as that's the only thing they know. They're in a familiar flight pattern and they're comfortable with it. Even if they are going in circles, they know what to expect. Perhaps you can buy a tax deed, resell it for a profit, and share your story with them to help them see that they have options. Maybe you can offer to use their \$2,000 to buy a tax deed property, and offer to repay them the entire amount unless you can make a substantial profit within 30-days. Offer to do this for free. See what happens.

Are you excited, yet? With \$500 dollars, you can own land in Florida. You can hold it while it appreciates in value, or you can sell it for an immediate profit. If you don't have \$500 dollars, you probably know someone who does. You could offer to find them bargain land for a small donation, a gift, to you. With that in mind, here's the specific steps to follow to buy and sell tax deed lands in Florida.

1) Look at the enclosed [Florida Counties Tax Deed Sales Map](#).

Pick a numbered county. Above the map, you will see the corresponding numbers with: county clerk's website and property appraiser's website. See this list [by clicking here](#).

2) Visit county clerk's website. Find the link for "tax deed sales." Click it.

3) Look at the tax deed sales page.

Usually, it will list the parcel identification number, also called the parcel control number, the opening bid, and the tax certificate number. The parcel identification number (PIN) is made up of a series of numbers that represents the location of the property on a Platt Map. For more information on learning how to use PINs, [click here](#).

5) Print the tax deed sales page.

6) Visit the property appraiser's website.**7) Go to "search records"**

Usually, you'll have the option to search using the parcel identification number or the name of the owner. Usually, the name of the owner is required to be typed in last name first, first name last. After you type in the parcel identification number, click on the "search" option, or hit "enter" or "return" on you keyboard.

8) Examine property information

At the new page, you'll see information on the property, including the size of the lot, the use codes, the property taxes, and the last sales date. Make a note of the size of the lot, the last sale date and the price it sold for, and the land use code. If the land use code is a number, you can usually click it to see its land use, whether it's vacant residential, commerical, agricultural, a combination of these or something else. Print this page.

9) Visit GIS

The upper right hand side of the new page will give you a GIS (Graphical Information System) map. Click it.

10) Examining aerial view

A new page will appear, giving you an aerial view of the property, and a list, usually to the right, with useful information (last sales date, sales price, owner information, market value). Print this page.

11) Call the property appraiser and ask questions about the lot.

Their contact information is at their website, usually the first page. Ask them if the property is buildable, if it's near a school, an airport, a hospital, a river, a body of water. Ask them if any major infrastructure--highways, shopping centers, theme parks--is being planned nearby. Visit the Florida Department of Transportation website [here](#) . Find out if any highways or off-ramps are planned in the vicinity of the property. Find out everything you can about the lot. If possible, visit the lot, by calling the property appraiser and asking for directions. When you visit the lot, bring a notebook and pen and a camera. Walk the entire property. Take notes.

Ask these questions ...

Is trash being dumped here? Are there low areas that flood, indicated by standing water or areas of dampness in spite of little rainfall. Does it appear to have a septic or well? Is power (electric pole) and phone (telephone pole) nearby? Talk to the neighbors. Ask about the area. Find out as much as you can.

16) Call the tax clerk and ask questions about the tax deed sale rules.

Their contact information is at their website, usually the first page.

1. Ask them what time the sale is.
2. Confirm that the sale is still happening on that date.
3. Ask them where the sale is held.
4. Ask them what the procedures are.

At most tax sales I have attended, one must sign up in order to bid. Then, that person is given a number. Once the bids start, you say your price and hold up your number. That way, they know your name. If you're the winning bidder, you have to pay a \$200 cash deposit right then and there. Once the sale ends, you have to pay the balance (the winning bid minus the \$200 deposit) by 4pm that afternoon or by 1pm the following day. This varies according to county, so please find this out in advance. Usually, you can pay the balance within 24 hours. But some counties

to county, so please find this out in advance. Usually, you can pay the balance within 24 hours. But some counties require that the balance is paid sometime later that afternoon. Call ahead. Find out. If you do not pay the balance, you will lose the \$200 deposit and, in many cases, you lose the right to bid on future properties at tax deed sales.

17) Attend the sale

At most of the sales that I've attended, people dress casually--wearing denim jeans and collar shirts. It's rare to see someone in a suit, unless they're a lawyer representing a buyer. Before you attend the sale, remember to bring your money (cashier's check, money order, cash), your notes on the tax deed lands for sale, and anything else you need. It's a good idea to keep a list and, before you leave, cross everything off to make sure you don't forget anything.

As soon as you arrive at the courthouse, visit the county clerk's office and ask if any of the tax deed lands have been redeemed (bought back by the original owner). If this is the case, cross them off your list. If this happens to the lot that you were hoping to win, look over the other lots and determine what would fit your needs, what you can afford, and what would bring you the most profit.

Are tax deed sales crowded? Sometimes. Call the tax clerk and ask them if they expect a crowd. If you attend a tax deed sale that is crowded, research another county and attend their sale. Eventually, you'll find one that has less competition. The bottom line is that it's land and everyone, for the most part, wants to own land in Florida. Eventually, you will determine the best counties for which to attend tax deed sales--those counties that offer lots of properties for bid with a small number of people attending the sale.

18) Figuring out the competition

At some tax deed sales you will see a lot of people. At some tax deed sales, you will see 4 to 10 people. These are the ones you want to attend. At the bigger tax deed sales, the bidding is usually competitive. At tax deed sales that are less well attended, you can arrive early, talk to the other bidders, find out what they want, and agree not to bid on the properties that they want. (I have done this on several occasions at tax deed sales. Usually, these are small towns where the bidders know each other. Even if you're an outsider, greet someone, introduce yourself and ask them if it's going to get crowded. After they respond, ask: "So what properties are you trying to get?" You'll be surprised how friendly people are if you extend the friendship first.)

19) Once the tax deed sale starts

After the tax deed sale starts, pay attention to the clerk's legal description of the property. Know what you are bidding on. Keep calm. Even at crowded sales, you'll find that a handful of people bid past a certain money amount. Sometimes, as soon as they leave, everyone starts bidding as the highest bid amount as been reduced drastically due to the high rollers leaving.

20) Attend sales in different counties

If you experience a large crowd at your first tax deed sale, and the bids are run up to prices higher than you can afford, do not get discouraged. Consider this a learning experience. In that way, make it useful. What did you learn? You learned that you might want to attend a sale in a different county, where there are more tax deed lands available for auction. That's what I try to do, even if the county is hours away. If I can find a tax deed auction that has 50 lots, with all the lots starting at near \$1,200, I will try to attend that sale. Even if it is crowded, the higher number of lots makes the odds in your favor. I met someone at a tax deed sale who visited 15 different counties in Florida. She has 500 lots. She began doing this in 1997, starting with \$34,000, and she now has 5 million dollars in equity.

Overview

As an overview, these are the steps to buying and selling land using the Florida Counties Tax Deed Sales Map.

1) Visit the Florida counties map

2) Pick a county or a few

2) Pick a county of interest

- 3) Visit the websites, both the property appraisers and clerk of court
- 4) Determine the date and times of upcoming sales
- 5) Research the sales
- 6) Attend the sales and bid on a property

If it's competitive, you can also research the GIS (Graphical Information System) map link, located the property appraiser's website, and look for out-of-state owners who might be tired of paying property taxes. Send them a letter offering to buy their lot. If you send 50 letters, you might get 1-3 responses. But those responses might yeild you a profit of a few thousand dollars, enough to get started doing this part-time. Keep at it. Eventually, you might be able to do it full-time.

If you don't want to write a letter to a property owner, get their contact information and go to: www.whitepages.com Once there, do a reverse search, typing in their information and searching for their phone number. Call them, evenings are best, and politely introduce yourself and ask them if they're interested in selling their property.

What if there's more than one tax deed sales on the same day?

If you find that there are two tax deed sales on the same day, in two different counties, which one should you attend? Call the county clerks for both counties and ask them if they expect the sale to be crowded. Ask them if the sale has been cancelled. Ask them if any of the properties have been redeemed (paid off, so the property is no longer up for auction). Prior to the sale, find out as much as you can. Then, make a decision. If one of the counties is closer, but has only ten properties for sale, and the other county is much further away, but has 50 properties for sale, I would pick the county with more properties.

Although buying tax deeds presents enormous opportunity to purchase land at a low cost, it requires competitive bidding which can, sometimes, drive the price beyond what you're willing to pay.

When that happens, what will you do? You did the research. You attended the sale. You have the money in your wallet or purse. Is there another way to find land at a low cost? Yes. Let's look at 3 more ways to find bargain land.

Ch. 5

3 ways to find bargain land

1) Tax delinquent lands (delinquent tax rolls)

When you search for tax delinquent lands, you'll be pleasantly suprised by what you find. Some counties have text files listing hundreds of properties that are tax delinquent (wherein the owners are late in paying their property taxes). As this requires looking over large lists, it's a relatively untapped market for finding low cost properties.

(If you don't see any links for county owned lands, simply call the county clerk and ask if they have a list that they can mail you. It might require a few dollars but it's worth the investment.)

Using your computer and the Florida Counties Tax Deed Sales map, pick a county that interests you and visit the website for the county clerk. Find the link for tax deed sales and click it. At the next page, look for a link that says "delinquent tax roll", "delinquent taxes". Click on that link. A page will appear that lists owners of land who have

been delinquent on their taxes.

Often, these owners are in a crisis situation (divorce, medical emergency, job layoff, car breakdown) and they cannot pay their property taxes. You can type their name and address into www.whitepages.com and do a reverse search for their phone number, or you can write them a letter.

Ask them if they're interested in selling their land. Offer to pay cash, take care of the paperwork fees, and tell them you can close in 7 days. Include a self-addressed stamped envelope so they can easily respond.

To sum it up, you're finding the property owners who are late in paying their property taxes. Perhaps they're interested in selling their property. Simply send them a postcard or letter with an offer to buy, or call them if you can.

Buying land with from list of delinquent tax rolls

Most counties in Florida have a large list of delinquent tax rolls that contains the addresses of property owners who are late in paying their property taxes. This presents another way for you to buy land from someone who may want to sell.

Once you find a parcel you like, find the address of the owner. At this point, you can write them a letter or postcard, or call them. If you call them, here's a sample script you can use.

Sample Script

You: Hi, my name is _____ and I'm calling to ask you if you're interested in selling your property in _____ county.

Owner: How did you get my number?

You: I'm researching property at the tax clerk's website, and these came up with delinquent (late) taxes, and it includes your address, so I was wondering if you're interested in selling.

Owner: No.

You: Are you interested in selling this at a future date?

Owner: Not at this time.

You: Would it be okay if I called you back in two weeks?

Owner: Yes. What'll you give me for it?

You: Do you know what equivalent properties sell for?

Owner: I don't know. I'll have to do some research.

You: I could give you _____ for it and pay all closing costs.

Owner: I'd like to research this first. Call me back in two weeks.

You: I might not have the money in two weeks. I have a limited amount. But, if I do, I'll call you.

Owner: I don't know if I want to sell it.

You: I need to find a property by three days from now. How about this. You think about what you wanna get for it

and I'll give you a call tomorrow. Does that sound good to you?

Some other questions to ask the property owner:

1. Can you tell me what's going on with the property?
2. Do you own it outright? Is it in a trust?
3. Does this property have title insurance? Does it have a clean title?
4. Why are the taxes delinquent?
5. Is it buildable? Are there buildings on it?
6. Well? Septic? Electric? Paved road?
7. Does the property flood? Flood zone?
8. How long have you owned it?
9. Do you live there now?
10. Is the property wooded? vacant?
11. Does the property have an easement (road) to it?
12. Does the property have trash on it?

Whatever questions you can think of, ask. The more you know, the better. For the most part, people like answering questions. Allow the property owner to wander with his answers, and when he does, be genuinely interested by listening to what he has to say and asking follow up questions.

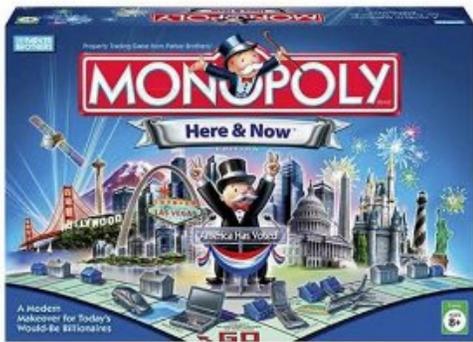
2) County owned lands

County owned lands are lands that are owned by the county. These are also called escheated lands or struck off properties, as in lands that have been "struck off" to the county. Usually, these lands have been to the tax deed sale but, for whatever reason, no one has bid on them. If the county has these lands, you will find them at the county clerk website, by clicking on the link that reads "tax deed sales."

Look over these lands and see if any are worth buying from the county. My experience regarding county owned lands has been mixed. At a Levy County sale of escheated properties I purchased peculiar shaped lots (15 x 165, 60 x 70) at a low price and sell them a profit, doubling my investment. Looking over the [Pasco County Clerk website](#), I noticed information on ordering a list of county owned properties. The cost was 15-cents a page and the list was 31 pages. Eagerly, I enclosed a check for \$4.05, a thank you note, and a self-addressed stamped envelope into a 9 x 12 envelope, and mailed it. A week later I received the list. After tearing it open, I spent the next two hours searching for the parcel identification numbers at the [Paco County property appraiser website](#). Halfway through the list, I stopped the search. The properties, so far, had been scraps, strange sizes like 1' x 75', completely unusable. In short, county owned lands are worth looking into, but you might want to limit your time in doing this.

5) Calling out-of-state owners

Visit the county that interests you and visit the website for the county clerk. Type in a last name. Make one up. A list of names will appear. Pick a name and click on the link. A new page will appear with property information. Write down the parcel identification number and the first and last name of the owner. Visit the property appraiser for the same county. Click on “records search” and search using the parcel identification number or the first and last name of the owner. A new page will appear that has a link to a GIS (Graphical Information System) map. Click on that link. At the top of the GIS map will be icons (symbols). Click on the icon that moves you further away from the image. (Usually, this icon is a minus (-) symbol. Using the GIS map, start clicking on different lots to find ones that belong to out-of-state owners. When you do find one, contact them and ask them if they want to sell. Offer to pay cash, cover the closing fees, and finish the sale within 7 days. Navigating the GIS map can be fun and slightly addicting. It’s kind of like playing [Monopoly](#) except with real money, so be careful.



As you can see, there’s a number of ways to buy land without having to pay realtor fees or even use a title company. In the next chapter, we’ll discuss the steps necessary to finding land owners who are motivated to sell you their property. Often, you’ll find that these land owners are tired of paying property taxes and ready to sell, yet don’t want to deal with realtors, so this is a win-win situation for both parties.

Ch. 6

Specific steps to buying land that’s not advertised for sale

Some of these steps are similar to the steps to buying tax deed lands, however these lands are not up for auction at the tax deed sale. Thus, you don’t have to competitively bid for the property. Using this technique is fun and profitable if applied correctly.

Once you know how to search for land in Florida, using the property appraiser’s website, you can offer to buy land from owners who no longer want it. How? Follow the steps below.

1) Pick a county

Look at the [Florida counties map](#) and pick a county. Find the county number. Visit the corresponding tax clerk’s office and look over the land that is available at the next tax deed sale. Get the parcel identification numbers for the lands that interest you.

2) Visit the property appraiser for that county.

Search for that land using the parcel ID number. Hit the “GIS Map” option button. You’ll see an aerial view of the lot along with adjacent (neighboring) lots. To find out information about the neighboring lots including who owns

lot, along with adjacent (neighboring) lots. To find out information about the neighboring lots, including who owns them, how much they paid, and when the last sale was, click on the neighboring lot.

3) Look for property owners of neighboring lots.

Find their contact information. Write down their contact information.

4) Go to: www.whitepages.com.

Type in their contact information and search for their telephone number. Call them. Ask them if they would like to sell their land and offer them a price that's fair to both of you. If you feel shy about calling, write them a letter. Enclose your contact information or a self-addressed stamped envelope so they can reply with little hassle.

5) If they say no:

Ask them: Would you like me to call back in two months, maybe you'd be interested then? If they say no, tell them that if they change their mind or need money for an emergency, they have your contact information.

6) If they say yes:

Tell them you'll be sending them a [Warranty Deed](#), along with instructions for filling it out, and a copy of a check for \$250 dollars or less that's being held in escrow by a local title company to be used as a downpayment for this property. Once you receive the Warranty Deed, you can send them the balance. If they want the entire amount, agree to leave the entire amount to be held in escrow by a title company and you'll send them verification of that. If they do not want to use a title company or another escrow service, tell them that you cannot close on the property. A title company is necessary as an intermediary between buyer and seller in order to guarantee that both parties are happy with the arrangement. Using an escrow agency protects both the buyer and the seller.

7) Once you receive the Warranty Deed

Make a copy for yourself, and send the original to the county clerk or court for recording purposes. Along with the original warranty deed, include:

1) the recording fee for the first page and additional pages

Usually, the recording fee for the first page is \$10, and the recording fee for each additional page is \$8.50, but this varies according to the county, so visit the county website first and give them a call to verify the exact price. The recording fee needs to be paid with a cashier's check. Make the check out to: Clerk of Court. Please verify this first by calling the county where the land is located.

2) a DR-219 form

A DR-219 form is a Department of Revenue Form that provides information about the sale to the State of Florida for tax purposes. You can have DR-219 forms mailed to you free. When you call, request 25 or less. To get your free DR-219 forms: 850-922-7978. Or, you can visit their website at www.myflorida.com/dor/emaildor.html. Their main website is www.myflorida.com.

The DR-219 Form requires that you pay for documentary stamps. This cost is 70-cents per hundred dollars, or \$7 dollars per thousand dollars. For example, if the property that you purchased cost \$3,000 dollars, the documentary stamp (doc stamps) fees would be \$21 dollars. You can probably add this cost to the cost of the recording fees and put that sum total amount in the cashier's check. Verify this first.

Here's an actual DR-219 Form.

FLORIDA DEPARTMENT OF REVENUE
RETURN FOR TRANSFERS OF INTEREST IN REAL PROPERTY
(PLEASE READ INSTRUCTIONS ON THE BACK OF THIS FORM BEFORE COMPLETING)

PHOTOCOPIED OF THIS FORM NOT ACCEPTABLE DR-219 R. 0306

Use black ink. Enter numbers as shown below. If typing, enter numbers as shown below.

1. Parcel Identification Number (If Parcel ID not available please call County Property Appraiser's Office) →

GENERAL INFORMATION

THE FLORIDA DEPARTMENT OF REVENUE IS REQUIRED, BY LAW, TO PERIODICALLY REVIEW COUNTY ASSESSMENT ROLLS. AS A PART OF THIS REVIEW, THE DEPARTMENT COLLECTS DATA AND INFORMATION RELATING TO REAL ESTATE TRANSACTIONS FOR ESTIMATES OF MARKET VALUE. THE DATA PROVIDED WILL BE USED IN THE ROLL REVIEW PROCESS.

AS A CONDITION OF RECORDATION OF ANY DEED TRANSFERRING AN INTEREST IN REAL PROPERTY, THIS RETURN MUST BE COMPLETED BY THE GRANTOR, GRANTEE OR GRANTEE'S AGENT, PURSUANT TO SECTION 201.022, FLORIDA STATUTES, AND ACCOMPANY EACH DOCUMENT TRANSFERRING AN INTEREST IN FLORIDA REAL PROPERTY WHEN PRESENTED TO THE CLERK OF THE CIRCUIT COURT FOR RECORDATION. TAX IS COMPUTED AT THE RATE OF 70¢ PER \$100.00 CONSIDERATION FORWARDED UP TO THE NEAREST HUNDRED.

THIS RETURN SHALL NOT BE RECORDED, AND SHALL NOT BECOME A PUBLIC RECORD. IT SHALL BE CONFIDENTIAL AS PROVIDED BY S. 119.074, FLORIDA STATUTES.

PENALTY AND INTEREST

A PENALTY IS IMPOSED UNDER s. 201.17(9)(a), FLORIDA STATUTES, EQUAL TO 10 PERCENT OF ANY UNPAID TAX IF THE FAILURE IS NOT MORE THAN 30 DAYS, WITH AN ADDITIONAL AMOUNT OF 10 PERCENT FOR EACH ADDITIONAL 30 DAYS OR FRACTION THEREOF, UP TO 50 PERCENT OF THE UNPAID TAX. INTEREST OF 1 PERCENT PER MONTH SHALL BE CHARGED BASED UPON THE AMOUNT OF TAX DUE FROM THE DATE OF RECORDATION UNTIL THE TAX IS PAID.

GENERAL INSTRUCTIONS BY LINE NUMBER

- PARCEL IDENTIFICATION NUMBER:** This number is assigned to property by the local county Property Appraiser. Referable to local PARCEL ID number on a notice of Proposed Property Taxes or a Tax Bill call the County Property Appraiser's Office. The Department of Revenue does not have access to PARCEL ID Numbers.
- MULTI-PARCEL TRANSACTION:** Means there was more than one (1) parcel included in the transaction. Only one (1) PARCEL ID number is required for line 1. SPLIT-OUT/OUT - is transferable a portion of another parcel. IMPROVED PROPERTY - is property that includes items like buildings, wells, septic tanks, paving, terraces, pools, etc.
- GRANTOR:** Person(s) relinquishing interest in the property. If there are multiple names, list each name then use "ET. AL."
- GRANTEE:** Person(s) gaining interest in property as a result of sale/transfer. If there are multiple names, list each name then use "ET. AL."
- DATE OF SALE/TRANSFER:** Give the variation to the date of SALE/TRANSFER PRICE. To be completed below.

FOR USE BY TAXPAYER IN DETERMINING SALE PRICE	COUNTY CODES TO BE USED IN QUESTION 5
1. Cash or Down Payment \$ _____	ALABAMA 11 ARIZONA 24 MISSISSIPPI 37
2. New Or Existing Mortgage or agreement on contracts for deeds \$ _____	ARKANSAS 12 CALIFORNIA 38 MISSOURI 39
3. Any Other Consideration given or exchanged \$ _____	CONNECTICUT 13 COLORADO 39 MONTANA 40
4. Total Consideration Paid or to Be Paid (see line 1) \$ _____	DELAWARE 14 FLORIDA 41 NEBRASKA 41
5. If taxable consideration is \$100 or less or if the transaction is exempt, please explain briefly. _____	GEORGIA 15 ILLINOIS 42 NEVADA 42
6. TYPE OF DOCUMENT: Please check the box that applies to the type of deed or document used in transaction. "Other" needs an explanation.	IDAHO 16 INDIANA 43 NEW YORK 43
7. MORTGAGES: Self Explanatory.	KANSAS 17 IOWA 44 NORTH CAROLINA 44
8. UNUSUAL CIRCUMSTANCES OR CONDITIONS: Unusual to mean any transaction that is not a straight sale without clause to return equity.	KENTUCKY 18 KANSAS 45 NORTH DAKOTA 45
9. WAS SALE/TRANSFER FINANCED? Self Explanatory.	LOUISIANA 19 KENTUCKY 46 OHIO 46
10. PROPERTY TYPE AT TIME OF SALE: Self Explanatory. If in doubt call County Property Appraiser's office. Check all that apply.	MARYLAND 20 LOUISIANA 47 OKLAHOMA 47
11. UNUSUAL PERSONAL PROPERTY INCLUDED IN THE SALE: Any items other than appliances, but including, vehicles (including water skis) and other items with a reasonable, if not exact, value for known resale value.	MASSACHUSETTS 21 MARYLAND 48 OREGON 48
12. AMOUNT OF DOCUMENTARY STAMPS AFFIXED TO DOCUMENT: Documentary Stamp Tax is computed at the rate of 70¢ per \$100.00 of Sale/Transaction price included up to the nearest hundred. Clerk's office will affix stamp. (Check County in Box)	MICHIGAN 22 MASSACHUSETTS 49 PENNSYLVANIA 49
	MINNESOTA 23 MICHIGAN 50 RHODE ISLAND 50
	MISSISSIPPI 24 MINNESOTA 51 SOUTH CAROLINA 51
	MISSOURI 25 MISSOURI 52 SOUTH DAKOTA 52
	MONTANA 26 MISSOURI 53 TENNESSEE 53
	NEBRASKA 27 MISSOURI 54 TEXAS 54
	NEVADA 28 MISSOURI 55 VIRGINIA 55
	NEW YORK 29 MISSOURI 56 WASHINGTON 56
	NORTH CAROLINA 30 MISSOURI 57 WISCONSIN 57
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	OHIO 32 MISSOURI 59 ALASKA 59
	OKLAHOMA 33 MISSOURI 60 HAWAII 60
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	PENNSY

so forth.

Ch. 7

Online resources for selling tax deeds

1) Websites for selling your tax deed land



a) www.ebay.com - pay (\$38.55 + tax: basic real estate ad)

Ebay provides a number of different ways to sell your lot. You can choose to sell it using a 1-day auction, a 3-day auction, a 7-day auction, a 10-day auction, or a 30-day auction. Or you can choose to list it for a longer period of time if your ad is a classified's ads list, in which you have a set price for your land.

If you use the auction format, the highest bidder wins the auction. You can still sell the land for a price that's comfortable to you by setting a reserve price, a price that must be met in order for you to have a winning bid. For example, if you're selling a lot for \$4,900 dollars and the reserve price is \$4,300 dollars, then you're not obligated to sell the lot, and no one is obligated to buy the lot, unless they bid \$4,300 dollars or higher.

With an auction format, you can employ a "BID FOR DOWNPAYMENT" wherein the highest (winning) bid is subtracted from the selling price (acting as the downpayment) and the balance is carried over a certain period of time at a certain percent interest or zero percent interest depending on what you want to do. Advantages to selling on ebay include the thousands of people you can reach, and the fact that there is a deadline depending on the length of your auction.

For the most part, auctions are bid up competitively in the last hour or less. The auction format generates excitement and competition as prospective land buyers put in their bids before the auction ends, hoping to get the property.

In order to prevent con artists from sending your non-winning bidders fake second-chance offers, keep your bidder's identities private. This can be eliminated by keeping your bidder's identities private. This option is available when you're setting up your ebay ad.

The monthly ebay store fee is \$15.95. This is the lowest price store I could get. Also, there are per ad fees. If you get an ad with minimal features, you'll pay about \$38.55. All in all, ebay reaches a large number of viewers and creates a competitive atmosphere.

Recently, [Ebay](http://www.ebay.com) has come under some fire for a number of different reasons. One, they have a monopoly when it comes to online auction sites. Not only does Ebay have the most buyers and sellers, they recently purchased [PayPal](http://www.paypal.com), an online payment system.

Another negative with [Ebay](http://www.ebay.com) is this: if you have a problem with the billing, or you are being overcharged, it is extremely difficult to talk to a customer service representative. Because Ebay owns [PayPal](http://www.paypal.com), visit www.ebaysucks.com. Also, visit [www.Google.com](http://www.google.com) and search for "online auction websites".

b) www.craigslist.com - free

www.craigslist.com is a affordable way to generate leads (prospective buyers) for properties. I used Craig's List to advertise a 2/1 fixer upper house that I bought, with the help of a friend, at a tax deed sale for \$6,300 dollars. After 10 months, I had received 375 e-mails from prospective buyers. Eventually, I listed the house on ebay where it sold for \$18,500, earning a profit of \$12,200 dollars. I still use those e-mail leads, now numbering more than 500, as an advertising resource.



Ironically, however, the buyer, was someone from the Craig's List leads who I had e-mailed to notify that the house was now on Ebay, where lots of people would see it. Perhaps you can use this method with success, too. What is it? Advertise your property on Craig's List to generate leads (collect e-mails of people interested). Then, place your property on Ebay and e-mail those leads a notice that your property is on Ebay, that they had better hurry because now thousands of buyers are seeing it.

c) www.ebayclassifieds.com - free classified advertising

As of this writing (July, 2010), for the revised edition of this book, this website is fairly new. My thinking is that Ebay, in it's attempt to take over all free classified advertising online, purchased www.kijiji.com and changed the name.

Craig's List remains the top site for free advertising. Even if you do not sell or rent your property, keep the e-mail and add it to a list, for some other property you may acquire.

synopsis: Use whatever internet resources you can to sell your property. Overall, the best resources that I've used are www.ebay.com and www.craigslist.com.

Spicing up your online ads

Making a slideshow

There are a number of terrific websites where you can make a slideshow of the property you want to sell. I like imageshack. The site is clean, uncluttered, and very user-friendly. I have not tried photobucket, yet.

- 1) www.imageshack.us
- 2) www.photobucket.com
- 3) www.flickr.com
- 4) www.slide.com

Once you're finished the slideshow, you can copy the html (the computer code used to make the slideshow) to your website so visitors to your website can see the slideshow. Or, you can copy the URL (uniform resource locator or web address) to your website so visitors can click a link to see the slideshow.

Making videos

Using a digital camera or a digital video camera, take some videos of the property you want to sell, only a few minutes is necessary. You can post it at a number of websites:

- 1) www.youtube.com
- 2) www.google.com - Click on the video link above search box
- 3) www.yahoo.com - Click on the video link above the search box

If you have any questions about this, feel free to e-mail me at: bicycledays@yahoo.com

Selling your land via the internet can be impersonal. Even though you're not likely to meet the buyer in person, you can still make a good impression that will keep your buyer happy, and hopefully, have him recommend you to others. Let's go over some ways to do this.

Ch. 8

Bought for \$2,800 - sold for \$20,000

One of my first purchases was a house. I got it at a tax deed sale for \$2,800 dollars.

When I purchased this, I thought I was buying a vacant piece of land on a corner lot across the street from a park in a poor section of town. I remember looking at the overgrown lot from a distance, being apprehensive to get out of my car and walk up to it. After the tax deed sale, I expressed my reservation at paying so much. The clerk said that if it wasn't worth anything then another bidder wouldn't have been so competitive with me.

If he's bidding on it, she said, it's worth something. Then she said she thought it had a house on it.

I was pretty surprised. After filling out the paperwork, I drove to where the lot was. Sure enough, it was on the corner and surrounded by overgrown trees and bushes. I got out of the car and walked up to it. There was a house on the lot. It was abandoned and gutted inside.

I spent 3-4 days cleaning out the trash and taking it to the dump. I posted it on www.craigslist.com as a fixer-upper house, handyman special.

A New Jersey resident bought it for \$20,000. He gave me a \$2,000 downpayment, then made payments every month, for six months, for \$300 dollars a month. At the end of six months, he sent me a check for \$16,700 dollars.

This house, a 2/1 CBS (concrete block system) house, a major fixer upper on a small lot, 50 x 125, was sold as a quit claim deed. The house was in such poor shape that I took pictures of the house, and sent them, with an area brochure showing the location of the house on a map, to the buyer after he paid me the downpayment.

So, with this sale on the house, I combined a low downpayment (\$2,000) with flexible financing (\$300 a month), and a balloon payment of \$16,700. He got a house in Florida. I earned a profit of around \$17,000 minus about two hundred dollars in escrow fees, postage, and a title search.

In order to draw up a contract, I met a realtor at Hardee's for lunch and paid her, I think, around \$25 dollars plus I paid for her lunch. She helped draw up papers and explained what I needed to do. I talked with a local title company who handled the closing for only \$100 dollars.

The contract - first page

"As Is" Sale and Purchase Contract
FLORIDA ASSOCIATION OF REALTORS

1. SALE AND PURCHASE: Kris Kemp ("Seller")
and Dev Singh ("Buyer")
agree to sell and buy on the terms and conditions specified below the property described as:
Address: 247 NE 215 Ave., Cross City, FL 32628
County: Dixie
Legal Description: Lot 55 x 120' IN E/2 OF W/2 OF SW/4 OF SW/4 OF 4-10-12
Tax ID No. 04-10-12-0000-169L0000
together with all improvements and attached items, including fixtures, built-in furnishings, built-in appliances, ceiling fans, light fixtures, attached wall-to-wall carpeting, rods, draperies and other window coverings. The only other items included in the purchase are: All CBS Home

13 The following attached items are excluded from the purchase:

15 The real and personal property described above as included in the purchase is referred to as the "Property." Personal property listed in this Contract is included in the purchase price, has no contributory value and is being left for Seller's convenience.

17 **PRICE AND FINANCING**
18 2. PURCHASE PRICE: \$ 20,000.00 payable by Buyer in U.S. currency as follows:
19 (a) \$ 2,000.00 Deposit received (checks are subject to clearance) by _____
20 Non-Refundable for _____ ("Escrow Agent")
21 Signature _____ Name of Company _____
22 (b) \$ _____ Additional deposit to be delivered to Escrow Agent by _____
23 or _____ days from Effective Date. (10 days if left blank)
24 (c) 18,000.00 Total financing (see Paragraph 3 below) (express as a dollar amount or percentage)
25 (d) \$ _____ Other: _____
26 (e) \$ 0 Balance to close (not including Buyer's closing costs, prepaid items and prorations). All funds
27 paid at closing must be paid by locally drawn cashier's check, official bank check, or wired funds.

28 3. FINANCING: (Check as applicable)
29 (a) Buyer will pay cash for the Property with no financing contingency.
30 (b) Buyer will apply for the financing specified in Paragraph 2(c) at the prevailing interest rate and loan costs based on
31 Buyer's creditworthiness (the "Financing") within _____ days from Effective Date (5 days if left blank) and provide Seller
32 with a written Financing commitment or approval letter ("Commitment") within _____ days from Effective Date (30 days if
33 left blank) ("Commitment Period"). Buyer will keep Seller and Broker fully informed of the loan application status, progress
34 and Commitment issues and authorizes the lender and mortgage broker to disclose all such information to Seller and
35 Broker. Once Buyer provides the Commitment to Seller, the financing contingency is waived and Seller will be entitled to
36 retain the deposits if the transaction does not close by the Closing Date unless (1) the Property appraises below the
37 purchase price and either the parties cannot agree on a new purchase price or Buyer elects not to proceed, or (2) another
38 provision of this Contract requires the deposits to be returned. If Buyer, using diligence and good faith, cannot provide the
39 Commitment within the Commitment Period, this Contract will be terminated and Buyer's deposits refunded.

40 **CLOSING**
41 4. CLOSING DATE; OCCUPANCY: Unless extended by other provisions of this Contract, this Contract will be closed on
42 ("Closing Date") at the time established by the closing agent, by which time Seller will (a) have
43 removed all personal items and trash from the Property and sweep the Property clean and (b) deliver the deed, occupancy
44 and possession, along with all keys, garage door openers and access codes, to Buyer. If on Closing Date insurance
45 underwriting is suspended, Buyer may postpone closing up to 3 days after the insurance suspension is lifted. If this
46 transaction does not close for any reason, Buyer will immediately return all Seller-provided title evidence, surveys, association
47 documents and other items.

48 Buyer [Signature] and Seller (Kris Kemp) acknowledge receipt of a copy of this page, which is Page 1 of 6 Pages.

49 ASD-8 Rev. 10/04 © 2004 Florida Association of REALTORS® All Rights Reserved
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The contract - last page

278 with which to clear title, however, Buyer Agrees
 279 to purchase property "AS IS".
 280
 281 This Property Will be purchased on Agreement for Deed.
 282 \$2,000.00 will be paid on signing of Contract for Purchase - this
 283 is NON-REFUNDABLE. Then the sum of \$300.00 per month including
 284 5% interest - will be due and payable beginning 30 days
 285 from date Contract for Sale and Purchase is signed. This will
 286 continue for six (6) months. At that time, the remaining
 287 principal will be paid in full via Bank or Cashier's Check.
 288 Then Seller will give Buyer a Quitclaim Deed.
 289
 290
 291
 292
 293
 294
 295
 296
 297
 298
 299
 300
 301
 302 This is intended to be a legally binding contract. If not fully understood, seek the advice of an attorney prior to signing.
 303
 304 OFFER AND ACCEPTANCE
 305 (Check if applicable: Buyer received a written real property disclosure statement from Seller before making this Offer.)
 306 Buyer offers to purchase the Property on the above terms and conditions. Unless this Contract is signed by Seller and a copy
 307 delivered to Buyer no later than a.m. p.m. on _____, this offer will be
 308 revoked and Buyer's deposit refunded subject to clearance of funds.
 309 Date: 8/17/2005 Buyer: Dev Singh
 310 Print name: DEV SINGH
 311 Date: 8/17/2005 Buyer: Dev Singh
 312 Print name: _____
 313 Phone: _____ Address: _____
 314 Fax: _____
 315 E-mail: _____
 316 Date: 9/23/2005 Seller: Kris King
 317 Print name: _____ Kite
 318 Date: _____ Seller: _____
 319 Phone: _____ Print name: _____
 320 Fax: _____ Address: _____
 321 E-mail: _____
 322
 323 COUNTER OFFER/REJECTION
 324 Seller counters Buyer's offer (to accept the counter offer, Buyer must sign or initial the counter offered terms and deliver a
 325 copy of the acceptance to Seller by 5:00 p.m. on _____). Seller rejects Buyer's offer.
 326 Effective Date: _____ (The date on which the last party signed or initialed acceptance of the final offer.)
 327
 328 Buyer (_____) and Seller (_____) acknowledge receipt of a copy of this page, which is Page 6 of 6 Pages.
 329
 330 The Florida Association of REALTORS and local Real Estate Associations of REALTORS make no representation as to the legal validity or advisability of any provision of
 331 this form in any specific transaction. This standardized form should not be used in complex transactions or with extensive riders or addendums. This form is
 332 available for use by the entire real estate industry and is not intended to identify the user as a REALTOR. REALTOR is a registered collective membership mark
 333 that may be used only by real estate licensees who are members of the National Association of REALTORS and who subscribe to its Code of Ethics.
 334 The copyright laws of the United States (17 U.S. Code) forbid the unauthorized reproduction of blank forms by any means including facsimile or computerized forms.
 335
 336 ASIS-4 Rev. 12/04 © 2004 Florida Association of REALTORS All Rights Reserved
 337 Form generated by "TrueForm" from REVSAL 01/11/05, ver. 803-450-8812

Craig's list is a forum that allows you to sell, barter, or even give things away. I posted that fixer upper house (concrete block, for \$2,800 dollars at a tax deed sale) on Craig's list. I posted it in Florida, New York and New Jersey. Because so many snowbirds visit Florida from New York and New Jersey, I figured they might be interested in owning some affordable property here both for investment and, once restored, to save money on hotel/motel rooms.

I advertised the house for sale for \$24,900. A New Jersey resident responded to the ad asking questions via e-mail. He offered \$20,000 for the house, and I accepted his offer. He could only afford a \$2,000 downpayment and make payments for six months of \$300 dollars a month. At the end of six months, he'd pay the balance.

what: 55'x120' corner lot
 in poor area of Cass City
 with small, concrete-block
 house
 where: Cass City, Florida (Dale County)
 financial: won at tax deed sale for \$2,800
 description: 04-10-12-0000-674-0000

address: 247 NE 215 Ave, Cross City, FL 32628
 purchase price: \$2,800
 status: under contract for \$20,000 (Praise God!)
 by Dev Singh in [redacted], saw my
 ad on www.craigslist.com in Miami and/or WPB
 RE listing post
 details: Dev sent a \$2,000 non-refundable downpayment
 and is paying \$300 (in 3 months) per month. At end of 6-months,
 he'll pay the \$18,000-dollar balance. Woo-hoo!
 note: Altho house is destoyed (needs floors, doors, windows, walls),
 the structure, being CBS, looks solid as does the roof.
 Its location, across street from park and on corner lot,
 should make up for the fact it's in the ghetto
 Dev's address: Dev Singh, [redacted]

Before this sale, I had never sold any piece of property. I visited a local title company and asked for their advice. With a worker's help, I filled out the contract, sent the buyer the information, and he sent me a check for \$2,000 dollars. At the end of six months, he sent me a check for \$16,700 dollars.

[redacted]
 [redacted]
 Jan 4, 2006
 (H) [redacted]
 (W) [redacted]

American Heritage Title
 PO Box 158
 Old Town
 Florida
 FL 32680

Dear Officer,

Please find bank order for \$16,700.00.
 This is for the sale of house in Cross City to me from:

Kris Kemp
 1275 St-317 Hwy
 Old Town, Florida
 FL 32680.
 (p) 561-255-2545

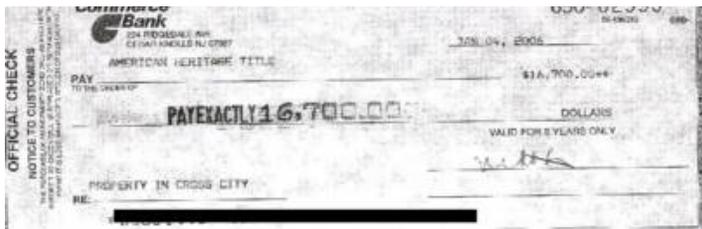
18,000 balance - interest 5%

16,200
 + 700 interest (5% on 18,000)
 17,100

16,200
 + 80 (5% on 16,200)
 17,010

Thanks
 Dev Singh

500 02885



This is the quit claim deed I mailed to conclude the sale:

Quit Claim Deed

Made this January 12, 2006 A.D. by KRIS KEMP
 hereinafter called the grantor, to DEV SINGH
 whose post office address is _____
 hereinafter called the grantee.

(Whoever uses herein the term "grantee" and "grantor" include all the parties to this instrument and the heirs, legal representatives and assigns of individuals, and the successors and assigns of corporations)

Witnesseth, that the grantor, for and in consideration of the sum of FIVE TEN AND NO/100 DOLLARS (\$10.00) and other valuable considerations, receipt whereof is hereby acknowledged, does hereby remise, release, and quit claim unto the grantee forever, all the right, title, interest, claims and demand which the said grantor has in and to, all that certain land situate in DIXIE County, Florida, viz:
 Parcel No: 04-10-12-0000-1694-0000
 Beginning at the SE corner of the SW Quarter of the NE Quarter of SW Quarter of Section 4, Township 10 South, Range 12 East, and from that point of beginning run N 120 feet, thence run W 55 feet, thence run S 120 feet, and thence run E 55 feet back to the said point of beginning. The same being a lot or piece of land 120 feet long, North and South, by 55 feet wide East and West and located and lying in the East half of the West half of the Northeast quarter of the Southwest quarter of Section 4, Township 10 South, Range 12 East. This property is being sold "as is".

Together with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining.

To Have and to Hold, the same together with all and singular the appurtenances thereto belonging or in anywise appertaining, and all the estate, right, title, interest, lien, equity and claim whatsoever of the said grantor, either in law or equity, to the only proper use, benefit and behoof of the said grantee forever.

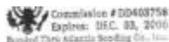
In Witness Whereof, the said grantor has signed and sealed these presents the day and year first above written.

Signed, sealed and delivered in our presence:
Deanna Pinner _____ Kris Kemp (Seal)
 Witness Printed Name Deanna Pinner
Luke Woodard _____ Kris Kemp (Seal)
 Witness Printed Name Luke Woodard

State of Florida
 County of DIXIE

The foregoing instrument was acknowledged before me this 12th day of JANUARY, 2006, by KRIS KEMP who is personally known to me or, who has produced _____ at identification.

NOTARY PUBLIC STATE OF FLORIDA
 No. 1 Amanda Michelle Walker



Here is a blank Warranty Deed form. You can use it as a template. Simply fill in the buyer and seller information. Then sign and notarize.

When recorded return to:
buyer name
street address
town/city, state zip code

Warranty Deed

state, county

FOR AND IN CONSIDERATION of Ten Dollars and other valuable considerations, in hand paid, the receipt and sufficiency of which is hereby acknowledged, the undersigned seller as party of the first part, hereinafter called Grantor, hereby grants, sells, and conveys all the right, title, interest, and claim, and warrants to:

buyer name
street address
town/city, state zip code

as party of the second part, hereinafter called Grantee, (the words "Grantor" and "Grantee" to include their respective heirs, successors, and assigns, where the contexts requires or permits), the following described property, in FEE SIMPLE, to wit:

the real property known as address of property (parcel number: **parcel number here**) (The "Property") subject to all liens and encumbrances

Which is situated in the county of _____, in the State of _____ a, hereby releasing and waiving all rights under and by virtue of the Homestead Exemption Laws of this state.

IN WITNESS WHEREOF, the Grantor has signed and sealed this instrument this _____ day of _____, 20 ____.

Signed, Sealed and Delivered in the Presence of

Witness:

Grantor

Address/Date/SS:

Address/Date/SS:

STATE OF _____
COUNTY _____

The foregoing instrument was acknowledged before me this _____ day of _____ 20__ by _____ for the purposes therein set forth, including the release and waiver of the right of homestead.

Notary Public

This instrument was prepared by _____

[Click here](#) to see the PDF file of this Warranty Deed. A new page will open and this current page will remain open.

Here is a blank Quit Claim deed form. You can use it as a template. Simply fill in the buyer and seller information. Then sign and notarize.

When recorded return to:
buyer name
street address
town/city, state zip code

Quit Claim Deed

state, county

FOR AND IN CONSIDERATION of Ten Dollars and other valuable considerations, in hand paid, the receipt and sufficiency of which is hereby acknowledged, the undersigned seller as party of the first part, hereinafter called Grantor, hereby grants, sells, and conveys all the right, title, interest, and claim, and warrants to:

buyer name
street address
town/city, state zip code

as party of the second part, hereinafter called Grantee, (the words "Grantor" and "Grantee" to include their respective heirs, successors, and assigns, where the contexts requires or permits), the following described property, in FEE SIMPLE, to wit:

the real property known as address of property (parcel number: **parcel number here**) (The "Property") subject to all liens and encumbrances

Which is situated in the county of _____, in the State of _____ a, hereby releasing and waiving all rights under and by virtue of the Homestead Exemption Laws of this state.

IN WITNESS WHEREOF, the Grantor has signed and sealed this instrument this _____ day of _____, 20 ____.

Signed, Sealed and Delivered in the Presence of

Witness:

Grantor

Address/Date/SS:

Address/Date/SS:

STATE OF _____
COUNTY _____

The foregoing instrument was acknowledged before me this _____ day of _____ 20__ by _____ for the purposes therein set forth, including the release and waiver of the right of homestead.

Notary Public

This instrument was prepared by _____

[Click here](#) to see the PDF file of this Quit Claim Deed. A new page will open and this current page will remain open.

For free real estate forms, contracts, deeds visit these websites:

<http://www.freelegalforms.net>

<http://kaktus.com/forms/formsaccess.html>

<http://www.totalrealestatesolutions.com/realestateforms/index.cfm>

<http://www.ilrg.com/forms/>

<http://www.lectlaw.com/formm.htm>

<http://www.lawdepot.com/contracts/usa/?a=t&>

<http://www.alllaw.com/forms/BuyingandSelling/>

Ch. 9

Bought for \$6,300 - sold for \$18,500

At a tax deed sale in Madison, Florida, one of the quaintest downtown areas of Florida I have ever seen, I was winning bidder on a 2/1 fixer upper, using the funds of a friend, for \$6,300. (Remember earlier in this e-book, when I mention that you can purchase properties for friends who don't have time or are out-of-the-area, and charge a 25% percentage of profits? If you skipped over that part, [click here to read it now.](#))

After 10 months of online advertising, using Craig's List and other websites, I had received 375 e-mails from prospective buyers. I saved those e-mails as prospects for other properties. Eventually, I listed the house on Ebay where it sold for \$18,500, earning a profit of \$12,200 dollars. Ironically, however, the buyer was someone from the Craig's List leads, who, after sending an e-mail notification to him and others that the house was being put on Ebay, where lots of people would see it, watched the bidding and won it. With its time fuse (a certain amount of days before the sale ends) and a bidding process that generates competition, enthusiasm, and excitement, Ebay can sometimes gather a crowd and help sell a property that, otherwise, would just sit there.





House that I purchased for \$6,300 at a tax deed sale in Florida. Sold for \$18,500.

Ch. 10

Keeping your buyers happy

I try to keep my customers happy. Why? Keeping one's customer's happy makes good business sense. Even before I receive the cashier's check for the property, this is what I do:

- 1) mapquest their address to the location of the lot they purchased
- 2) gather area brochures
- 3) save pictures of the lot & nearby area attractions to a CD rom
- 4) send a letter thanking them for their purchase and including my contact information if they need anything

When I receive their cashier's check, I put all of the above into a manilla envelope and mail it to them. My goal is to keep the buyer happy. He's likely to tell others and contact you when he's ready to buy more land.

As you continue to buy and sell tax deed lands, you'll discover a number of ways to make money doing this. A lot of people want to investment property in Florida, or anywhere else in the United States, but don't have the money to buy land outright. This presents an opportunity for you to finance the land to them, sell the land to them with payments. For you, this means a monthly income. For them, this means small monthly payments on an investment that will rise in value--land in Florida. This is a win-win scenario for both the buyer and the seller. In the next chapter, we will discuss using this technique--financing land--in more detail.

Ch. 11

How to get checks in your mailbox every month

Sell it with owner financing.

Imagine getting checks in your mailbox every month. Think how good it would feel to open up the mailbox and pull out a stack of checks written out to you.

If you are like most people, you are pulling out a stack of junk mail and bills. But, you are not like most people. You want to change your life for the better. You want to work smarter, not harder. That is why you bought this book.

In order to get checks in your mailbox, you structure the sale on payments, meaning, instead of selling your land, house, or mobile home for one flat price, you sell it over a period of time, for smaller monthly payments, with interest. This type of transaction is called "selling with financing" or "selling with owner financing", since you (the seller) are financing (selling with payments) the property to the buyer.

Basically, this is where you sell your land for payments that are agreeable to you and the buyer. You set a downpayment and monthly payments that they can afford and that you will be happy with as well. If you don't know anything about financing, that's okay, because I didn't either.

When you do this, you use a "contract for deed" or "contract for purchase" or "contract purchase". Essentially, this contract states that the buyer will be paying you a series of payments, over time, that amount to your selling price. Usually, there is an interest rate attached to this.

The beauty of selling a property with financing is this: You are giving the buyer an opportunity to own something with affordable monthly payments, that he would, in most cases, not be able to buy outright. At the same time, you are making additional money on your property from the interest payments. This is a win-win scenario for both buyer and seller.

This kind of sale is beneficial to both the seller (you) and the buyer (them), because:

- 1) You are giving the buyer an opportunity to purchase something that is valuable to them (land, house, mobile home) that they could not afford otherwise.
- 2) You are allowing the buyer to buy the property with no bank qualifying, no credit check, no begging and no hoops to jump through.
- 3) You can sell the property for a higher price, since you are financing (selling it on a payment plan) it to them.
- 4) You can make big profits from the interest attached to the financing.
- 5) You can sell it as Agreement for Deed or Contract for Deed, with terms favorable to you, including the conditions that 1) if they are late on their payment, they pay a late fee 2) they agree to pay property taxes 3) they agree to purchase property "as is, where is" 4) they agree not to hold you liable for accident, injury whether accidental or intentional that happens to them while they are on the premises, and whatever other safety clauses you want to add.
- 6) The buyer is likely to pass your name to relatives, friends, and acquaintances who might purchase a property from you as well.

Setting up this kind of payment is, like most everything else, steps. This is what you do: 1) Find a property (land, house, mobile home).

2) Buy the property. Offer a low cash deal.

3) Once you own the property, post it for sale, using www.craigslist.com, www.ebayclassifieds.com, www.ebay.com, local newspapers, signs/flyers posted near the property.

4) This is how you write the ad:

Here is your chance to _____ !

1. get out of the rent trap
2. finally own your own house
3. make a new life for yourself
4. have a yard for your kids
5. get your own place
6. fire your landlord
7. not have to rely on your landlord
8. finally call yourself a homeowner
9. (write the benefits of owning your house, land, mobile home)

House for sale by owner.

(put picture(s) of the house here)

No bank qualifying. No credit checks.

Tired of paying rent? You can own this house with _____ down payment
(money amount)

and payments of _____ a month.

1. money amount
2. \$275
3. \$325

You can own your own _____ !
(house, land, mobile home)

Simple and easy transaction. No lawyers. No realtors. No closing fees.

(optional to add 1-5 below)

I will pay all closing costs and take care of all the paperwork. Here's how it works.

- 1) You tell me what you can afford for down payment and monthly payments.
- 2) I'll see if I can make the numbers work.
- 3) If we both agree that the payments are fair and reasonable, then we meet at the notary office to sign paperwork. You bring certified check/cashier's check/bank check.
- 4) At notary office we fill out paperwork.
- 5) You can move into the property!

Call me right now. This is a great opportunity and I don't expect this place to last.

your name

your phone number

your e-mail

5) Once you get the buyer, you sell them the property. If you get a lot of potential buyers, save their contact information and contact them whenever you have a property available to sell.

6) Selling the property on payments requires either a Contract for Deed or an Agreement for Deed, depending on the state in which you live. To determine which contract you need, just go to www.google.com and search for "(name of state) requirements for selling land using payments" or similar terms.

For free real estate forms, contracts, deeds visit these websites:

<http://www.freelegalforms.net>

<http://kaktus.com/forms/formsaccess.html>

<http://www.totalrealestatesolutions.com/realestateforms/index.cfm>

<http://www.ilrg.com/forms/>

<http://www.lectlaw.com/formm.htm>

<http://www.lawdepot.com/contracts/usa/?a=t&>

<http://www.alllaw.com/forms/BuyingandSelling/>

7) How do you determine the interest rate?

Visit: www.calculator.com

Click on the link for mortgage calculators.

Type in the price, the downpayment, the date when the payments begin, and the interest rate.

Click the “enter” button.

A new page will appear showing you the mortgage schedule, or the amortization chart.

Click on the “full amortization chart” or “full mortgage schedule” option.

You can place the property for sale on ebay, listing it as a “BID FOR DOWNPAYMENT”. This means that the winning bidder’s bid is subtracted from the sales price, your asking price, and the balance (what remains) is paid over a period of time. When the buyer sends you the winning bid (the downpayment), you prepare a [Contract for Deed](#). You fill it out, sign it in the presence of a notary (\$10 - \$15 charge), then send it to the buyer to sign in the presence of a notary. It’s paperwork but it’s not too difficult.

8) Once you have the interest rates that you and the buyer are satisfied with, and the contract ready to go, you complete the sale. If you are close to each other, meet at a notary's office. There, both of you sign the paperwork and have it notarized. Have the notary make 3 copies of the deed. You give the seller 2 copies. You keep the original and one copy for yourself as backup. Normally, I do not record the sale (which means sending the original deed to the tax clerks office), but you can if you want to. Congratulate the buyer and then leave.

9) Repeat steps 1 - 8 over and over and over again. This, my friends, is one way to wealth. In doing this type of transaction, you are being the bank, you are maintaining control, you are collecting interest, you are collecting payments every month.

10) When you receive that first check in your mailbox, with many more to come, think of me with a smile. :)

Here’s an example.

Let’s say you find a small lot that’s near a well known river. Lots in the area sell through realtors for \$4,500 dollars.

How do you buy this lot?

1) You visited the property appraiser and got the parcel identification numbers for lots in the neighborhood, then wrote to out-of-state owners.

2) You sent 4 x 6 index cards with funny hand drawn pictures on the blank side, and a short note offering to buy their property on the other side. In the note, you mentioned that realtors are selling these lots for \$4,500, but you could buy the lot fast, for \$1,500 - \$2,000 dollars, and you will pay all closing costs.

3) Someone called you offering to sell his lot for \$2,400.

- 4) You agreed to buy it.
- 5) You discussed this with a local title company and gave the title company a \$500 deposit for the land.
- 6) You sent the seller a copy of the check, along with a Warranty Deed (and instructions to have it filled out and notarized) and return, stamped envelopes--one for you, one for the title company.
- 7) Anyway, you get the lot for \$2,400 dollars.

Let's say you decide to sell it through ebay. You make an ad that describes the area and list it with a "BID FOR DOWNPAYMENT" auction. Your ad states that the winning bid will be subtracted from the sales price of \$12,000 dollars and financed at 7.5% for 6 years. The higher the bid, the lower the payments. In the ebay ad, you provide links to area attractions, along with phone numbers of building and zoning, so they can see if the lot is buildable.

Although I have primarily used financing with land that I have sold, you can do this with houses or commercial buildings as well. For more information, [click here](#).

Let's say someone wins the bid and purchases the lot. Their winning bid is \$102.50. The balance of \$11,897.50 will be carried at 7.5% interest for 6 years.

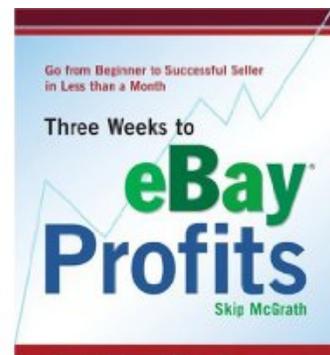
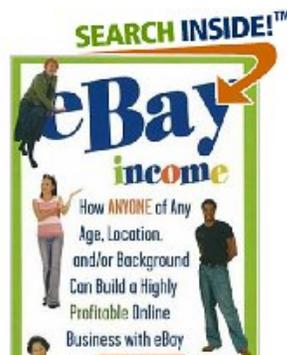
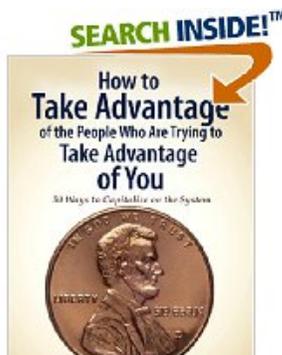
This means that you'll be receiving monthly payments of \$205.71 for the next 6 years. Not counting interest, your profit is about \$9,600 dollars. You've given them a contract for deed.

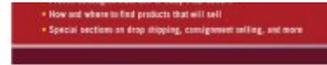
If they default on their payments, you have it written into the contract for deed that they have to pay a 10% late fee, or, if they're late on their payments past a certain time (as outlined in the contract for deed), you can demand the entire balance to be paid immediately.

This isn't a fake story. This is what I did recently with a lot that I purchased last year.

(What do you need to do this? A reliable computer, high-speed internet and a printer. If you have neither, you could do this at the library. I've done this at the library in visits to small towns where I investigated bargain properties. One time I brought my entire computer (not a laptop) in a suit case into a small coffeehouse in Georgia. On some days, from morning to noon, I would be there advertising the property, drinking iced coffee, and enjoying the adventure of working for myself.)

By the way, I have another lot I purchased in this area, a 50 x 100 that I bought for \$2,400. Eight months after I bought it, I sold it on [ebay](#), using an auction listing, for \$5,200. Who couldn't use a profit of \$2,800?





Did you know there is a science to getting rich? [Click here](#) to claim your 7 Free Lessons.

You've probably read stories of people who've become financially independent--usually business owners and entrepreneurs. What's the common thread in their stories? They work for themselves. Learning these techniques--buying and selling tax deeds, and applying them, you can work for yourself, too. The next chapter discusses why [working for yourself](#) is a way to wealth.

Ch. 12

Working for yourself - a way to wealth

Eventually, if you continue to follow the steps in buying and selling tax deed lands, you can start your own business. That's what I did on ebay, selling affordable land lots at my ebay store, The Land Depot.

The more you do this, the more creative you can be in buying and selling your land, using photos, videos, slideshows. At the end of the day, you define the limits. It's exciting working for yourself, and it's one of the ways to wealth.

Robert Kiyosaki, in his book [Rich Dad, Poor Dad](#), recommends one of three things to get rich:

- 1) Start your own company
- 2) Invest in real estate
- 3) Create something that will continue to earn money, like a book or an information product (instructional course), like what he did with [Rich Dad, Poor Dad](#). You can even earn money selling books that you haven't written.

Kiyosaki also says that people need to learn the difference between assets and liabilities, and buy assets. A liability is something that loses value, like clothing, a car, a vacation. An asset would be an investment that gains value over time, like a piece of vacant land or a house that you plan to fix up and re-sell for a profit, or hang onto and sell for a profit at a later time.

“Every person who invests in well-selected real estate in a growing section of a prosperous community adopts the surest and safest method of becoming independent, for real estate is the basis of wealth” :- **Theodore Roosevelt** (1858-1919)

“Real estate cannot be lost or stolen nor can it be carried away purchase with common

...from estate cannot be lost or stolen, nor can it be carried away, purchased with common sense, paid for in full, and managed with reasonable care, it is about the safest investment in the world” :- Franklin D. Roosevelt (1882-1945)

“Landlords grow rich in their sleep” :- John Stuart Mill (1806-1873)

“Buying real estate is not only the best way, the quickest way, the safest way, but the only way to become wealthy” :- Marshall Field (1835-1906)

Face it. One of the major avenues to wealth is through real estate. Why? Everyone needs a place to live. Let me ask you something. If you could develop real estate profitably, would you?

Think about where your money goes. Are you buying assets (things that go up in value) or liabilities? Keep track of how you spend your money. Start saving toward buying assets (properties at tax deed sales).

If you're spending all your money on \$5 coffees at Starbuck's, and you're poor, well, that's your fault. Lose the sugar addiction. Drink water. And start putting your money into assets, by buying land or real estate.

Make the library your second home and read everything you can on what you want to do. Then, and this is crucial, start doing it. Take action. If you fail, that's okay, because it means you are taking action. Get yourself back up, assess the situation, learn from your mistake, and take more action.

Whatever you focus on grows, so focus on positive things. Hang around positive people, places, and situations, that are life affirming. Your body has magnetic properties, and this is has been documented with scientific evidence. That being the case, make it a priority to be around people who are positive and help you grow as a person.

Start hanging around the people you want to be like. If you want to learn real estate investing, hang around real estate investors. Don't know any? Post an add in www.Craigslist.com stating your intent. Demonstrate value to them by finding out how you can help them. Then, make yourself available. In the meantime, let them be your mentor. Take notes and absorb it all in. Become a sponge.

You can do it. I believe you can, and once you believe that you can, and you take action, you become an unstoppable force.

Listen to this awesome verse.

I can do all things through Christ which strengtheneth me.

Phillipians 4:13

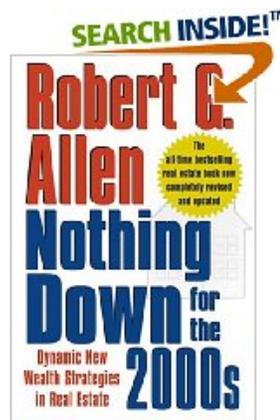
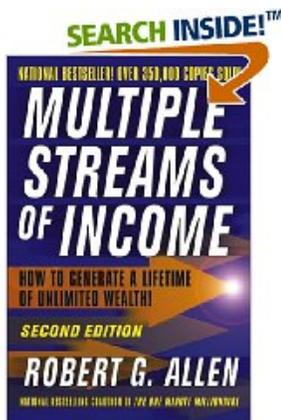
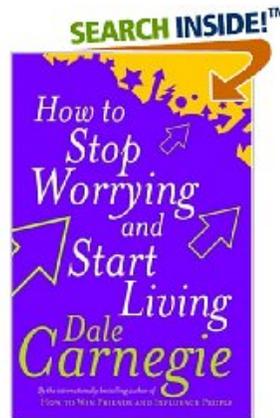
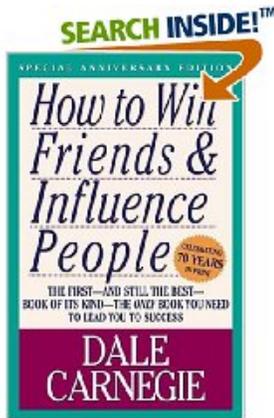
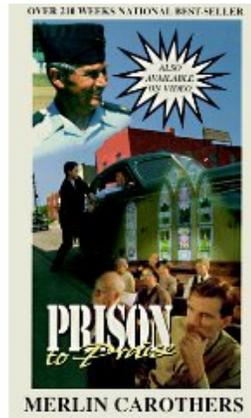
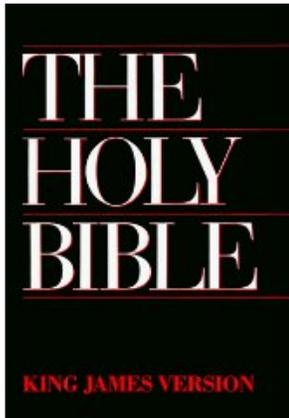
Read that verse from The Bible. Memorize it. Speak it to yourself. Thank God for all he has given you.

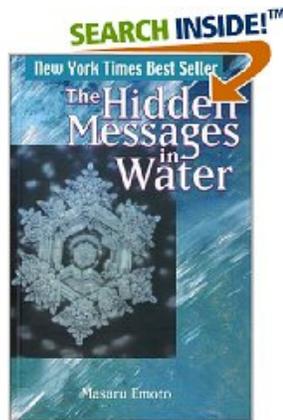
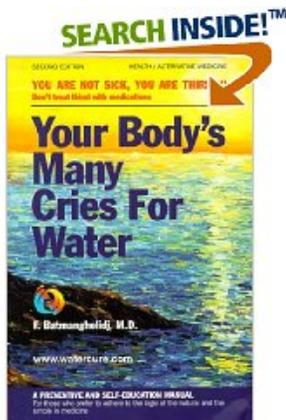
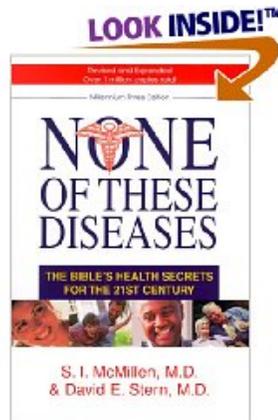
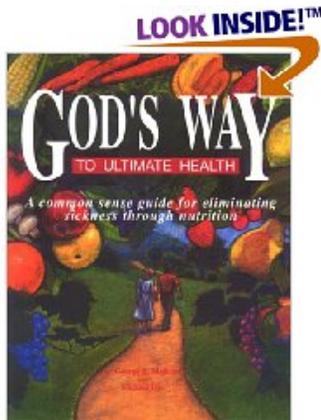
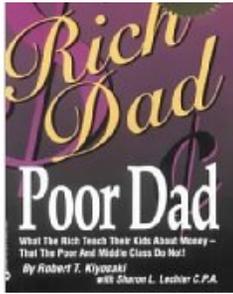
Continue learning. Flex the muscle of your mind. Ask questions. Read. Apply what you learn.

Here are some books that can help you. Click on a book and a new page will open, where you can buy it. Buy it used for a few dollars or get it from your local library. Have books that you would like to add to this list? Feel free to e-mail me at bicycledays@yahoo.com.

Recommended reading:

Recommended Reading:





Continue to educate yourself by reading these books. If you do not enjoy reading, or do not have time, order

them on CD, audio tape, or see if podcasts are available at their corresponding websites.

Need motivation? Often, the only difference between you and someone who is a millionaire is what they know. You can learn what they know through reading, and applying what you read. So, read.

Once you start attending tax deed sales and bidding on properties, you're likely to have questions. The next chapter answers some of the frequently asked questions regarding tax deed sales.

Ch. 13

Frequently Asked Questions

1) Are liens attached to tax deed sales?

This depends on the county. Call the county clerk to verify. Generally, at tax deed sales, all liens have been wiped out. With tax deeds, the clerk of court contacts interested parties via mail and newspaper advertising, so everyone is given ample time to respond prior to the tax deed sale. Be sure to verify this with the county clerk. Don't expect the county clerk to make any promises on this as they can be held liable. To be sure about liens, visit the local county courthouse and research upcoming tax deeds. Ask as many questions as you can. Most county clerks are helpful and friendly and enjoy helping people, so make the most of it.

2) If you're the highest bidder at a tax deed sale, what do you get?

You get a TAX DEED document, showing that you are the owner of the land. As owner of the tax deed, you can sell this land using a quit claim deed. A quit claim deed is sellable. In order to get title insurance on your property, you need to have a warranty deed. Converting your quit claim deed to a warranty deed requires a search by a title company (costing \$1,500 - \$2,500) to "quiet the title". Once this is done, you end up with a warranty deed, which is insurable, and the best kind of deed to have.

3) How do you get a quit claim deed for yourself?

1. Fill out the legal description and the parcel identification number on a quit claim deed.
2. Sign this in the presence of a notary (\$10 - \$15).
3. Fill out a DR-219 form (Department of Revenue). To get your free DR-219 forms: 850-922-7978. Or, you can visit their [their website](#). Visit their main website by [by clicking here](#).
4. Recording fees. 1st page: \$10 / 2nd page: \$8.50. Verify with county.
5. Document fees: \$7 per \$1,000 (70-cents per \$100 dollars)
6. Normally, you can add together the document fees and recording fees and send a cashier's check for this amount to the county clerk. As some counties may have different procedures, please verify this first. After making a copy or two of the quit claim deed for yourself for recording purposes, mail or hand deliver the original quit claim deed to the clerk of courts for recording purposes. Include the DR-219

form, the cashier's check, and a self-addressed stamped envelope so they can return the deed to you expediently.

4) Can you guarantee title insurance and buildability for a tax deed?

Only if you sue to quiet title, which means paying an attorney or title company anywhere from \$1,500 - \$2,500 dollars to contact all interest parties that may be connected to that parcel of real estate.

When buying a property, send the seller 3 contracts.

- 1 - seller to keep
- 1 - seller to send to title company
- 1 - seller to send to you

5) Do you have to use a title company?

No. I've sold properties with a title company and without a title company. Some title companies are a hassle-- they'll slow everything down to the point that the buyer or seller might get impatient and decide to back out of the deal. Other title companies understand the importance of closing in a timely manner. Overall, it's a safe bet to use a title company, as they act as an intermediary between buyer and seller. A title company can save you the worries of legal problems after the sale has closed. If you want to search for title yourself [click here](#) for some books on the subject.

6) Do you have to use a warranty deed to buy or sell property?

No. You can buy property as a quit claim deed. If possible, though, use a warranty deed, as this guarantees the title to be clean (without any liens or encumbrances). Title insurance can be issued on a warranty deed.

7) What are some tips to finding land with future growth?

Use the Florida Counties Tax Deed Sales Map. Research counties. Contact the county clerks and ask questions. Contact the property appraiser and do the same.

1. Find out where the people (the future) are headed, get there first, and buy up the land.
2. Research plans by Department of Transportation (D.O.T.). Visit their [website](#). Call them. E-mail them. Ask questions. Learn where highways are going and where exit ramps will be constructed. Buy land nearby.
3. Research town growth. Find out where theme parks, shopping plazas, and new businesses are going to be located. Get there first. Buy land nearby.
4. Buy low. You make your money when you buy, not when you sell.
5. If you have the money, the know how, and if the land is subdividable and cheap enough, buy land in large parcels. Subdivide. Re-sell at a profit.

map.

- 2) Beginning at the range number, take your right hand and run it vertically (down) toward where your left hand is positioned.
- 3) The square at which your hands intersect is the township. (Each township consists of 36 sections, each measuring 1 square mile (640 acres). These sections are numbered 1 through 36.)
- 4) To find what section of the township you are located, find the section number's location within the township. The section number is the first two digits on the parcel ID number. The section is the 1 square mile perimeter within which lies the subdivision. If not subdivision exists, this is indicated by 4 zeros (on the Parcel Identification Number) in the subdivision field.
- 5) At this point, contact the property appraiser for the county of the map that you are looking at (for Dixie County map, contact Dixie property appraiser) and ask him what map number is needed for your section, township, and range location. Order that map, the cost is normally \$5 dollars.
- 6) That map number shows the exact location and street address, if there is one, of the property.
- 7) With this map, find the block numbers. Look for the circled numbers within the section. That's the block number. The lot numbers identify smaller portions of land that lie within the block. For example, block number "0024" denotes block number 24. Lot number "0390" denotes lot number 39. In this case, the location would be referred to as "block 24, lot 39."

Where to buy a Platt Map

Most counties have Platt Maps available for sale at their property appraiser's office. Even if you're not in town, you can call and order them. Learning how to use this will put you at an advantage, especially in rural towns that don't have online GIS (Graphical Information System) Maps available.

Because some counties don't have GIS (Graphical Information System) Maps on their websites, understanding parcel identification numbers can give you an edge over the competition in finding where land is located in the county. If you take advantage of this, you'll see opportunities where others see obstacles.

Another opportunity presents itself in learning the paperwork necessary to buying and selling land, which can save you hundreds of dollars in closing costs. The next chapter will discuss the necessary paperwork for buying and selling land.

Ch. 15

Paperwork necessary for buying/selling land

For free real estate forms, contracts, deeds visit these websites:

<http://www.freelegalforms.net>

<http://kaktus.com/forms/formsaccess.html>

<http://www.totalrealestatesolutions.com/realestateforms/index.cfm>

<http://www.ilrg.com/forms/>

<http://www.lectlaw.com/formm.htm>

<http://www.lawdenot.com/contracts/usa/?a=t&>

<http://www.alllaw.com/forms/BuyingandSelling/>



A deed is a method of transferring title to real estate from one person to another. Here are two types of deeds that you can use to buy and sell property, a warranty deed and a quit claim deed. Order warranty deed forms and quit claim deed forms by visiting [this website](#).

1) Warranty Deed

According to *Wikipedia*: “A general warranty deed is a type of deed where the grantor (seller) guarantees that he or she holds clear title to a piece of real estate and has a right to sell it to you. The guarantee is not limited to the time the grantor owned the property--it extends back to the property origins.”

A warranty deed provides that the person granting the deed agrees to defend the title from claims of others. In general, the seller is representing that they fully own the property and will stand behind this promise.

In order to get a better understanding of filling out warranty deeds, look over the warranty deeds that came with this book. Compare the blank copy with the copy that has been filled out. Make copies for your own use.

Filling out a warranty deed requires writing the legal description of the property such as “that part of government lot 40, section 36”, the parcel identification number 36-10-13 -5665-0024-0400, and legal disclaimers added to protect yourself. This would include phrases such as:

“Subject to all valid easements, restrictions, and reservations of record. Property is being sold “as is, where is.” This is vacant land.”

If you have questions about filling out a warranty deed, ask a local title company or realtor for help. If you need forms, [click here](#).



2) Quit Claim Deed

According to the *Wikipedia*: “A quit claim deed is a legal document by which a person releases or “quits” any claim they may have had to the property. Of the different types of deeds, the quit claim deed has the least assurance that the person receiving it will get any rights. The person who provides a quit claim deed makes no warranty or representation that they actually own anything.”

To put it simply, a quit claim deed is a deed without warranty of title. A transaction that involves a quit claim deed passes whatever title the grantor has to another.

For a better understanding of filling out quit claim deeds, look over the quit claim deeds that came with this book. Compare the blank copy with the one that has been filled out. Make copies for your own use.

Filling out a quit claim deed follows the same principles as filling out a warranty deed--writing the legal

description, the parcel identification number, and legal disclaimers to protect yourself.

As with the warranty deed, if you have any reservations, ask a local title company or realtor for help.

For free real estate contracts, click [here](#) or [here](#).

Recording fees

Whichever deed you use, a recording fee needs to be paid to the county clerk's office at the close of a sale.

Usually, the recording fee for the first page is \$10, and the recording fee for each additional page is \$8.50, but this varies according to the county, so visit the county website first and give them a call to verify the exact price.

The recording fee needs to be paid with a cashier's check. Make the check out to: Clerk of Court. Please verify this first by calling the county where the land is located.

Please verify this first by calling the county where the land is located.3) Send the original warranty deed, the DR-219 form, and enclose a self-addressed stamped envelope so they can mail the warranty deed back to you once they've recorded it.

3) DR-219 Form

A DR-219 form is a Department of Revenue Form that provides information about the sale to the State of Florida for tax purposes. You can have DR-219 forms mailed to you free. To get your free DR-219 forms: 850-922-7978. Or, you can visit their website at: www.myflorida.com/dor/emaildor.html. The DR-219 Form requires that you pay for documentary stamps. This cost is 70-cents per hundred dollars, or \$7 dollars per thousand dollars. For example, if the property that you purchased cost \$3,000 dollars, the documentary stamp (doc stamps) fees would be \$21 dollars. You can probably add this cost to the cost of the recording fees and put that sum total amount in the cashier's check. Again, though, verify if your county clerks will accept payment in this way.

For a visual understanding of filling out deeds, please look at the enclosed deeds with written instructions on them.

The next chapter presents two letters that I've written to property owners. Read these over to get an idea of how to craft your own correspondence to property owners.

Ch. 16

Actual letters I've sent to property owners

Letter to conclude purchase of property

Hi Vera,

As per our verbal agreement over the phone on August 29, 2005, here is the bank check for \$1,800 dollars--the payment (full purchase price) for the vacant parcel of land located in Suwannee Gardens Subdivision. The parcel number for this land: 26-10-13-5665-0024-0400

Please look over the contract and sign every page along with the date as well. After you do this, please mail me the signed contract by using the stamped envelope that I have enclosed.

If you have any questions, feel free to contact me anytime at: (561) ___ - ____

Letter showing that deposit has been made toward purchase of property

Hi Tracy,

Enclosed is the contract and receipt acknowledging that a \$500 deposit is being held in escrow by American Heritage Title. To verify this, call American Heritage Title at 352-542-3011.

As soon as you get this, please fill in the contract. Following your name, please write "a single man" or "married to (name of wife)". At the bottom of the contract, sign your name and date the contract. Then, make a copy of this for your records. Then, put the oncontract in the self-addressed stamped evnvelope and drop it in the mail.

Following the title search, you will be sent a Warranty Deed Contract with instructions from the title company. Once that is filled out with your signature, witness signatures, notarized and returned, I will mail you the \$2,500 payment we agreed on.

Ch. 17

Florida Counties - Clerk and Property Appraiser Websites

The following numbers correspond with the numbered counties on the Florida Counties Tax Deed Sales Map. You can find these maps [by clicking here](#). Use this numbered guide to research tax deed by visiting the websites for the county clerk and the property appraiser.

How does this work?

Let's look at the first link below.

- 1) The first word, in bold, is the county. In this case Escambia is the county in Florida.
- 2) Below it, you will see www.escambiaclerk.com - This is the website for the Escambia County clerk. Visit this website to find the "tax deed sales" list. At the "tax deed sales" list, get the Parcel Identification Number (PIN), also known as the Parcel Control Number (PCN), and write it down. Or, print the list of tax deed properties for sale.

- 3) Below this, you will see www.escpa.org - This is the website for the Escambia County property appraiser. Visit this website and look for the "search properties" function. Once you find it, type the Parcel Identification Number into the search box, and hit "enter" or "return" on your keyboard, or the "search" button on your computer screen. Find the information about this property. Print this information.
- 4) Doing this research enables you to learn the value of the property, so you can determine the bid amount.

1) Escambia

www.escambiaclerk.com
www.clerk.co.escambia.fl.us
www.escpa.org

2) Santa Rosa

www.srctc.com
www.srcpa.org
www.co.santa-rosa.fl.us

3) Okaloosa

www.okaloosatax.com
www.okaloosapa.com

4) Walton

www.waltontaxcollector.com
www.waltonpa.com
<http://clerkofcourts.co.walton.fl.us>

5) Holmes

www.holmesclerk.com
www.qpublic.net/holmes

6) Washington

www.washingtonclerk.com
www.washcofl.com/pa

7) Bay

<http://tc.co.bay.fl.us>
www.qpublic.net/bay
www.baycoclerk.com

8) Jackson

www.jacksonclerk.com
www.qpublic.net/jackson

9) Calhoun

www.calhounclerk.com
www.qpublic.net/calhoun

www.qpublic.net/canoun

10) Gulf

www.gulfcountytaxcollector.com

www.qpublic.net/gulf

11) Gadsden

www.clerk.co.gadsden.fl.us

www.qpublic.net/gadsden

12) Liberty

www.mylibertycounty.com

www.qpublic.net/liberty

13) Franklin

www.franklinclerk.com

www.qpublic.net/franklin

14) Leon

www.clerk.leon.fl.us

www.co.leon.fl.us/property.asp

15) Wakulla

www.wakullaclerk.com

www.qpublic.net/wakullapa

16) Jefferson

www.jeffersoncountytaxcollector.com

www.qpublic.net/jefferson

17) Madison

www.madisonclerk.com

www.madisonpa.com

18) Taylor

www.taylorcountytaxcollector.com

property appraiser: They don't have a website. Ph: (850) 838-3511

property appraiser: tcpavictoria@hotmail.com

property appraiser: taylorcountypa@yahoo.com

19) Hamilton

www.hamiltoncountytaxcollector.com

www.hamiltonpa.com

20) Suwannee

<http://www.suwclerk.org/mambo/>

www.suwanneepa.com

21) Lafayette

www.lafayetteclerk.com

www.lafayettepa.com

22) Dixie

www.dixieclerk.com

<http://dixiefl.patriotproperties.com>

23) Columbia

www.columbiaclerk.com

<http://appraiser.columbiacountyfla.com/>

24) Gilchrist

<http://www.gilchristtaxcollector.com/>

www.gcpaonline.net

25) Levy

www.levyclerk.com

<http://www.levypa.com/>

26) Baker

<http://bakercountyfl.org/clerk>

<http://bakercountyfl.org/pa>

27) Union

www.unionclerk.com

<http://unionpa.com/>

28) Bradford

www.bradfordclerk.com

www.bradfordappraiser.com

29) Alachua

www.clerk-alachua-fl.org

www.acpafl.org

30) Marion

www.marioncountyclerk.org

www.pa.marion.fl.us

31) Nassau

www.nassauclerk.com

www.nassauflpa.com

32) Duval

www.duvalclerk.com

www.coj.net/Departments/Property+Appraiser/default.htm

City of Jacksonville, FL website

33) Clay

www.claycountytax.com

www.ccpao.com

34) St. Johns

www.clk.co.st-johns.fl.us

www.sjcpa.us

35) Putnam

www1.putnam-fl.com/live/clkmain.asp

<http://www1.putnam-fl.com/live/pamain.asp>

36) Flagler

www.flaglertax.com

www.flaglerpa.com

37) Volusia

www.volusiataxcollector.com

www.volusia.org/property

38) Seminole

www.seminoleclerk.org

www.scpafl.org

39) Orange

www.octaxcol.com

www.ocpafl.org

40) Lake

www.laketax.com

www.lakecopropappr.com

41) Sumter

www.sumterclerk.com

www.qpublic.net/sumter

42) Citrus

www.clerk.citrus.fl.us

www.pa.citrus.fl.us

43) Hernando

www.clerk.co.hernando.fl.us

www.co.hernando.fl.us/pa

44) Pinellas

www.pinellasclerk.org

www.pcpao.org

45) Pasco

www.pascoclerk.com

<http://appraiser.pascogov.com>

46) Hillsborough

www.hillsclerk.com

www.hcpafl.org

47) Polk

www.polkcountyclerk.net

www.polkpa.org

48) Osceola

www.osceolaclerk.com

www.property-appraiser.org

49) Brevard

www.brevardclerk.us

www.brevardpropertyappraiser.com

50) Indian River

www.clerk.indian-river.org/index.cfm?pageID=42&method=Recording_TaxDeed

<http://indian-river.fl.us/government/propappr/>

51) St. Lucie

www.stlucieclerk.com/

www.paslc.org/

52) Okeechobee

www.clerk.co.okeechobee.fl.us

www.okeechobeepa.com/

53) Highlands

www.hcclerk.org

www.appraiser.co.highlands.fl.us

54) Hardee

www.hardeeclerk.com

www.qpublic.net/hardee

55) DeSoto

www.desotoclerk.com

www.qpublic.net/desoto

56) Manatee

www.manateeclerk.com

www.manateepao.com

57) Sarasota

www.sarasotaclerk.com

www.sarasotaproperty.net

58) Charlotte

www.cctaxcol.com
www.ccappraiser.com

59) Glades

www.gladesclerk.net
www.qpublic.net/glades

60) Martin

<http://clerk-web.martin.fl.us/clerkweb>
<http://paoweb.martin.fl.us>

61) Palm Beach

www.pbcountyclerk.com
www.co.palm-beach.fl.us/papa

62) Hendry

www.hendryclerk.org
www.hendryprop.com

63) Lee

www.leeclerk.org
www.lectaxsale.com
www.leepa.org

64) Collier

www.clker.collier.fl.us
www.collierappraiser.com

65) Broward

www.browardclerk.org
www.bcpa.net

66) Dade

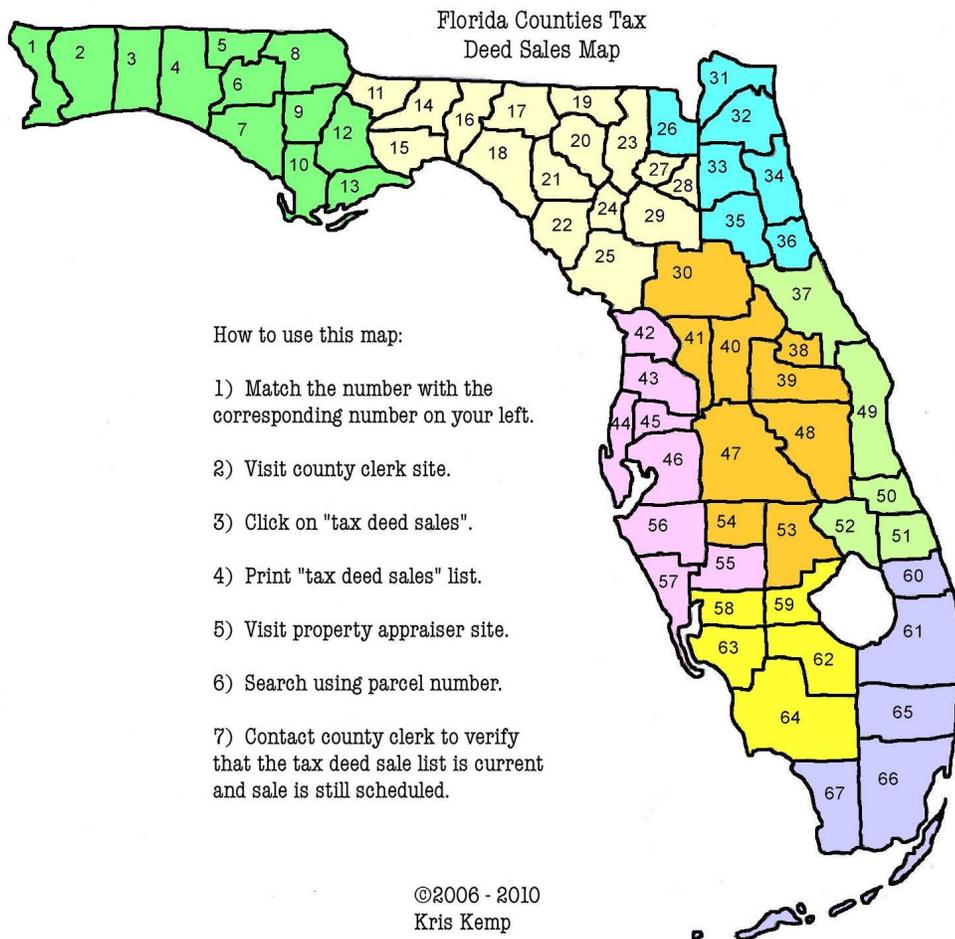
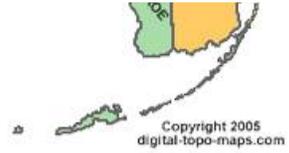
www.miami-dadeclerk.com/dadecoc
www.miamidade.gov/pa

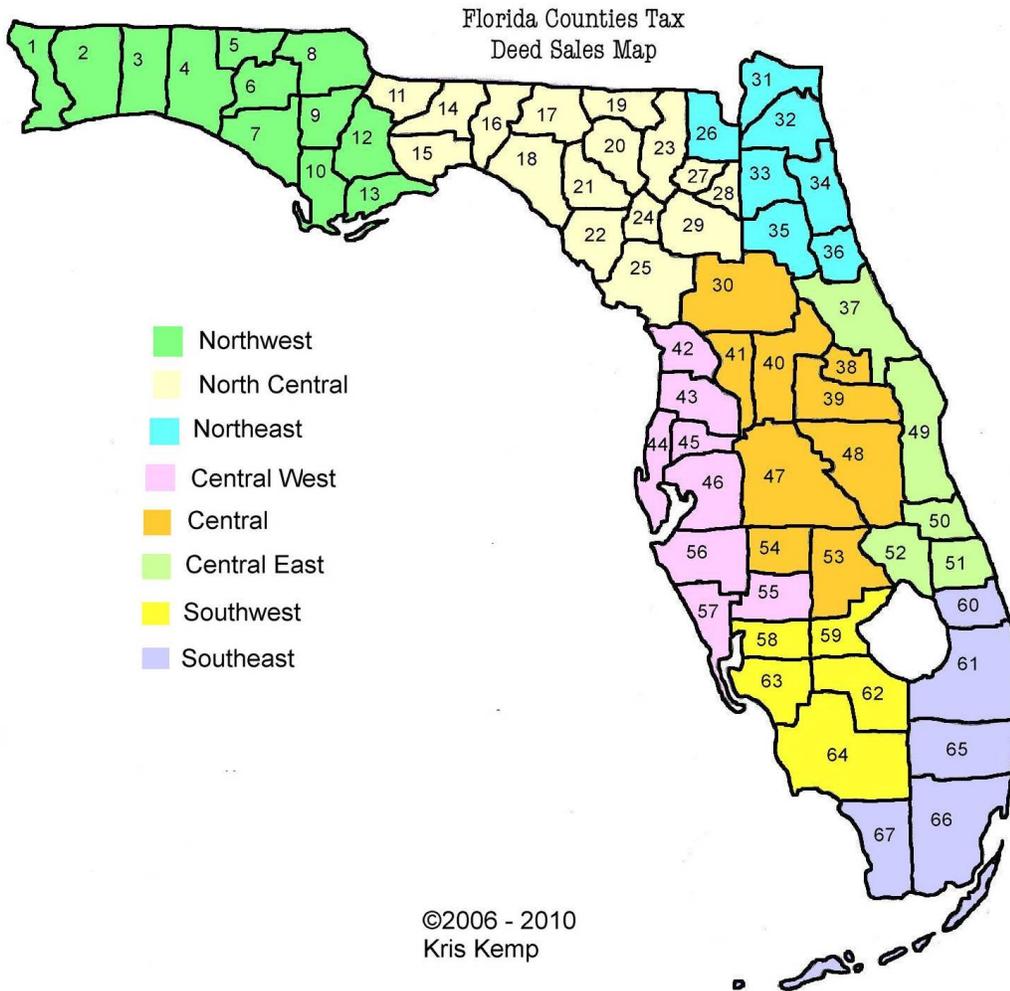
67) Monroe

<http://www.monroetaxcollector.com/>
www.mcpafl.org

Online Resources - County Clerks and Property Appraisers

[Florida County Clerk Websites](#)





Links to Old Florida maps

[Old Florida map - small](#)

[Old Florida map - enormous and very detailed - check this out!](#)

[Lots of Old Florida maps](#)

[Old Florida map - wow](#)

[Old Florida Map - smaller](#)

Ch. 19

Resources

Real Estate websites

Learn strategies for investing and more at these terrific websites

www.creonline.com

www.biggerpockets.com

www.reiclub.com

www.totalrealestatesolutions.com

www.mentorfinancialgroup.com

www.resultsnow.com

www.reiplace.com

www.magicbullets.com

Real Estate Social networking sites

This is like a Facebook site for realtors. Lots of good free content.

www.realestateinvestor.com

Research people

Find people's names, phone numbers, addresses.

Use this resource to track down out-of-state property owners who, probably, want to sell their property but don't want to use a realtor. Offer to purchase their property cash or with a lease-option "subject to", using the techniques explained in Peter Conti's excellent free, Multiple Streams of Income, that you can get free [by clicking here](#).

www.whitepages.com

www.anywho.com

www.whowhere.com

www.four11.com

www.411.com

www.yellowpages.com

www.switchboard.com

Real Estate legal forms

For free real estate forms, visit these websites:

www.freelegalforms.net

<http://kaktus.com/forms/formsaccess.html>

www.totalrealestatesolutions.com/realestateforms/index.cfm

www.ilrg.com/forms/
www.lectlaw.com/formm.htm
www.lawdepot.com/contracts/usa/?a=t&
<http://www.alllaw.com/forms/BuyingandSelling/>



Calculators

Determine mortgage payments, amortization schedule, interest rates.
 Adjusting the interest rates could translate to additional thousands of dollars in your pockets.

www.calculator.com
www.ez-calculators.com
<http://www.ez-calculators.com/free-amortization-calculator.htm>
www.bankrate.com

Legal help

Legal help for issues concerning real estate investors.
www.nolo.com (free)

Conversion equivalents

Converts acres to square foot, width & length to acreage, and more.
 Use this to determine the dollar-amount-per-square-foot, and the size of the property.

www.onlineconversion.com/area.htm
www.convert-me.com/en/
http://www.ez-calculators.com/land_acre_conversion_calculator.htm

Books & DVD's

Stay educated and apply that knowledge for bigger profits regarding real estate investing.
www.Amazon.com

Thanks

Thank you for reading this book. Now is the time for action. Apply these techniques and you will be pleasantly surprised at the results. Here are the basic steps.

- 1) Research tax deed properties or bargain properties using the three techniques mentioned [here](#).
- 2) Attend the sales.
- 3) Bid on properties.

3) Bid on properties.

4) Sell them for profit, either with [financing](#) or a set sales price.

Start doing it. Once you take action, you will see that buying and selling bargain properties, whether you find them via tax deed sales, out-of-state owners, or other methods, is a matter of following steps.

When you purchased this book, you took action. When you read it, you took action. That goes to show that you can take the next step--purchasing your first bargain property.

Action eliminates fear.

- Carrie Snyder

Thanks for reading this book. Take care, and God Bless You!

Expect success. Take action to make it happen.

Kris Kemp

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www.FlipFloridaLand.com

www.MakeBigProfitsFlippingFloridaLand.com

www.kriskemp.com

Are you going to Heaven or Hell when you die? Visit these websites:

www.eternalsecurity.us

www.evangelicaloutreach.com

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