START UP GUIDE TO
MAKING MONEY
WITH TAX LIEN CERTIFICATES
&
MORTGAGE FREE TAX DEEDS
Ted Thomas’ Start Up Guide to Making Money With Tax Lien Certificates and Mortgage Free Tax Deeds

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Federal Trade Commission Required Disclosure:

I cannot guarantee results. I can tell you local governments have been conducting Tax Lien Certificate and Tax Deed auctions for decades. Government has proven and tested every element of this system. Disclosure requires I tell you not everyone will earn big checks like the examples given in this guide.
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INTRODUCTION

**Attention**: Stay at home moms, disgruntled office workers, overworked and underpaid staffers, the unemployed, anyone who wants to start their own business and any person who wants to *make serious money working from anywhere*... This guidebook is for you!

Are you sick and tired of losing money in the stock market and in the real estate market?

Well, you’re not alone. Millions of Americans are in the same place you are; watching their savings dwindle down to nothing and wondering how they will ever recoup their losses. Chances are you’re more than ready to learn how the average person can become wealthy with little or no risk starting with just a small investment.

In this guide, I’m going to share how Tax Lien Certificate and Tax Deed investors didn’t lose one penny in the market meltdowns. If you’re a conservative investor searching for a safe, secure investment (a safe haven) for your money, you’ll be floored to learn how easy it is to make a handsome profit. And the risk is lower than any other form of real investment because your money is secured with Tax Lien Certificates and protected by the Property Tax Code.

Tax Deed Certificates allow consumers to purchase *“Mortgage Free Real Estate”* for as low as back taxes which may be sold for twenty, ten, or even five cents on the dollar! Simply stated, Tax Lien Certificates are issued by local governments. Your money is invested with the government and your return check and profit comes from the government. It doesn’t get any better than that.
The brilliance of this is you earn 16, 18, 36 percent and even up to 50 percent... depending on what location you invest. And because Tax Auctions take place in 3,200 counties and over 1,400 municipalities throughout the U.S., there’s always an auction being held somewhere.

These fascinating investments are perfect for pensions plans, IRAs or regular investments. You can do this part-time and you won’t need banks, bookkeepers, attorneys or brokers whose fees cut into your profits. You can bypass and forget the mess the Wall Street Wizards and the unethical Bankers and Brokers have created. When you invest in Tax Lien Certificates and Tax Deeds you control your money and your destiny. This investment is easy to do and once you learn a few simple systems you can make money in days or weeks.

And I’m going to show you how.

WHY YOU CAN COUNT ON ME

I’ve been involved in the Real Estate business in many ways for more than 30 years. In that time I’ve lived through and made money in some very bad market cycles. The current mortgage meltdown and credit crisis is one of them.

Like all the other “movers and shakers” of the world, I was heavily invested in real estate only to have the bottom fall out in the early eighties. I was left holding the bag...and losing millions in the process...with bills to pay, and a mortgage to meet — just like you.

If it is true that adversity gives us character — then I’ve got more character than you can shake a stick at! In short: Unlike the other “Glamour Guys” who claim to have struggled and “paid their dues” — try losing it all to an unprecedented drop in the real estate market!
I’ve been there — done that!

Fortunately, things turned around for me many years ago. Now I don’t have to work but I still do because I like creating stuff and I like to help young entrepreneurs grow. Watching that process feeds my ego and makes me feel good. In the past I presented on the big stage at convention centers in New York City, Los Angeles and other major cities on programs with Donald Trump, Robert Kiyosaki and lots of famous people. I can tell you from experience that up close, Tony Robbins is bigger than he looks on TV!

The good thing about my life is I can work if I want to or I can take two to three months off and go to Europe or South America – which I’ve done dozens of times. What’s great about my lifestyle is its predictable and stable and it doesn’t have the peaks and valleys of real estate investing.

I’m making money today just as I’ve done for the past 20 years. No complicated formulas. There are no ratios to memorize and no tricks. It’s simple, basic, step-by-step investing. To do what I do, you need a telephone, a car, and a newspaper plus a few simple documents that I’ll tell you about in Chapter Four.

If you formulate an attitude and develop a genuine commitment to helping others avoid personal financial difficulties caused by a lack of knowledge and understanding, you will gain the strength to succeed as a person, and as a profit-making investor.
CREDIBILITY AND CONFIDENCE

You can count on me because I’ve got the experience, knowledge, and desire to help others find wealth the same way I did. I’ve taught thousands of others how to make this investment system work. I’m known as the go-to guy when you want to purchase tax defaulted real estate for 10 to 30 cents on the dollar. For more than a decade I’ve been using my 20 plus years of investment experience to help newcomers and professionals alike make profits buying wholesale at government sponsored tax defaulted auctions – and now I want to help YOU.

So if you’re serious about making money using a system that anyone, anywhere can do, then read on for information that could change your life for the better.

Ted speaking at one of his Tax Lien Certificate and Tax Deed investment seminars

America’s Tax Lien Certificate & Tax Deed Authority

P.S. Don’t want to read through this guide? Visit http://www.tedthomaswebinar.com/ to register for my Making Money with Tax Lien Certificates and Mortgage Free Tax Deed webinar. This is a FREE video presentation that gives you all the facts about Tax Lien Certificate and Mortgage Free Tax Deed investing. I know you may be impatient and ready to start making money now so please visit this site today!
CHAPTER ONE: SECRETS THE MILLIONAIRES KNOW

Let’s face it, you’re reading this Guide because you want to make money – not just a little bit of money but enough to ensure a comfortable future or perhaps even enough to quit your day job. Maybe you want to quit working altogether and make millions. The good news is that this is a real possibility, and there’s a way to do it with extremely low risk.

One of the subjects I find fascinating is the differences between millionaires and those who seem to never get ahead financially. I’m going to share seven truths about millionaires that may just surprise you.

SEVEN TRUTHS ABOUT MILLIONAIRES

1. You May Think They’re Rich But They Don’t

For some people a million dollars may sound like a fortune but for people who have funded their pension plans and have paid for a prestigious home it’s not a lot. According to Smart Money Magazine there’s over 10 million households in the U.S. right now with a net worth of $1 million or more. That number has doubled since 2002. Millionaires worry about healthcare, they worry about inflation, and they worry about the dollar losing value. Three decades ago a million was a lot, today you need $3.6 million to have the same purchasing power.

2. They Shop at Target and Wal-Mart

Most millionaires are frugal. According to American Express, they can afford expensive items but they still shop for bargains. They don’t waste money; some even clip coupons and use them. The common theme among millionaires is they own their own businesses – they don’t work for
someone else. They have high expectations; expecting to live better than their peers and work smarter and at a higher compensation rate than others.

3. They Don’t Work For Other People

So how do you get to be a millionaire and join the club?? Stocks if you follow the rules set by wealthy businessmen like Warren Buffet. Real Estate if you listen to Donald Trump; mimic his promotional approach of combining real estate with celebrity status and licensing if you want to use what works for him. The most common path to millionaire status according to *Smart Money* magazine is becoming an entrepreneur and running your own business. That’s how half of the 10 million millionaires made their money. Could five million millionaires be wrong? I don’t think so... You need your own business.

Millionaires don’t have high credit card debt; they borrow at low rates and pay off high interest debt. Millionaires use the equity in their home to start and buy businesses. They usually have high mortgages and Uncle Sam allows them an income tax deduction. In summary if you want to be a millionaire and I know you do, start right now planning how you will get into business for yourself.

4. Millionaires Hire People to Help Them

Millionaires are good for the economy. They don’t hesitate to hire someone to maintain the swimming pool, a person to landscape the yard and manicure the flowerbeds, a personal chef, or a live-in housekeeper and nanny. It doesn’t stop there; many have a personal butler, limo driver, and concierge who understands hotel reservations, restaurants, airfares, and shopping for exclusive items. After all, millionaires don’t like waiting for a seat at fancy restaurants; they like to walk in and sit down.
Millionaires will pay for the convenience of having a dependable someone take care of all the little details of life, from health care to walking the dog to paying bills.

5. Taxes are for the Uneducated

Millionaires pay taxes; in fact, the top one percent of earners in this country paid 40 percent of all taxes the federal government collected in 2005. Wow! That means the top one percent of the population paid $368 billion in taxes according to the Internal Revenue Service – but they don’t pay more than they have to.

Millionaires try to create income from dividends and capital gains which are taxed at the lowest rates, lower than wages; 15 percent for long term capital gains compared to 25 percent for middle class wages. High income earners pay social security taxes only on the first $97,500 of income.

The savings, the big plus, comes from owning your own business and deducting everything related to your business. Then there’s trusts - - tax advantage investments that millionaires use to shield wealth.

6. Millionaires are “B” Students

According to the book, The Millionaire Mind, the median college grade point average for millionaires is 2.9 along with an SAT score of 1190. Not exactly Harvard, Yale or Wharton material. Most millionaires attend a local state college or university. We all know a handful of high school graduates who made it into the millionaire club by sheer street smarts and determination and being in business for themselves. The recurring theme is owning a business– and carefully planning tax liability.
Ask a millionaire why they are successful and they will tell you *hard work, education, determination, and the respectful treatment of others*. It’s not necessarily MENSA Society membership.

### 7. Millionaires Are Happy

Money really will buy happiness. Rich people are different. If you’re making a bundle you might be telling yourself and others that money doesn’t buy happiness, but you are wrong. Painful as this is to accept, I’m here to tell you millionaires are contented people.

Millionaires are happy because they have more freedom of choice, they have better health, better sex lives, and better lifestyles. They have more fun and travel frequently and feel secure about life. More than 50 percent of the 10 million millionaires got where they are because they were in business for themselves and they were determined.

*What about you?*

Do you really want to be an entrepreneur?

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**THE SEVEN STEP ENTREPRENEURSHIP REALITY TEST**

Here’s a 7-step reality test before you answer this question. Let’s see if you have what it takes.

At one time or another, everyone who is working for someone else thinks about starting their own business. It’s not always because they don’t like their boss; oftentimes it’s just an itch or a desire for a secure financial future. Technicians always know they would be better technicians working for themselves. Accountants and attorneys and other professionals feel the same way, so you’re not alone. A poor economy causes people to worry about the future
and security and where they will end up.

A small business looks very secure when viewed from the outside. But building that small business may take years and the process will likely be plagued by setbacks, very few and small rewards, long hours, and maybe seven-day work weeks. Again, that’s not always visible looking from the outside.

SEVEN QUESTIONS TO ASK YOURSELF BEFORE YOU TELL THE BOSS TO TAKE HIS JOB AND SHOVE IT

1. **What are the chances your business will succeed or fail?**

According to the Small Business Administration (SBA), over 80 percent of new business start-ups end as close-ups in the first 60 months. In other words, they fail! The SBA is a major lender for small businesses and they have a long history of qualifying people for loans. You might want to put yourself through that qualifying test to see if you can bear the pain of the process. By qualifying for a loan, you’ll be exposed to a large bureaucracy and you’ll see firsthand what it’s like to try and pry money from a banker. You’ll answer so many questions about your plan that you will become very focused on the reason for the business and the vital elements of finance, customer acquisition and marketing. Notice I didn’t mention your technical qualifications.

2. **What will you do if your business fails?**

Can you afford to lose the capitol you’ve placed in the business? Is it your money or your parent’s? Or your brother’s or sister’s money? Bankruptcy isn’t a pretty picture and many entrepreneurs get to know Chapter 11 and Chapter 7 intimately.

Sure, some of you may be thinking venture capital, maybe from California’s Sandhill Road, is an option. Surprisingly, less than 10 percent of all new businesses are funded with venture capital. Like the SBA, VCs lend money;
however, they require new start ups to have guaranteed funds from relatives, neighbors and bigger lenders. My point is you need a hell of a business plan.

3. **Are you willing to sacrifice your lifestyle?**

Successful start-ups aren’t easy. The cash doesn’t always flow like the business plan suggests and the customers don’t always pay in the required 30 days. That means the entrepreneur’s paycheck may not be steady like it was with a safe and secure job. New businesses take time to get established with regular customers who trust you to perform and deliver products. During this process, paydays may be few and widely separated. How will you handle that occurrence? Are your family members willing to sacrifice? Of course, they say they will, however, when they must move to a lesser valued home or give up weekly entertainment due to a lack of funds, your experience may be different than what was originally discussed.

Like a TV program, or a movie, everyone expects a happy ending and most expect fast, quick, successful results from a business. It doesn’t work that way. If you want to learn more about entrepreneurs a good read is Gene Landrum’s *Entrepreneur’s Success*. He researched and used examples from some very famous people you are sure to recognize. They all succeeded but it took the majority of them decades before they reached the top. Can you wait two or three years before you pay yourself?

4. **How about your significant other?**

Business is a marriage breaker. Don’t kid yourself. Why should someone else (your life partner) live like a pauper with no money and the insecurity of possible bankruptcy?? Business is stressful and long hours will keep you from the enjoyment that marriage brings
to loving couples. It’s a gamble to be a start-up entrepreneur. Add that to the 50/50 chance of a marriage lasting while your start-up struggles and then think about your depleted finances and energy and you’re left with a big risk of losing both the marriage and the business.

5. **Can you handle bookkeeping, inventory, hiring and firing responsibilities?**

At the start you’ll be responsible for doing everything, but in order for the business to grow, you’ll need help. Qualified and trainable people want jobs, not business opportunities. They want 9 to 5, health insurance, vacations, time off for family, and medical coverage. People you hire – no matter how qualified, excited, and talented – won’t have your passion for success. They will disappoint you and you’ll be frustrated unless you have thought it through, made detailed plans, and regularly give them carefully structured objectives.

6. **Are you a gambler?**

Small businesses usually have small staffs, which means you’ll be making decisions “on the fly” while you’re working day to day. There’s no board of directors to use as a sounding board. In many small companies, there’s no structure, no VP of Marketing, no VP of Finance, No VP of Sales. It’s all up to you. Are you a person who likes to make decisions? If you read this far, I’m sure your answer is yes. What if you are wrong? What will you do? You’ll have to live with the consequences of your decisions.
7. Are you a salesperson?

Are you good at persuading, influencing, and negotiating with others? Put another way, can you sell? Yourself? Your products? Entrepreneurs and businesses rely on sales. You’ll be selling to customers. You’ll be selling to other businesses. You’ll be required to convince others of your mission and your vision. Maybe you’ll need some sales training and ways to improve your communications. Entrepreneurs soon discover there’s a big difference in waiting for the telephone to ring and going out and making the sale.

8. Is there a fire in your belly?

What are you passionate about? What compels you to get up in the morning? Business is a challenge and you need passion and a clear path in your mind of where you’re going and how you’ll get there. Knowing others who have succeeded will help you with your good ideas.

9. Can you face rejection?

What is your vision of the future? It’s not all roses and sunshine. Entrepreneurs face lots of discouragement. They live with constant rejection just like the telesalesperson you cut off when they called at dinner time. You can expect the same treatment. Many of your calls will go unreturned. Your letters will be trashed and your willpower and passion will be tested every business day.

Did you answer these questions honestly? How did you fare?

I’m not trying to scare you away from starting your own business but I am trying to give it to you straight. Lots of people have lots of grand ideas but it takes more than ideas to create a profitable, stable business. Are you prepared for the realities of life as an entrepreneur – not only for yourself but your family and your employees?
Only a few people reach the heights of success. The SBA figures discussed earlier show us that over 80 percent will fail. By anyone’s standards, your chance of success is low. To enhance your chance, you need a mentor, maybe a coach who will raise the bar and pull you up.

What should you do next? If you’re serious, pick a subject or an area of expertise and become the expert. You do that by reading, reading, and then attending seminars and tutorials on the subjects to which you plan to be an expert. Hire the best coaches and mentors possible.

And finally, your chances of success will be much better if you opt for a proven system. Let’s take a look at some of the most popular moneymaking systems on the market today and compare their rates of return and the risk factors involved.
CHAPTER TWO: REAL ESTATE INVESTMENTS – A GOOD IDEA IN THIS ECONOMY?

These days there are as many shysters out there hawking real estate investment schemes as there are people out of work and desperate for a job. They prey on those who have the least money but need it right now the most.

Many of these schemes convince you that you can buy and sell properties with no cash, make huge profits in an exceedingly short amount of time, and easily find the best deals on the market. But the truth is that the business of real estate investing can't be learned overnight. It requires a certain level of skill, usually achieved only after years of experience. And there's many costs involved when getting into, and getting out of, real-estate transactions. Can you really buy property without any cash upfront? No!

What about the risks involved? There are many. We’ve seen the price of property devalue drastically in the last several years. There is no guarantee that the house you buy for pennies on the dollar will be sell within a reasonable time frame. You could easily end up paying the bills on two homes if you don’t make a wise choice of what property to buy. Of course, none of these get-rich-quick scheme developers are going to properly warn you of all the risks.

Risks Involved with Real Estate Investing:

- Fraudulent Sale
- Adverse Possession
- Environmental Contamination
- Building Component or System Failure
- Purchase Price Overpayment
- Cash Shortfall
- Economic Downturn
- Market Decline
- Property Destroyed by Tenant
- Underestimating Risk
- Lack of Tax Planning
Maybe you don’t think that real estate investing is the right opportunity for you. That’s okay. How about the stock market? Unfortunately NASDAQ performance is tied to the economy, the employment outlook, and the strength (or weakness) of the American dollar. We’ve all seen the stock market take a roller coaster ride, particularly in the last year or so. How much have you lost so far? Will you have any money left the next time the market tumbles?

Just like real estate, investing in stocks requires a good system, a lot of knowledge, trend tracking, and a trusted mentor who can help you navigate the complicated buying and selling procedures.

If you want to go with a really safe investment, maybe you’re considering taking your money and putting it into a certificate of deposit (CD) at your local bank. If you invested at the current rate of 4 percent - it would take you 18 long years to double your investment! As a savings account holder, you are getting brutalized by taxes and inflation. Are you tired and frustrated by the bank’s low 3 to 4 percent CD and savings rates? You don’t have to settle for the banker’s paying you less anymore! **CDs will never make you rich ... but Tax Lien Certificates can!**

So that brings us back to real estate. I’m not going to recommend you go out and buy a home at a foreclosure auction. I’m not going to suggest that you look for a valuable property you can turn in a few months. Instead, I want you to consider buying Tax Lien Certificates and Tax Deeds.
Think about this: it’s possible to earn more money from Tax Lien Certificates in a single year than you can from bank CDs in four or five years!

What should you do during a recession? Isn’t real estate investing too risky when the economy is unstable?

Well, yes and no. You see during a recession or a market crash not all segments of the market decline simultaneously or equally. In fact, some segments don’t decline at all... so positioning yourself correctly can make the difference between losing 15, 20 or 30 percent on your portfolio (which is how much real estate fell during the last market crash) and gaining 18, 24 and even 50 percent because you invested conservatively in Tax Lien Certificates.

If you want to protect your money then you should invest in safe, secure Tax Lien Certificates – not high flying speculative real estate or stock market ventures.

The high interest rates on Tax Lien Certificates are mandated by state law. They don’t rise and fall like the stock market – nor are they subject to the whims of bankers that control interest rates. For “safety-first” investors like you and me, these government certificates are the preferred investment the absolute best wealth builders for the future. Just imagine receiving continual, high-rate income from the government. Tax Lien Certificates are much like Municipal Bonds and Treasury Bills.

Let’s consider further why Tax Lien Certificates and Tax Deeds are a much better investment that directly buying and selling real estate, buying stock certificates, or putting your money into a low-paying CD or savings account.
IT REQUIRES LITTLE MONEY

Most of the time, it takes big money to make money. This is an exception. With this government sponsored program you can start in your spare time with almost nothing. But of course, you don’t have to start small and stay small. You can go as fast as you want. The size of your profits is totally up to you. There is no guarantee how much money you will make with this program the fact is I can tell you this amazing money “Checks From The Government” producing system makes the profits from other ideas look like peanuts.

You can purchase Tax Lien Certificates in almost any size ranging from $10 to over a half million dollars.

THIS IS ONE OF THE SAFEST INVESTMENTS YOU CAN MAKE

This is a very secure way to get extra cash. It’s not a dangerous gamble. After all, you invest your money with the government and your returns will be government guaranteed checks. Everything you do has been carefully tested and you can get started for less money than most people spend for a big night out on the town.

One of the nicest things about this whole idea is that you can do it at home in your spare time. You don’t need fancy equipment however it helps to have a computer and fax machine. It doesn’t matter where you live either: big cites or small rural towns or anywhere in between.

What I’m about to tell you is simple. Best of all, only a few people -smart people take advantage of this process, which means this is an opportunity for you. Creating a wealth building road map isn’t difficult with
this guide and you won’t have to labor night and
day keeping your nose to the grindstone to be
successful (as we reviewed in the last chapter).

If you’re still skeptical, rest assured that a short
time ago I would have laughed in your face if you
told me that one day I’d be able to make up to
24 percent interest on my money and the checks
would be government guaranteed.

**IT’S A REAL MONEY MAKER**

I’ve watched hundreds of people participate in
this program. They invest their money with the
government and the government returns their
money plus 16 percent, 18 percent, 36 percent
interest. With this exceptional investment, you’ll
have a chance to…

- Create the income you’ll need to live
  comfortably for the rest of your life!
- Make profits on small or even large
  investments.
- Earn more money from one year of trying
  this single investment, then you can earn from
  investing in CDs, stocks or Money Market funds
  for the next four or five years!
- Earn up to 5 times more than what your
  local bank will ever pay you on pass book
  accounts.
- Work from anywhere
- Make your own schedule
- Create a passive income stream

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**Sheryl Hyland**

As a graduate of a Ted
Thomas seminar, Sheryl
put the concepts she
learned from my seminar
to work. This “hidden
market” is open to all
Americans to take
advantage of. While
vacationing in Texas,
Sheryl invested $7,390
on March 7 and on July
18, she received
$9,187.50 in return.

That’s 4 months and 11
days to make $1,797.50
– a 25 percent return on
a passive investment
which was guaranteed to
pay her!
THE STORY OF MY INTRODUCTION TO TAX LIENS

It all started when I heard a neighbor friend talking about driving to Arizona to attend a Tax Lien Certificate Auction. According to my friend the county government was going to auction thousands of tax lien certificates that paid high interest rates to anyone who wanted to put up the money.

The last thing I ever wanted in my life was more government or more taxes so I dismissed my friend’s talk as just a little bit crazy. He persisted and was more than passionate about convincing me that this was a good deal. Skeptical and of course disbelieving as I was, he practically dragged me into his home and showed me copies of checks. Money he had received from the government!

I saw returns of 16 percent, some for 18 percent, even 36 percent in Illinois. From Iowa, 24 percent and from Texas, 25 percent. I was fascinated and pleasantly shocked. This was documented proof that this government-sponsored program was real.

I wanted to know a lot more, as I’m sure you do too. After-all, where are ordinary people going to earn up to 50 percent annually and your check comes from the government???

I soon learned that just like Treasury notes and Municipal Bonds, when you invest in these government certificates you invest directly with the government, no brokers or middlemen. Then you receive government guaranteed checks in return. “What’s the catch?” I asked.

What I found out is that there really isn’t any catch. As long as you know what you’re doing, you’ll make money almost effortlessly!
SOUNDS ALMOST UNBELIEVABLE

No matter which way the market goes high interest rates will be fixed by law. You’ll capture the earning power of the stock market without risking the up and down roller coaster. Low risk for your hard earned money.

Don’t Let This to Happen to You

Just the other day my friend, Bill, invested $2,000 in his IRA – and the bank is paying him a whopping 3.75 percent interest. Big wow! If he leaves the money in the bank for 20 years and doesn’t touch it, that $2,000 will grow to the enormous sum of $4,219. Hardly a jump start on his retirement plan.

He could have enjoyed five times greater earnings than the banks will ever pay!

If Bill had invested in Arizona Tax Lien Certificates and each time the government paid him, he reinvested the funds in new certificates, it would have a completely different story. Arizona pays certificate holders 16 percent interest. At the end of 20 years, Bill’s $2,000 would have grown to more than $30,000!

Savvy investors at the Iowa Tax Certificate auction receive 24 percent interest on their investment dollars. Bill’s $2,000 would have skyrocketed to $120,000 in just 20 years, and that’s if Bill had never invested another dime.

These secured government certificates are much like Treasuries and Municipal Bonds. For many these are the ideal investment for the coming years. This probably sounds too good to be true and I’m sure you are skeptical, allow me a moment to explain, you’ll be amazed and pleased at what I’m about to reveal. To start, your checks come from the government. There’s no middle -men or brokers; The money can roll in fast. In some cases you may be able to cash in literally within weeks.
If you can follow simple instructions you can get started in a single afternoon and it’s possible to have spendable money in weeks. This might be the fastest “legal” way to make money ever.

Sounds almost unbelievable doesn’t it??

**QUESTIONS ABOUT TAX LIEN CERTIFICATES**

Some of the most common questions I hear regarding tax lien certificate investing are:

1. Why haven’t I heard about tax lien certificate sales?
2. How much money do I need to invest?
3. What do I have to learn?
4. What types of real estate are available?
5. What is the risk?
6. What are the expected rewards?
7. Can a real estate broker sell me tax lien certificates?
8. Who controls the sales?
9. If these are investments, why doesn’t my stockbroker know about them?
10. Is it possible to get a bargain real estate property?

I’ll do my best to answer all these questions in the following chapters. There’s a lot of information I want to give you but I’m limited by the amount of space in this guide. Do remember that if you want to get on the fast track right now, you can visit this [page](#) to register right away for my FREE webinar on Tax Lien Certificate and Tax Deed investing.

Read on, and you’ll see how everything I’m going to tell you is documented and your money is protected by the property tax code. This is a program where everyday people like you and me can invest small amounts.
**With this program you can start with as little as $50, maybe less, or if you prefer you can invest up to $50,000.**

Do you want to invest in local properties? That’s the simplest way. Investing in real estate out of your home state can be accomplished via the mail or internet.

Do you want to work at this business every week or would you rather work less than that? It’s your choice. Personally, I work very few hours a week and spend more time doing the things I really enjoy, such as traveling – which I can combine with my business.

With Tax Lien Certificate and Tax Deed investing, you are in control of the what, where, when, and how!

Now let’s take a more in-depth look at exactly what Tax Lien Certificates and Tax Deeds are and how the process of using them as an investment vehicle works.
CHAPTER THREE: WHAT ARE TAX LIEN CERTIFICATES AND TAX DEEDS?

Did You Know?

TEXAS pays 25 percent in one day or 6 Months. Investors in Texas Certificates earn a whopping 25 percent on certificates in the first 180 days.

A $10,000 investment can net you $2,500 profit in 30 days!!

I would be a millionaire if I had a dollar each time someone said “what is a tax lien?” In simple terms, a lien is a legal term pertaining to the right to gain possession of someone else’s property until the owner of the property fulfills a legal duty to the person holding the lien. In other words, liens occur when you don’t pay your bills on time.

All real estate is taxed by the county and municipality in which it resides. Taxes are collected to provide many different benefits to citizens, such as schools, police and fire departments, parks, libraries, transportation, etc. Every property owner is assessed for property tax one or more times each year. Tax districts and municipalities receive their operating revenue from property taxes.

The basis of our tax system dates back to the foundation of our country. The system was brought over from England. From the British, we learned that the basis of a person’s wealth was land holdings. Consequently, the land provided the tax assessor a method of attaching the property owner’s wealth. Real property cannot be hidden and it’s easy to assess.

In many states, if the property owner does not pay the property taxes, the county or municipality will accrue the taxes plus interest and penalties for years. Ultimately, if the property owner does not pay the taxes, the county or municipality sells or auctions the property. Elected Treasurers and Tax Collectors have been auctioning for 200 years.
Counties issue a tax lien certificate, which is sold at auction in many states. These certificates allow the counties and municipalities to collect the tax revenue they need to run the government in that year, rather than wait for the property to be auctioned off to collect the taxes due. This is a tax lien certificate showing the taxes due on a particular property.

The objective is to allow an investor—to pay the property taxes that the owner cannot or will not pay. This benefits the county with immediate revenue. It also benefits the investor by providing a low-risk investment with a high rate of yield; anywhere from 10 to 50 percent! You are not actually buying the real estate you are buying the government’s certificate on the real estate. In a sense, it’s just like a promissory note! When you buy a tax certificate you are paying someone else’s property taxes.

Over 3,200 counties and over 1,400 municipalities in the U.S. offer Tax Lien Certificates.
Tax Lien States and Their Rates:

Alabama – 12%  
Arizona – 16%  
Colorado – 10%  
Connecticut – 18%  
Florida – 18%  
Illinois – 24% & 36%  
Iowa – 24%  
Kentucky – 12%  
Louisiana – 17%  
Maryland – 12% to 24%  
Massachusetts – 18%  
Mississippi – 18%  
Montana – 10%  
Nebraska – 14%  
New Hampshire – 18%  
New Jersey – 18%  
New York – 14%  
North Carolina – 12%  
Oklahoma – 8%  
Ohio – 18% (Institutional Investors Only – Sold in bulk only)  
Rhode Island – up to 16%  
South Carolina – 8 – 12%  
Vermont – 12%  
Washington, DC – 18%  
West Virginia – 12%  
Wyoming – 18%
In some states, the tax lien is levied by means of a deed. The difference between a tax lien certificate and a tax deed is that the latter is issued from the tax collector that assessed the taxes after a period of non-payment, according to statute.

A Treasurer’s deed is the document given to a purchaser at a public sale of land taken for delinquent taxes. The purchaser receives the same title as the former owners, and strict procedures are followed to prevent attachment of prior liens.

For instance, California is a Deed state, which means when you are the successful bidder at the sale/auction you’ll get a Treasurer’s Deed to the property. In short, you’ll own the property after the auction/sale.

THIS WORKS IN THESE ECONOMIC TIMES

“I’m making 2300 to 3000 percent returns on my investment.

“In the last 10 months I’ve purchased seven properties at tax defaulted auctions. This is the real deal – a money maker. My smallest property produced $3,400 profit in just a few days. My best deal produced over $30,000 in profit. I wish I had known about this earlier in my life.”

Current Ted Thomas Student
Puff Darlin’
Jacksonville, Florida

Ready for more information...
Click Here For a Free Webinar
Tax Deed States:

Alaska – Tax Deed sales only
Arkansas – Tax Deed sales only
California – 18%
Delaware – Tax Deed sales only
Georgia – 20%
Hawaii – 12% on one-year redemptions
Idaho – Tax Deed sales only
Kansas – Tax Deed sales only
Maine – Tax Deed sales only
Michigan – 15%/50%
Missouri – Tax Deed Sales Only
Nevada – 12% (only certain counties)
New Hampshire – Tax Deed sales only
New Mexico - Tax Deed sales only
New York -14% (only certain counties)
North Carolina – Liens, Deeds, and Foreclosure sales
North Dakota - Tax Deed sales only
Ohio – Liens & Deeds (institutional investors only)
Oregon - Tax Deed sales only
Pennsylvania - Tax Deed sales only
South Dakota - Tax Deed Sales Only
Tennessee - Tax Deed sales only
Texas – 25%
Utah - Tax Deed sales only
Virginia - Tax Deed sales only
Washington - Tax Deed sales only
Wisconsin - Tax Deed sales only, by municipality

Keep in mind each state has its own rules for the Tax
Defaulterd Sales

California is no exception. California auctions the defaulting property at the Tax Deed Sale.

You can buy Tax Lien Certificates secured by different properties and in different locations in the same state. And, because there are many well-secured separate certificates for over $10,000, you can quickly invest substantial amounts of money by buying just a few certificates. In short: You could be making profits on small or large investments! It doesn’t matter whether you’ve got tens of thousands to invest or not!

Hands down, this is the simplest investment in America. When you buy Tax Lien Certificates only two things can happen.

The first is that the homeowner pays the taxes plus the high punitive interest as a penalty. At this point, you get all your money back plus you earn 16, 18, up to 36 percent, depending on the state. Compare this with the paltry 4 percent to 5 percent that banks are paying for certificates of deposit!

Alternative number two: the property owner fails to pay their back taxes. At this point the government puts the homeowner in default and the government awards... sales at an oral bid auction the defaulted, forfeited property to the highest bidder for payment of back taxes. Imagine owning real estate with no mortgage for just the cost of the back taxes!
WHY HAVEN’T YOU HEARD ABOUT TAX LIEN CERTIFICATES?

The answer is simple... Stock Brokers and bankers aren’t allowed to make commissions on them, so they don’t advertise Tax Lien Certificates! Yet the same bankers and credit unions invest their “surplus” money in Tax Lien Certificates so they enjoy the amazing high yields. The stockbrokers and bankers pray you won’t learn what I’m revealing here. The attorneys know all about this but they are keeping it to themselves.

Lucky you – you requested this Free Report that explains how to make a profit through investing in Tax Lien Certificates!

Don’t want to continue reading for more information? Just sign up for my free webinar on Making Money with Tax Lien Certificates and Mortgage Free Tax Deeds at http://www.tedthomaswebinar.com/. It’s quick, it’s easy, and you’ll get all the information you need to start making returns up to 50 percent on your money now!
CHAPTER FOUR: HOW IT WORKS

A wealth of opportunity awaits you in checks that come from the government!

It works like this:

You invest your money with the government and when the government collects the past due taxes, the government sends you a guaranteed government check, paying you back your investment, plus high interest. These government-sponsored certificates are armored-car safe, you don’t have to be stuck with lousy CD returns the banks and institutions are giving you anymore!

Approximately half of the counties sell Tax Lien Certificates, which are certificates that the government is owed money. The remaining states sell Tax Deeds to the property. Some states are called Tax Lien states and they sell a piece of paper, like a promissory note. The Tax Deed states, sell a right to ownership.

The county deeds the property owner’s real estate to the auction buyer. One opportunity is a cash interest return, that is a tax lien certificate. The other opportunity is a chance to own mortgage free real estate for pennies on the dollar, that is a tax deed.
After the auction, you can call the local real estate office and place your home on the market at below market price. These are the homes that sell fast!

You can test this out on paper before you actually invest your money. Like all important things in life – tax lien certificate investing can be done in a “dry run” to see how you do.

All Tax Lien Certificates can be thoroughly reviewed prior to purchase. That means you can see the stated, official value. You can always “look before you leap” and estimate your profits.

Tax Lien Certificates can be done through the mail! Surprisingly very few know about this. I’ll explain that later on in this consumer’s guide.

My method is so simple, so “low tech” anyone can do it, even if you’ve never made an investment in your life! Tax Lien Certificates invested at 24 percent make a lot of sense when the earnings grow tax-deferred. A $10,000 investment today - assuming it could grow tax deferred - could be more than ONE MILLION DOLLARS in just 21 years.

Scott Shires – 27 percent Return!

Scott Shires, a Ted Thomas study course graduate, has purchased over $3,000,000 in Tax Lien Certificates in three states. A registered investment advisor, Scott regularly purchases at Tax Certificate Auctions. He has purchased more than 1,484 certificates and now performs a service of buying, holding and managing these certificates for others.

Amazingly, Scott purchased all these certificates within three years. His impeccable record keeping and his systematic tracking of the purchases and redemption’s are very impressive. He has received 22 percent interest on certificates below $500 and 27 percent interest on certificates $501-$1,500.
TAX DEED INVESTMENTS

Unlike a Tax Lien Certificate, the winning bidder gets the property and in the case of Tax Lien Certificates, the winning bidder receives an I.O.U.

In California property owners are given notice of the Tax Defaulted sale/auction. The notice is a certified letter, return receipt requested. Savvy Tax Deed buyers visit the county treasurer and assessor’s offices and request the tax sale list and they review the tax defaulted property files. If the certified letters that notify the property owner of the Tax Deed auction have been returned undeliverable, the savvy buyer could surmise that the property will not be redeemed (the taxes paid) and the property will come up for the Tax Defaulted auction/sale. If the certified letters or notices have been returned to the county, those are the properties to check out first. This sounds complex, it’s not. It won’t take long and you’ll be intimately aware of the inner workings of the tax collector and the assessor’s offices. To assist you, the assessor’s office will have a map room where you can observe parcel maps that show the size and location of certain parcels. Of course, this information is on the internet in many counties.

The tax collector’s office will also have Abstracts of Title. These are records of all real property in the county. The Abstract contains important information, for example: Owners name, last known address of sending the tax bill, assessed value, back taxes, improved property, vacant land, houses, buildings, etc. It’s all there and it’s free.
It’s Public Record

The County Recorder’s office staff can be very helpful. Generally, property that changes ownership is transferred by using Grant, Warrantee, Security, Bargain and Sale Deeds. The different titles and nomenclatures come from different state legislation, documents used to transfer ownership from Mrs. A to Mr. B. The documents, along with other real property records are kept for the public benefit at what is commonly referred to as the Recorder’s Office. Other information at the Recorder’s Office would include: Trust Deeds and Mortgages. These loan documents are filed and recorded and automatically attach to the real property. These encumbrances can only be removed by payment in full or some action like a tax sale or foreclosure sale. In California properties that go to tax sale will have the loans, Trust Deeds, removed as a result of the Tax Deed Auction.

“The reason we do this Tax Lien Certificate auction is to allow a greater opportunity for the small investor to participate.”

Dorothy Vogt, Treasurer, Arapahoe County

SO WHAT’S THE RISK?

You’re probably asking yourself - what’s the risk? In my opinion, the biggest risk is: the property owner pays you off too early, too quickly - and you have to invest the money again. In most states, if the property owner doesn’t pay the taxes-they forfeit the property to you. The United States is divided into 3,200 separate counties. Every county is authorized to have a tax default auctions. According to the County Treasurers I’ve interviewed, 97 percent of all Tax Lien Certificates pay off in two years.
And the other 3 percent? They just don’t pay... That’s your ticket to the ultimate American dream: Owning a gorgeous home for just the back taxes and a few fees!

Congratulations! You’ve just won the lottery! In most states you now own the property free and clear of all mortgages.

However, state laws differ and a few states allow the property to be sold at auction and the liens to stay on the property.

Folks, in your home town, your local county or municipality the elected Treasurer or the Tax Collector have been auctioning for 200 years. The government officials have proven and tested this system for decades. There is no guarantee for auction buyers – that’s you and me. We may or may not generate profits. I think it’s safe to say the system works for the sellers...the county and the buyers – that’s you and me, otherwise why would the government continue to auction the defaulted properties?

TO MAKE THIS AS RISK FREE AS POSSIBLE...

I’ve created Home Study Materials that will help you learn everything necessary to make your investments virtually risk-proof. Keep in mind you’ll get paid from the government when the government collects from the home owner. In Texas, the law requires the home owner to pay 25 percent interest penalty, even if the homeowner is only one week late!

Ready for more information... 
Click Here For a Free Webinar
Throughout history many of the truly great fortunes have been made in real estate. And that’s what makes Tax Lien Certificates so ideal. It doesn’t matter whether the real estate market rises or falls, drops or sky rockets! At the tax defaulted auction you’ve purchased a magnificent home for just a fraction of its original cost, as low as the back taxes... And whatever you can sell it for is your profit!

It’s a win-win situation -with you on the receiving end of all the good things: either way Tax Lien Certificates earn you 16, 18... up to 50 percent return on your investment. Purchasing Tax Deeds is a way for home ownership or to sell for just pennies on the dollar!

“IT changed my life. Now I have a road map. I went to an auction by myself and I was scared to death. Now I’ve done it all with Ted holding my hand and it’s really easy. This was valuable, I choose how to spend my time learning from people who have already done what I want to do.”

Ted Thomas
America’s Tax Lien Certificate & Tax Deed Authority
CHAPTER FIVE: TOOLS OF THE TRADE

Rich people have been investing in Tax Lien Certificates and Tax Deeds for decades. Now I’m on a mission to show you, the average American, how to take advantage of this amazing investment opportunity.

When I realized the libraries were empty and the bookstores were empty of books and periodicals about Tax Lien Certificates I knew I’d create a way for the average American to take advantage of this opportunity. So I decided to come to you with my very straight forward, FULLY GUARANTEED materials and offer of real help from a proven program.

Here’s what you don’t need:

- Money – Start with less than $100 if that’s all you’ve got.
- Fancy office and receptionist – A telephone and a pad of paper will do.
- Special location – My strategies will work in any state in the nation.
- Risk taking personality – My system doesn’t involve gambling or risky ventures. I’ll teach you how to practice on paper and walk you through each step of the investment process.

The beauty of this investment system is that nearly anyone can do it: young or old, male or female, wealthy or not. Anyone with cash can pay the auctioneer to purchase a Tax Certificate. It doesn’t take any special talents or knowledge – although it does help to do your research beforehand. Remember, knowledge is power.

Here’s what you will need (or at least the things that will be very helpful if not absolutely necessary):
INVESTING THROUGH THE MAIL AND THE INTERNET

You can research and actually purchase Tax Lien Certificates either online or via the U.S. postal service.

One of the major stumbling blocks for the small investor is buying certificates in out-of-state sales. Traveling to other states could be prohibitive because the profits of a small investment could be consumed by the airline and hotel costs. For those who plan to start small with, say $1,000 or less, it’s not practical to travel hundreds of miles to invest a small amount of money.

Tax liens and tax defaulted deeds are available by mail in most states. These transactions are referred as “Over the Counter” sales.

I offer a list of sample letters you can send to the appropriate tax authority in my Quickstart Guide to Buying Tax Lien Certificates and Tax Deeds.
Then there’s the internet. While not all counties, particularly those in small, rural areas do not have their list of Tax Lien Certificates online, that is rapidly changing. Some counties even hold their auctions online! As part of one of my advanced training packages, I include a flash drive with my Platinum TLC Directory which contains all the websites and email addresses to online county contacts, making it incredibly easy to get the information you need to buy certificates.

The rules and regulations involving Tax Lien Certificates and Deeds and the auction of those liens vary according to state. There are over 3,000 counties in the United States, and they don’t act uniformly. Some states run the auction with bids on decreasing interest or decreasing percentages. In some cases you can cash in your investment within just a few short weeks; other times it will take longer. On the Reference and Membership Library website you’ll find the world’s largest searchable database.
There are literally hundreds of thousands of Tax Lien Certificates available nationwide. To guide you through the maze of local governments, I’ve created a national Tax Certificate Directory. In this Directory, I provide you with all the names, addresses and telephone numbers of county officials throughout the country. These are the people to know – the very ones who auction off, or sell, the Tax Lien Certificates. With this Directory close at hand, you’ll know precisely when the sales are scheduled, and how high the interest rate is for that particular state.

This Directory also reveals how to buy Tax Lien Certificates through the mail from the comfort of your home – the “Lazy Man’s” way. My Quickstart Introduction To Buying Tax Lien Certificates & Tax Deeds Home Study Course includes the details of investing via the internet and email, too, if you so desire.

When you use my Quickstart Course, you’ll benefit from over 30 years of my coaching and training other investors and people just like you who have gone on to make mega profits on Tax Lien Certificates and Tax Deeds. As the publisher of more than 11 books and Home Study Courses, I know what you need to learn quickly and be on the road to profits. As America’s Tax Lien Certificate and Tax Deed Authority, I’ve created for your use the world’s most extensive, searchable Tax Lien Certificate and Tax Deed informational online database. This authentic library includes all 50 states, 3,200 individual counties, in excess of 1,400 local municipal sources, plus more than 14,000 clickable links to official county government tax assessors, tax collectors, treasurers, tax commissioners, property appraisers, sheriffs, marshals and constables sites. In summary, this is the “source” for Tax Lien Certificate and Tax Deed Information.

“My husband was stunned! Ted, a few days after your training I bought a Tax Certificate in Texas for $7,390. Less than 60 days passed and my money was returned – plus a profit of $1,847.50! That’s a 25 percent profit in less than two months.”

Sheryl Hyland, Calgary, Alberta, Canada
There’s no need to start this journey to passive wealth on your own, struggling to figure out what to do, who to contact, when, how, and where. I’m willing to share everything I’ve learned from years of investigating the process and actually doing tax lien certificate investing. Learn how to avoid the pitfalls that less savvy investors run into, such as environmental hazards and the presence of toxic waste on properties.

**RETIREMENT AND TAXES**

Another benefit students receive is information on how to deduct travel expenses from your taxes. You can visit exotic locales on vacation or take a restful fishing trip in conjunction with auction attendance and then deduct the expense from your income! Pretty cool, huh?

Did you know you can fund your IRA with the profits from your Tax Lien Certificate and Tax Deed investments?

Combining your investment strategy with the use of an IRA can be an incredible investment pairing. Through the utilization of the IRA’s tax-deferred qualities, investment earnings are able to grow at a much faster rate than earnings created outside this favorable tax status.

**IRA GOLD**

**Kim Mills** of Santa Barbara, California followed the course materials and purchased a Tax Deed property utilizing his Roth IRA. When he resold that property his IRA earned a profit of $121,000. This is tax free money in his IRA. He pays no taxes for the rest of his life on those profits. IT’S THE LAW.

Are you going to rely on social security benefits that may or may not be available when you need them? Or are you going to retire with a tidy sum funded by your Tax Certificate investments? Wouldn’t you rather take control of your financial future?
The sooner you get started with my complete package of investment tools, the sooner you can start making awe-inspiring returns on your money.

In my bonus book, *Tax Deductible Retirement*, I tell you exactly how to structure your investment entity so that you keep the maximum amount of profits. It also covers:

- Tax Free Profits
- Compounding Growth
- Tax Deductions
- Asset Protection
- Estate Planning

You may be wondering how much money you can really make by investing in Tax Lien Certificates (look at the picture on the left for an idea). Well then, review the real-life examples of people just like you included in the next chapter.

“By continuing to invest in Tax Lien Certificates within my IRA, I’ll have more than half a million dollars when I retire.”

Pat Cannon, Concord, California

Look at this example:
A home worth $167,000 with an auction bid opening
CHAPTER SIX: EVALUATING PROFITABILITY POTENTIAL

Of course, the purpose of any investment is to **grow your money as quickly as possible**. To find out how quickly your investment will grow, you can use the “Rule of 72” to calculate how long it will take to double your money. Take 72 and divide it by the interest rate, and that tells you how long it takes to double your money.

Do this with whatever current interest bearing investments you have. If you have a savings account earning 4 percent interest, it will take you 18 long years to double your money.

If you get lucky investing in the stock market and earn 10 percent returns, you will double your money in a little over seven years.

But if you had a 24 percent Tax Lien Certificate, for example, you double your money in just three years! $10,000.00 becomes $20,000.00; $20,000.00 becomes $40,000.00 in just three years. And remember, these returns are **guaranteed by the government** and secured by real property.

**EXAMPLE**

Iowa pays 24 percent

*Using the Rule of 72:*

\[ 72 \div 24 = 3 \text{ years} \]

Arizona pays 16 percent

*Using the Rule of 72:*

\[ 72 \div 15 = 4 \frac{2}{3} \text{ years} \]
Here is an example of how a single woman who was risk adverse made money purchasing government sponsored certificates.

People I’ve Helped

<table>
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<tr>
<th>JANICE KNETZGER</th>
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Janice Knetzger of Clear Lake, California, purchased a Tax Certificate in Michigan for only $422. The property owner failed to step forward and pay the delinquent taxes and forfeited the property, a single family home, to Janice Knetzger.

Janice’s property in Warren, Michigan

Janice later sold that property for $64,928.08.

Ask yourself what would happen to your life if you knew how to make a few purchases like that??? I doubt if you’d be living in the same house or driving the same car. If ordinary, everyday people like Janice Knetzger do this, so can you!

Just look at how much Janice made on that single transaction:

- **Purchased For**......... **$422.00**
- **Sold For**............. **$64,928.08**
- **Profit**............... **$64,506.08**
Danny Smith of Columbus, Ohio has made a business of purchasing at the Tax Deed Auctions. Ohio is a deed state, which means the county will deed (transfer) the property to the highest bidder at the auction. In comparison to the Certificate States, where the auctioneer sells the tax certificate and gives the bidder the right to collect the lien and if not paid by the homeowner, purchaser can then foreclose and ultimately own the real estate for pennies.

**Purchased for:** $ 6,472  
**Assessed value:** $50,000  
**Potential Profit:** $43,528

Danny Smith purchased many properties at the Tax Deed Auction. He purchases for pennies on the dollar and earns thousands of dollars renting the homes to others.

This is real money, not hypothetical results. Consistent deals like these are what make people rich! In just weeks you could be purchasing properties like these.

I can tell you at the Tax Deed auction the starting bid is the back taxes. Every property will have a published Tax Assessed Value. You can ask or research for that assessment before you bid at the auction. The Federal Trade Commission requires I tell you that you may not do as well as Danny Smith or any other investor you see in this program.

Using this Learning System will transform you from amateur investor who only knows the basics; to the professional level where you have the ability to earn large sums of money at Tax Defaulted Auctions.

**Danny’s Property in Franklin County, Ohio**
Worried About Your Financial Future?

As you read this information, I am asking you to visualize how these huge returns and real life case histories would change your economic life.

Here’s how my student, Bob Schumacher, of Macon, Georgia, cashed in on these strategies and his life has changed forever.

BOB SCHUMACHER

Bob wasn’t always building wealth like you’ll see in this consumer guide. Like many investors in the 1980s, Bob’s real estate empire crashed with the Tax Law changes. He, like the over 2,000 banks that closed their doors during those dark, economic days–lost money on his real estate.

If you’re like me, you hate to lose money that you’ve worked so hard to get. Bob Schumacher took his lumps and became very conservative and cautious about his future investment program. This is a safe haven for Bob.

He took the simple techniques and strategies you’ll learn and turned them into a safe profit center. Maybe you’d like to follow in his footsteps?

The Tax Certificate Advantage

Recently, Bob purchased two certificates in Georgia, his home state. Those certificates required he pay $9,531.47. Just 31 days later, he received a check for $11,437.76. That’s a $1,906.29 profit. That pencils out to be a 20 percent return in one month, or an annualized rate of 240 percent. I’m sure you’ll agree that’s a long way from how the stock market performed recently. I don’t like to over-promise anything, especially when it’s as precious as your hard-earned money. I must tell you that once you discover just how much this investment strategy can accomplish and how safe and simple it really is, I think you’ll agree with the many people who have said it truly can be a miracle.

$1,906.29 PROFIT In 31 DAYS!!

The rules in Georgia allow for tax auctions every month. Bob received all his money back in 31 days plus a profit of $1,906.29, there is no reason he can’t go back and invest again in the following month. On March 1st he purchased two Tax Lien Certificates for $9,531.47. Thirty-one days later, he was paid $11,437.76. Bob Schumacher’s profit: $1,906.29.
With just a little money - $41.20 to be exact – Craig Talkington purchased a Tax Lien Certificate in Oklahoma. Craig waited and waited for the property owner to pay the taxes.

The Owner Didn’t Pay

In Oklahoma, the Treasurer doesn’t just sign over the property to you. The Treasurer requires that you attempt to locate the owner and make a Notice of Application for a Tax Deed. Remember, Craig bought a Tax Lien Certificate, which is the first lien on the real estate property. In order for him to become the new owner, the state of Oklahoma requires he apply for a deed and notify the property owner.

Craig made many attempts to contact the property owner via certified mail and also publishing a notice in the local newspaper. In addition, he hired a process server to advise the property owner of the application for the Tax Deed.

Craig discovered that the property owner had purchased the property in 1979, many years earlier, and had paid $22,000 or about $550 per acre for a parcel of 40 acres.

Start With Pennies on the Dollar

The owner never responded or cleared the delinquent taxes. Craig ended up owning 40 acres of land for a measly $41.20!
DEAN AND MARY POTTER

Dean is a professional speaker and he’s on the road a lot giving financial and motivational speeches. His wife, Mary, did all the work. She researched the tax liens in Lee County, Florida and found some real surprises. They live in Ft. Myers, south of Tampa on the Gulf of Mexico. She obtained a catalog listing totaling more than 56 pages of tax lien certificates – and they live in a wealthy part of Florida.

Florida pays 18 percent on tax lien certificates. The sale in Lee County, even though there were 46,300 certificates available, attracted many institutional investors, including a few mutual funds. The big guys ran out of money after the first two days, so that’s when Mary did her bidding. She tied up a $250,000 property for only $1,957. The first bid was 18 percent and Mary bid 17 percent; no else bid. Florida is a reverse auction state; the lowest bidder gets it.

The property Mary bid on a four-unit apartment one block off the beach. She will receive 17 percent annualized interest on her $1,957 investment.

That 17 percent investment could take a normal person from paycheck to prosperity!

Look at how a 17 percent investment will grow over a period of 10 years:

- $1,000 grows to $27,199.94
- $3,000 grows to $81,559.81
- $10,000 grows to $271,999.52!
Let’s take a look at one last, real scenario from a student of mine by the name of Drew Miles.

Using the skills and techniques he learned from my home study materials, Drew Miles researched, located, and then bid at the tax defaulted auction.

He purchased a single-family home in upstate New York, valued at more than $50,000. His final bid was just over 12 cents on the dollar. Ask yourself how many deals like that would you need to complete in order to build a nice, secure investment when you pay 12 cents on the dollar?

With no money out of his pocket, Drew amassed $20,000 on one tax defaulted property!

Purchase Price: $6,000.00
Sold For: $27,949.35
PROFIT: $20,549.35
ASTONISHING PROFITS ARE NOT ONLY POSSIBLE, THEY’RE LIKELY

Your profit potential with Tax Deeds is so huge I hesitated to give you these real life examples because they seem so ridiculously large. But I’m compelled to give you these examples because it’s the only way to show you how you can turn a few dollars into thousands.

In Navajo County, Arizona, John Beck purchased a 40 acre parcel of land for only $550. According to the tax collector, the 40 acres were worth $18,600 as assessed just after the auction. Local real estate brokers estimated the value at $22,500. The previous owner had paid $20,000 for the parcel. No matter which figure you consider, John made a heck of a deal for his initial investment of $550!

Does John Beck make money like that every week? No! No one can. Profits like that require knowledge and a system.

For those of you looking to make some really serious money, there’s no better strategy than buying low, say 4¢ to 14¢ on the dollar, that way you’ve limited your risk while setting yourself up to hit some really big home runs.

Ron Hibbard of Columbus, Ohio purchased a single family house valued at $55,000. His purchase price was only 5¢ on the dollar - $2,163! – at the Tax Deed Auction.
I know these stories are hard to believe and it will be tougher for you to believe that you can do it, too. But I hope you will give this a chance. This just may be the program to change your life in a BIG way.

YOU WON’T FIND THIS INFORMATION ANYWHERE ELSE

Ted Thomas’ organization is the single largest source of Tax Lien Certificate & Mortgage Free Tax Deed Informational products in the World. We are here to help you! We are knowledge brokers and we provide financial solutions in many forms. For example these are just some of the resources we provide: Guidebooks and Manuals, Directories, Newsletters, Audio Home Study Courses, Video Learning Systems, plus Live Workshops, Seminars and Coaching. In summary: Jones & Trevor Marketing is the single largest SOURCE of Tax Lien & Deed informational products in the world!

You Can Do the Same Thing!

Now that you’ve read about some of the real-life investment from my students, I hope you can envision yourself doing the same thing – using just a little time and a little money to make profits you won’t find from any other type of real estate investment. I’ve given you a diverse sampling of people, from couples to singles, males and females, young investors to retirees looking to augment their income. They live in all parts of the country and they’ve all made deals that turned out to be quite lucrative.
Are you ready to join them? Read on for a golden opportunity to get started in Tax Lien Certificate investing quickly and easily.

OR

Just click [here](#) to get signed up for my FREE webinar that goes over the process of making money with Tax Lien Certificates and Tax Deeds. There’s tons of money to be made – and you can get started TODAY!

Ready for more information...  
[Click Here](#) For a Free Webinar
CHAPTER SEVEN: GETTING STARTED DOWN THE ROAD TO REAL WEALTH

Ask yourself...

Are you 100 percent satisfied with the wealth building strategy you’re using right now? Do you have enough funds in your retirement account right now to ensure you will live comfortably in your golden years? Do you have adequate savings that will cover any emergency costs? What about your kids? Is their college education paid for?

If you can’t honestly answer, “Yes!” to any of these questions then you need the 100 percent guaranteed materials that I offer with my Quickstart Guide to Buying Tax Lien Certificates and Tax Deeds.

If you’ve tried the “hit and miss” style of investing practiced by most brokers, bankers and the majority of financial planners… If you feel like buying and selling real estate is too risky… If you like a conservative approach to protecting your money against loss as well as inflation… Then, this program offers critical information, advice, and resources for you.

Just look at what some my past students have to say about the profits they made after using my Quickstart Home Study Course.

“We make our reputation by creating wealth building tools for professionals and investors.”

Ted Thomas
Just look at what some of my past students have to say about the profits they made after using my Quickstart Home Study Course.

Let me show you how really easy it can be to invest in Tax Lien Certificates - “America’s Best Kept Secret.” You’ll never forgive yourself, if you let your retirement be one of those low income, no cash, and desperately trying to squeak out a living working in fast-food and supermarkets!! Even if you know nothing about investing, you can beat inflation and the market.


It’s time to take action!! I invite you to get the course materials you need to be successful in Tax Lien Certificate and Mortgage Free Tax Deed investing. I’ve got a smokin’ hot deal for you right [here](http://TedThomasWebinar.com/).
WHAT TO DO NOW

I’m going to make it easy for you to not only get the inside scoop on investing in Tax Lien Certificates, but receive a special offer. I’ve got an online webinar coming up this week and I’m inviting you to attend. This event is absolutely FREE and all attendees will get a one-time opportunity to receive fantastic freebies.

I want you to join the ranks of people like Susan & Terry Eversole, who are now enjoying a wonderful source of passive income. They’re not sitting back waiting for the real estate market to rebound. They’re using my system to get real money.

My research shows many of the students never finish what they start or do the necessary study or follow up. If you are one of the 80 percent who don’t want to study, learn and follow up, it’s unlikely that you will have success making money with this home study program.

It all starts with watching my upcoming webinar, Making Money with Tax Lien Certificates and Mortgage Free Tax Deeds, which you can register for here.
It takes just one short hour to view... the benefits will last much longer:

- Safely earn 18% to 36% (backed by government – start with as little as $50)
- You can get free and clear houses for 5 to 10 cents on the dollar (earn $50K to $200K+ per house)
- Safely earn 18% to 36% interest by investing your retirement account funds in Tax Lien Certificates – Tax free!
- Invest from the comfort of your own home using your computer (You can even live in other countries and do this!)
- Use someone else’s money to fund your Tax Deed Deals! (Complete details explained on the webinar)

Stay to the end of this one hour webinar and receive a special bonus. I’m not going to give you the details just yet but I will tell you it’s worth more than $150 – and you’ll get it absolutely FREE!

But to find out, you’ve got to attend the webinar.

So what are you waiting for? Join the thousands of my students who decided to escape the daily grind and make money the easy, safe way. Click [here](#) right now and get registered for this awesome event. You’ll never make money by simply reading this guidebook and dreaming about the possibilities; you’ve got to take action – and my webinar helps get you motivated to do just that!

I’ll see you at the webinar!

Ted Thomas
America’s Tax Lien Certificate & Tax Deed Authority