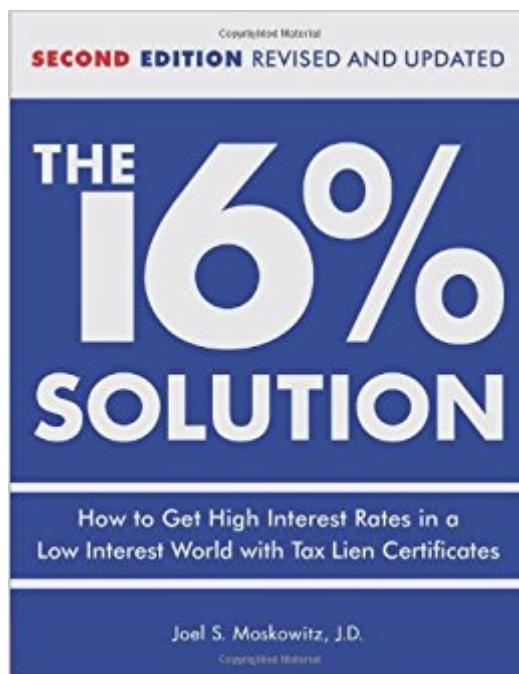


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# The 16% Solution: How To Get High Interest Rates In A Low-Interest World With Tax Lien Certificates, Revised Edition



## **Synopsis**

Low interest rates can mean high interest from readers. Dealing with unpaid taxes? Looking for investment opportunities? With home foreclosures at an all-time high and the erratic stock market damaging 401(k) accounts, people are looking for innovative ways to invest their money and improve their financial situation through different investment vehicles. Moskowitz explains what tax lien certificates are (liens against property for unpaid taxes), why they are safe investments (certain states insure them), and how they fit into an overall financial plan. This new edition includes updates to the laws and procedures of states and counties that offer tax lien certificates.

## **Book Information**

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## **Customer Reviews**

Joel S. Moskowitz is an attorney specializing in environmental law. He has argued before the U.S. Supreme Court, the California Supreme Court, and several courts of appeals. Miami is his home.

This book was my first stab at educating myself on tax liens, and I thought it was excellent. It is professionally formatted and annotated, and it will make a good book to refer to as I plunge into the murky investment of tax liens. It is written for first-timers, and it explains tax liens from the ground up. Mr. Moskowitz provides state-specific specific information about tax lien auctions in several participating states including Colorado and Arizona. He also has some good advice on how to avoid tax liens that are backed by essentially worthless properties. I will also follow his advice to employ a tax lawyer if I need to foreclose on a property. I would have liked some advice on how to claim the interest income on my 1040 form. I will participate in my first auction in November, after making a

road trip to visit possible tax lien properties in October. I won't comment on whether the "16%" monicker is realistic - I assume that I'm not the first person to hear about the relatively high returns on tax liens, and Mr. Moskowitz himself points out that investors sometimes pool their money to buy tax liens. But with my money market account paying 0.75%, even 8% interest is sounding pretty sweet.

Good book to give you other strategies to getting real estate. Easy to understand and not a boring read. Good

The book was revised with up-to-date information, which was very helpful. If this is the avenue you wish to take to generate extra money, this is a very information rich book.

This is one of the books that I keep in my library, probably because when I bought it five years ago, it was the only book available about tax liens. Even though it's a newer addition than when it was first written, it's still dated and now there are other books available that are more complete. It's a good book for basic information about tax liens in the most popular tax lien states. Don't buy it if you're interested in tax deeds, it has no information about tax deed states. Because state laws constantly change some of the information is no longer relevant.

I was buying this book on the advice of the author from Rich Dad, Poor Dad and I must say I could not even get through half of it. Here are the main reasons; 1. US based info; I do not live in the USA therefore don't plan on investing there even though I probably should... 2. Doesn't flow; chapters are stand alone's related to a specific topic inside of the tax Lien world 3. Was expecting more; Not the most informative book I have read. Could include more helpful tips for beginners. Part of this disappointment is probably caused by my expectations of the book and those fell short.

Well written, learned a lot.

I bought this book hoping to learn more about tax liens and learned quite a bit. He took the time to go over several states and really gave detail into their processes. This book was worth the money and the time -- which only took me an afternoon to read.

Awesome Book!

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