



# Tax Delinquency/Tax Lien Guide: 6 Ways to Navigate Tax Delinquency/Tax Lien

IGNORING UNPAID PROPERTY TAXES CAN LEAD TO SEVERE FINANCIAL AND LEGAL CONSEQUENCES, INCLUDING FORECLOSURE. EXPLORING THESE SOLUTIONS EARLY CAN HELP YOU REGAIN CONTROL, PROTECT YOUR HOME, AND AVOID LOSING VALUABLE EQUITY.

FALLING BEHIND ON PROPERTY TAXES CAN LEAD TO TAX LIENS, PENALTIES, AND EVEN FORECLOSURE IF LEFT UNRESOLVED. FORTUNATELY, THERE ARE MULTIPLE WAYS TO ADDRESS DELINQUENT TAXES, PROTECT YOUR HOME, AND AVOID FURTHER FINANCIAL CONSEQUENCES. HERE ARE SIX STRATEGIES TO CONSIDER:

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# 6 Ways to Navigate Tax Liens

1

**Set Up a Payment Plan:** Most tax authorities offer installment payment plans, allowing homeowners to catch up on back taxes over time. These agreements can prevent foreclosure while keeping penalties and interest manageable.

**Best for:** Homeowners who have a steady income and want to keep their property.

**Considerations:** Payment plans often require a down payment, and missing payments could result in immediate legal action.

2

**Refinance:** If you have equity in your home, refinancing can provide the necessary funds to pay off your tax debt. This option allows you to consolidate the debt into your mortgage and spread payments over a longer period.

**Best for:** Homeowners with sufficient equity and good credit who want to stay in their home.

**Considerations:** Refinancing may come with closing costs and higher monthly payments, and approval depends on creditworthiness.

3

**Sell for Cash:** If catching up on tax payments isn't possible, selling the property quickly to a cash buyer can prevent tax foreclosure and eliminate further financial strain. A cash sale is often the fastest way to resolve the issue.

**Best for:** Homeowners who want to avoid foreclosure and need a quick exit.

**Considerations:** Cash buyers typically offer below market value, but they provide a fast and hassle-free sale with no need for repairs.

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4

**Subject-To Sale:** In a subject-to sale, a buyer takes over the existing mortgage and tax debt while keeping the loan in place. This allows the seller to walk away without the immediate burden of unpaid taxes.

**Best for:** Couples who want to keep ownership for a period while ensuring a future sale.

**Considerations:** The tenant-buyer must be reliable, and the final purchase is not guaranteed. If they don't buy, you may need to relist the property later.

5

**Seller Financing:** Rather than selling for a lump sum, the homeowner can structure a seller-financed deal where the buyer makes a down payment and takes over the tax debt as part of their ongoing payments. This allows the seller to generate income while resolving the tax issue.

**Best for:** Homeowners who want to sell but need to structure payments creatively to avoid tax foreclosure.

**Considerations:** Payments depend on the buyer's reliability, and legal agreements must be carefully drafted to protect both parties.

6

**Partner with an Investor:** A financial partner or investor can cover the tax debt in exchange for partial ownership or future profit-sharing from the sale. This allows homeowners to resolve tax issues without selling immediately.

**Best for:** Homeowners with valuable properties who want to retain some ownership while solving their tax problems.

**Considerations:** The investor will expect a return on their contribution, which may reduce the seller's equity in the property.

# *6 Ways to Navigate Tax Liens*

**Take Action Today!**

The sooner you take action, the more options you have. If you're unsure which solution is best for you, let's talk! We help homeowners navigate Tax Delinquency and Tax Liens and find the best path forward.

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**You have options—don't wait until it's too late.  
Reach out today!**