



The tax sale research checklist

What to know before you ever place a bid

When owners fall behind on property taxes, counties may sell the tax debt (tax liens) or the property itself (tax deeds) at auction. It can be a way in at a lower price, but the research is the investment. Rules are very different from state to state, and North Carolina handles tax foreclosures its own way, so verify locally before you spend a dollar.

Step 1: learn your state and county process

- ☐ Is it a tax lien state, a tax deed state, or a hybrid? (Verify locally.)
- ☐ Is there a redemption period, when the owner can pay and take the property back? How long?
- ☐ Who runs the sale: the tax collector, an attorney, or an online platform?
- ☐ How do you register, and is there a deposit?
- ☐ What payment is due at the sale, and how fast? (Often same-day or within days.)

Step 2: find the list

- ☐ Check the county tax collector's or attorney's website for upcoming sales and notices.
- ☐ Look for legal notices in the local paper.
- ☐ Write down the sale date, the registration deadline, and the list update dates.
- ☐ Expect properties to drop off the list as owners pay.

Step 3: research every property you might bid on

- ☐ Pull the parcel on the GIS and tax site: owner, size, zoning, assessed value.
- ☐ Drive by (from the street). Is it occupied? Is it a usable lot or a strip of land?
- ☐ Run a title search or ask an attorney. Which liens, mortgages, or HOA debts may survive the sale?
- ☐ Check for code violations, demolition orders, and environmental issues.
- ☐ Estimate the value with recent nearby sales, not the tax value.

Step 4: set your numbers before the auction

Item	Your estimate
Estimated value after any repairs	
Repairs or cleanup	
Title work, legal, and recording fees	
Quiet title or eviction costs (if needed)	

Holding costs (taxes, insurance, utilities)	
My maximum bid	

Write your maximum down before the auction and stick to it.

Red flags

No access to the lot • surviving liens you didn't check • "too good to be true" pricing • bidding on properties you never looked up • no plan for an occupied property.

Your next step

Get the Investor Vault (\$47), with the full Tax Sale Investing Guide plus five more guides, at stan.store/Theprettygirlinvestor.

Want to talk through a property or plan? Book a call. <https://calendly.com/tierranoird/real-estate-consultation>

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