

TAX CERTIFICATE SALE2025

The 2025 Sale will be conducted on LienHub.com

What is a tax certificate?

A **tax certificate** is a first lien on real estate and bears interest at the maximum rate allowed by law (18%) unless the bidder specifies a lower rate.

When is the Sale?

The Tax Certificate Sale will **open for bidding on May 8, 2025**The sale will conclude with the closing of batches on May 31, 2025. All bids most be submitted prior to the closing of batches on May 31..

Where is the sale?

The sale is **conducted online via LienHub.com**. The sale's website is where all bids, deposits and payments must be made.

How do I get involved?

In order to participate in the Tax Certificate Sale you must first register and obtain a username on the bid site, **LienHub.com**. Registration is required to access the bid site, but does not require user to participate in the sale.

When and where is the list of certificates advertised?

The list of available certificates will be made available **online** at <u>LienHub.com</u> on May 8, 2025. A printed ad will also run in the Crestview News Bulletin on May 8, 15 & 22, 2025.

How do I submit a bid?

Prior to submitting a bid, you must **create a user profile on <u>LienHub.com</u>**, **declare your budget, and initiate payment for your deposit.** Bidders are limited to purchasing no more than 10 times the value of their submitted deposit.

How is the sale structured?

The **sale** will consist of **three batches** closing at 8AM, 10AM and 2PM CDT. The third batch will contain all items that did not receive bids in the prior two batches. The sale will not end until the third batch is closed. All bids must be submitted prior to the closing of each batch.

How are winners and interest rates determined?

The bidder with the **lowest interest rate bid wins** and the **interest is determined by the bid rate**. Interest accrues on the first of each month and will be paid back after the certificate is redeemed.

When are the bidding results made available?

Unofficial **results of the sale** will be accessible by all registered users **immediately** following the close of each batch.

How do I pay for the certificates I won?

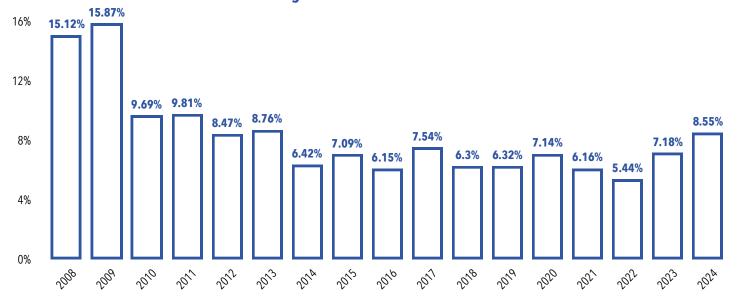
The final payment of awarded certificates will be initiated through the website, LienHub.com. Bidders will designate the bank account for which they wish to pay for their certificate purchases.

We're here to help!

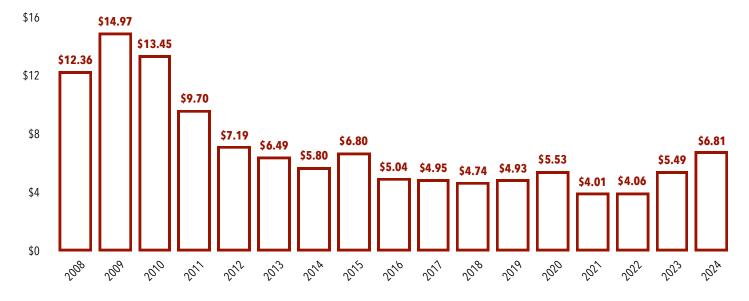
For more information on the tax certificate sale, please visit us at **OkaloosaTax.com** and **LienHub.com**.

Call: 850.651.7604 | Email: TaxDept@OkaloosaTax.com

Average Interest Yield of Certificates Sold



Total Face Amount of Issued Certificates (in millions)



Percentage of Certificates Redeemed | @ 12 Months v. @ 22 Months

