

THE ESSENTIAL GUIDE TO SELLING YOUR LAND



Navigate Liens, Estate Planning,
and Selling Strategies!



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FOREWORD

In the complex world of property ownership, understanding the degrees of liens and the intricacies of estate planning can be the key to preserving the legacy you've built. This eBook serves as a guide through the labyrinth of legalities, offering you insights into the world of property liens and providing a roadmap for securing your property's future.

We delve into the realm of liens—those often misunderstood encumbrances on your property title. From deciphering what a lien is to exploring the various types, including tax liens, general judgment liens, mechanic's liens, and nuisance liens, you will understand the potential threats to your property's integrity.

The guide pivots to proactive measures, offering a strategic approach to avoid mechanics or troublesome liens. Maintaining detailed records, securing lien releases, and formalizing contracts cannot be overstated. And for those already entangled in the web of a lien, we provide a roadmap for liberation, guiding you through negotiation, payment plans, and even the assistance of land investors.

Additionally, transitions effortlessly into estate planning—a crucial aspect often overshadowed by the joy of property ownership. By asking essential questions and considering the implications of various decisions, you will gain clarity on how to plan for the seamless transition of your property to your loved ones.

Estate planning is not only about giving your property but also about mitigating the complexities of probate. We explore options such as trusts, wills, and strategic sales to spare your heirs the burden of a lengthy legal process.

Lastly, this eBook unveils three distinct paths for selling unwanted land, each with pros and cons. Whether you choose the hands-on approach of 'For Sale By Owner,' the traditional route with a Realtor, or the swift and hassle-free option of selling to a land investor, this guide equips you with the knowledge to make an informed decision.



ALL ABOUT LIENS ON YOUR PROPERTY AND HOW TO AVOID THEM.



What Is a Lien?

A lien is a legal right or interest that a lender or regulatory body holds over an owner's property as security for the repayment of a debt or the fulfillment of an obligation, such as a fine. It is a financial claim that can impact the ownership and transferability of the property. While liens are a common aspect of property transactions, they come in various forms, each with implications.

It is like a caution sign on the road of property ownership, signaling that financial obligations or legal claims may be tied to the property. Before delving into the specific types of liens that can potentially cloud the title of your property, it is essential to understand this initial concept.

Types of Liens

Tax Lien

A tax lien is a claim the government or County Tax Assessor imposes when property taxes remain unpaid. It serves as a safeguard for their interest in collecting the owed taxes. If left unresolved, a tax lien can lead to severe consequences, including the possibility of the County selling the property to recover the unpaid taxes.



Understanding the intricacies of tax liens is crucial, as they take precedence over other types of liens, potentially impacting the hierarchy of claims on your property.

General Judgment Lien

A general judgment lien is a legal claim placed on a property as a result of a court judgment. This type of lien may arise from various legal disputes, such as unpaid debts, court-ordered payments, or damages awarded in a lawsuit.

General judgment liens can significantly complicate property transactions and may need to be addressed before a smooth transfer of ownership can occur.

Mechanic's Lien

Mechanic's liens are tied explicitly to construction or improvement work on a property. When contractors, subcontractors, or suppliers go unpaid for their services, they may file a mechanic's lien to claim a right to the property.

This type of lien underscores the importance of meticulous record-keeping and proactive measures to prevent potential disputes with those involved in property-related work.

Nuisance Lien

A nuisance lien arises from violations of local ordinances or regulations related to property use and maintenance. It could include zoning violations, health and safety concerns over trash being dumped, or other breaches of municipal codes.

Nuisance liens serve as a means for local authorities to enforce compliance and remedy violations, highlighting the importance of maintaining a property per local regulations.

Steps to Avoid a Mechanic's or Nuisance Lien

Maintain a Comprehensive Record of All Subcontractors Involved.

Meticulous record-keeping is one of the first lines of defense against mechanic's liens. Keep a detailed log of all subcontractors involved in any construction or improvement work on your property. It includes contractors, laborers, and suppliers.



By maintaining a comprehensive record, you not only ensure transparency in your transactions but also have a robust foundation for dispute resolution should any conflicts arise.



Before Issuing Any Payment to Your Contractor, Request a Lien Release and Affidavit.

Before disbursing payments to your contractor, implement a proactive measure to safeguard against potential mechanic's liens. Request a Lien Release and Affidavit from the contractor.

This document confirms that all subcontractors and suppliers involved in the project have been paid. It serves as a legal safeguard, assuring that the contractor has fulfilled their financial obligations, minimizing the risk of a lien being placed on your property.

Secure a Formal Contract in Writing.

A verbal agreement is often a precursor to disputes. Ensure all agreements with contractors, subcontractors, and suppliers are formalized in writing to mitigate the risk of mechanics or nuisance liens.

A comprehensive contract should outline the scope of work, payment terms, and deadlines. Clarity in expectations can prevent misunderstandings, fostering a smoother construction process and reducing the likelihood of disputes that may lead to liens.

How to Remove a Lien?

Negotiate With the Lien Holder

Open communication with the lien holder is crucial if a lien has been placed on your property. Negotiation can lead to a resolution that satisfies both parties.

It may involve settling the outstanding debt, restructuring payment terms, or finding alternative arrangements. A willingness to engage in constructive dialogue can often pave the way for an amicable resolution.

Agree With a Payment Plan

Negotiating a payment plan allows for the gradual settlement of the outstanding amount, providing a structured approach to resolving the lien. It can be a viable option if immediate payment is not feasible.

Collaborate with the lien holder to establish a plan that works for both parties, emphasizing your commitment to meeting the financial obligation and rectifying the situation.

Have a Land Investor Help You!

In some cases, enlisting the assistance of a land investor can be a strategic move to expedite the resolution process.

A land investor will be your one-stop solution. They not only work to sell your land fast, but they also have years of experience in land selling and specialize in navigating complex real estate situations, including negotiating and dealing with liens. They can offer solutions that benefit you and the lien holder, facilitating a swift and hassle-free resolution.



PLANNING TO LEAVE YOUR PROPERTY TO YOUR FAMILY?

Consider These Questions to Refine Your Estate Planning:

Who Do You Want to Give Your Property to When You're Gone?

The first step in estate planning is defining your beneficiaries. Consider the individuals who hold a special place in your heart and who you wish to inherit your property. This decision often involves a careful balance between family members, considering relationships, needs, and your vision for the property's future.

It is a crucial decision since life is unpredictable, and you don't want your family members fighting when you are gone. Most inheritance battles start because one or more beneficiaries feel mistreated with the distribution of assets.



Should Just One Person Get Your Property, or Should You Split It Between a Few People?

Determining whether to leave your property to one individual or distribute it among several beneficiaries requires thoughtful consideration. Consider the dynamics between your heirs, their needs, and your vision for the property.

Splitting the property may involve legal complexities, but it can also ensure fairness and prevent potential conflicts among family members. You must sit and talk with all the family members, understand who needs it most, and divide accordingly.

If the Person You Choose to Give Your Property to Dies Before You, Who Should Get It Then?

It is a common occurrence; one should be prepared for it and make arrangements accordingly. You can proceed with contingency planning to safeguard yourself from the stress and hassle. It is a crucial aspect of estate planning.

Anticipate scenarios where your chosen beneficiary predeceases you, and outline alternative arrangements. Clearly define secondary beneficiaries or consider generational planning by designating heirs from the next generation. It ensures that your property transitions smoothly, even in unforeseen circumstances. It will save you time and money.

Is Giving Your Property Straight to a Family Member Better, or Should You Put It in a Trust for Them?

Giving your property directly to a family member or placing it in a trust involves weighing legal, financial, and practical considerations. A trust can offer advantages such as probate avoidance, tax benefits, and structured distribution over time.

Sit with your family, have a talk, and assess your heirs' unique needs and circumstances to determine the most suitable approach for preserving and passing on your property.

How to Avoid a Probate:

Transfer Property to a Trust

Establishing a Trust is a powerful tool for avoiding probate. By transferring your property ownership to a Trust, you retain control during your lifetime while ensuring a seamless transition upon your passing.

A living Trust, for example, allows your property to bypass probate and pass directly to your designated beneficiaries. This approach expedites the distribution process and offers privacy, as Trust documents are typically private compared to probate records.





Create a Will

While a will does not eliminate the probate process, it plays a crucial role in guiding the distribution of your assets according to your wishes. By clearly outlining your intentions, including the distribution of your property, you provide a roadmap for the probate court. A well-drafted will can simplify the probate process, potentially reducing costs and minimizing disputes among heirs.

Sell Your Property Now and Give Your Family the Cash.

For those seeking a more immediate solution, selling your property and providing your family with the proceeds in cash can be a straightforward way to avoid the probate process altogether. By converting your property into liquid assets during your lifetime, you simplify the inheritance process and mitigate potential challenges associated with probate, such as delays and legal fees.

THREE OPTIONS FOR SELLING YOUR UNWANTED LAND



For Sale by Owner (FSBO) Approach:

You Will Manage All Aspects of the Sales Process Yourself.

Taking the For Sale By Owner route means shouldering the responsibility for every sale aspect. You are in the driver's seat, from marketing and negotiations to paperwork and closing. While this offers a hands-on approach, it requires time, effort, and a willingness to navigate the intricacies of the real estate transaction process.

It is not easy to do so, especially if you're a first-time seller and have a job; it will take up most of your time, leaving you no time to give to family or to unwind. You will need to show utmost commitment.

Expect to Cover the Expenses for Marketing to Draw in Potential Buyers.

Marketing is a crucial component of a successful For Sale By Owner sale. Whether through online listings, local advertisements, or other promotional efforts, you'll need to invest in making your property visible to potential buyers. It is crucial to consider the costs of various marketing channels to ensure adequate exposure.

It will not only take up most of your time but you will be required to put in money to reach your targeted audience. If you live by the budget, you need to rethink your decision.

Get Ready to Take Photos of Your Property, Secure Aerial Shots, And Set Up "For Sale" Signs.

Visual presentation matters in real estate. High-quality photos and aerial shots showcase your property's potential, attracting prospective buyers. Additionally, prominently displaying "For Sale" signs on the property itself can capture the attention of passersby, potentially expanding your pool of interested parties.

Working With a Title Company Is Essential.

Navigating the legal aspects of a property sale requires expertise. Collaborating with a title company ensures a smooth transfer of ownership, addressing potential title issues and providing security for you and the buyer.

As a first-time seller, you must be very careful about the legalities of selling land. One wrong move can cost you.



Be Prepared to Interact with a Variety of Potential Buyers.

Since you work alone, you will be the point of contact for all – potential buyers, insurance companies, title companies, etc.

You'll need to engage with various potential buyers to clarify any queries that they might have and to answer all their questions. Effective communication and negotiation skills become invaluable in navigating the varying needs and expectations of individuals interested in your property.

Keep In Mind That a Successful Sale Is Not Assured.

While the For Sale By Owner approach offers autonomy, success is not guaranteed. Market conditions, property value, and other factors can influence the outcome. Be prepared for potential challenges and setbacks, and consider seeking professional advice or assistance if needed.

Moreover, since you are relatively new to the market and don't have links or contacts to the right people for selling land, your land could take more than anticipated time to sell.

Selling With a Realtor:

You'll Be Responsible for All Expenses Related to the Property Until the Sale Is Finalized.

While a realtor can guide you through the selling process, the financial responsibility for maintaining the property typically remains with you until the sale is completed. They don't take care of the expenses like a land investor does.



It includes ongoing expenses such as property taxes, utilities, and maintenance costs. Until you fix these issues, they won't take up your land for sale.

Realtors May Not Assist with Complications Such as Liens, Outstanding Taxes, Access Problems, or Legal Matters.

Realtors specialize in marketing and facilitating transactions for residential and commercial properties, but they may not actively address property-related complications like liens, outstanding taxes, access issues, or legal matters.

It's crucial to address these potential challenges before listing your property to ensure a smoother selling process.

Be Aware That Your Property Could Remain on the Market for An Extended Period Without Being Sold.

Since a realtor doesn't specialize in selling vacant land, they might not have the right pool of potential buyers for you. Market conditions, property location, and pricing can influence the speed of a sale.

Selling with a realtor does not guarantee an immediate transaction, and your property may linger on the market for an extended period. Pricing it competitively and ensuring it is presented well can enhance its marketability.

Anticipate Paying Around 10% of the Selling Price in Real Estate Agent Commissions.

Realtors typically charge a commission fee for their services, typically around 6-10% of the property's selling price. While this fee covers the realtor's expertise, marketing efforts, and transaction facilitation, it's a significant factor to consider when evaluating the financial implications of selling through a realtor.

Selling to a Land Investor:

Look Forward to Receiving a Quick and Fair Offer for Your Land.

Land investors specialize in making swift and fair offers for properties. It can be particularly beneficial if you're looking for a fast and straightforward solution without the extended timelines associated with traditional sales methods.



Investors Take Care of Any Problems with the Property, Providing You with Ease and Convenience.

One of the significant benefits of selling to land investors is that they are accustomed to dealing with various property issues. Whether your land has legal complications, outstanding taxes, or other challenges, investors often have the expertise and resources to address and resolve these problems, freeing you from the burden.

There's No Need to Pay Closing Costs, Commissions, or Any Additional Fees.

Unlike selling through a realtor, selling to a land investor typically involves fewer fees. Investors commonly absorb the closing costs and eliminate the need for commissions or additional fees, allowing you to receive a more direct return on your property.

Investors Deal with Financial Issues Such as Outstanding Taxes or Liens.

Land investors understand the financial intricacies of real estate transactions. If your property has outstanding taxes or liens, investors are often equipped to handle these issues, simplifying the selling process and ensuring a smoother transaction.

They Collaborate with Title Companies to Ensure a Rapid and Hassle-Free Sale Process.

Investors often work closely with title companies, streamlining the sale process and ensuring that the transfer of ownership is rapid and hassle-free. This collaborative approach minimizes the administrative burden on the seller.



MEET THE OWNER FROM SWIFT ACTION LAND

At Swift Action Land, we specialize in providing hassle-free solutions for property owners looking to sell their land quickly and efficiently. Founded by Frank Mejares, a seasoned real estate professional with nearly a decade of experience, our mission is to make selling land simple and stress-free for families and individuals alike.

Frank's journey into real estate began in 2015. He discovered a passion for helping landowners resolve challenges and unlock the potential of their property. With a background in aerospace and a deep love for the outdoors, Frank brings dedication, integrity, and a personal touch to every transaction.

We handle everything from clearing liens to covering closing costs, ensuring you have a seamless experience. Whether you're dealing with inherited property, looking to avoid ongoing costs, or simply exploring new opportunities, Swift Action Land is here to help.

Let's turn your land into possibilities—reach out to us today for a no-pressure consultation.



HOW SWIFT ACTION LAND CAN HELP YOU



Our Values

At Swift Action Land, we understand that owning land comes with challenges. Whether it's underperforming land that isn't meeting your financial goals or the burden of unwanted property, our mission is to provide you with effective solutions.

We specialize in helping landowners unlock the true potential of their land, turning it into valuable cash assets. Our approach is centered on solving your land problems, freeing you from the responsibilities that come with land ownership, and ensuring that your journey with us is smooth, efficient, and rewarding. We do the work so you don't have to.



How We Work with Sellers

Our friendly team will be by your side in every step of our simple selling process. Our acquisition manager, Jennifer, will help you get started. Our customer service team will answer all your questions, and a Title company will ensure that the closing is safe and secure. Our goal is to help every property owner who struggles to sell an unwanted property to get fair cash fast. Discover the key benefits our land sellers appreciate:

- ✔ A fair, no-pressure offer within 48 hours.
- ✔ Our land experts can resolve title problems, access issues, or other land issues.
- ✔ Easy closing with a local title company, title attorney, or mobile notary.
- ✔ Valuable eBook and expert video on selling your land.
- ✔ Free consultation (online or by phone, as you prefer).
- ✔ Friendly, experienced staff to help you reach your goals and trade your stress and financial burden into cash.

How to Contact Us

There are the various methods you can use to get in touch with our team:

Email: You can send us an email to frank@swiftactionlands.com

Phone: Our team is available to assist you by phone. Feel free to call us at **(770)-378-0306** during business hours.

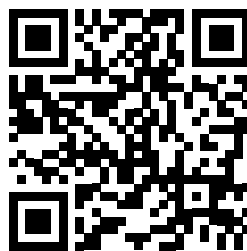
Website Contact Form: Fill out the contact form on our website at swiftactionland.com by clicking on the “**Get An Offer**” tab and provide us detailed information about your land and to help us assist you more effectively.

Social Media: Connect with us on social media platforms. Our team monitors all inquiries and will be happy to assist you with your land concerns.



Physical Address: If you prefer face-to-face interaction or wish to mail us something, you can visit our office at:

Swift Action Land
1595 Palm Bay Road #1007
Palm Bay, Florida 32905



Please scan the QR code above to visit the site.