NEW JERSEY PROPERTY TOOLKIT

New Jersey Tax-Lien Redemption Document Checklist

TAX-LIEN DOCUMENT CHECKLIST

Planning Resource No. 12 | August 2026

New Jersey owners, heirs, executors, and authorized representatives organizing a municipal tax-sale certificate or redemption file.

Redemption figures and deadlines must come from the proper municipal, title, court, or legal source. This checklist helps collect the documents and proof needed to understand the certificate, obtain current figures, document payment, and coordinate professional review.

Important

- ☐ Use this resource to organize information and questions; do not treat it as legal, tax, financial, title, lending, court, insurance, or municipal advice.
- ☐ Verify every deadline, payoff, authority document, public requirement, and professional conclusion with the responsible source.
- ☐ If a court, sheriff sale, foreclosure, tax sale, safety, insurance, or occupancy deadline exists, seek qualified help immediately.

Who Should Use This Resource

- ☐ New Jersey owners, heirs, executors, and authorized representatives organizing a municipal tax-sale certificate or redemption file.
- ☐ People who need one organized file before speaking with an attorney, title company, lender, municipality, insurer, housing counselor, or buyer.
- ☐ Families comparing options without losing track of urgent property facts and deadlines.

Start Here: Immediate Priority Checklist

Complete this page before the detailed worksheets. Circle or highlight any item that cannot wait.

- ☐ Identify the municipality, block, lot, owner name, and certificate number.
- ☐ Preserve the tax-sale notice, certificate information, assignments, complaint, and every envelope.
- ☐ Ask the municipal tax collector how to request an official current redemption calculation.
- ☐ Determine whether a tax-foreclosure complaint, order, or final judgment exists.
- ☐ Do not pay a certificate holder directly unless the authorized process and payoff instructions are verified.
- ☐ Seek New Jersey legal advice immediately when a foreclosure complaint or final deadline is involved.

Property Contact Snapshot

Contact / Office	Name, phone, email, reference number
Owner / estate representative	
Attorney	
Title company	
Mortgage servicer	
Municipality	
Tax collector	
Insurer	
Trusted property contact	

Build the Certificate File

- ☐ Current deed and owner names.
- ☐ Municipal tax account and delinquent-year history.
- ☐ Tax-sale date, certificate number, purchaser, premium, and assignments.
- ☐ All notices, certified-mail proofs, publications, complaints, orders, and judgments.
- ☐ Mortgage, judgment, utility, association, and other lien information.

Notes and Proof

Request and Verify Redemption Figures

- ☐ Record the request date, requesting party, authority document, and tax-collector contact.
- ☐ Ask what payment form, delivery method, expiration date, and added charges apply.
- ☐ Verify whether subsequent taxes, interest, costs, fees, or foreclosure expenses are included.
- ☐ Confirm whether updated figures are required before payment.
- ☐ Keep the written calculation and proof of every payment or tender.

Notes and Proof

Authority and Funding

- ☐ Confirm who may request information and redeem for the owner or estate.
- ☐ Collect estate Letters, power of attorney, trust documents, entity records, or counsel authorization as applicable.
- ☐ Document the source of redemption funds and any repayment agreement.
- ☐ Compare redemption funding against refinance, sale, direct purchase, or other lawful options.
- ☐ Have counsel review any private funding, transfer, option, or equity-sharing agreement.

Notes and Proof

After Payment or Resolution

- ☐ Obtain written proof of redemption and confirm the municipal account update.
- ☐ Ask title counsel how the certificate discharge or cancellation will appear in land records.
- ☐ Confirm later taxes, utilities, liens, mortgage arrears, and property-maintenance items.
- ☐ Preserve receipts and update the property decision plan.
- ☐ Do not assume redemption resolves unrelated liens, title defects, foreclosure matters, or estate authority.

Notes and Proof

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Tax-Lien File Snapshot

Field	Verified Information
Municipality / county	
Block / lot	
Owner / estate	
Certificate number	
Sale date	
Certificate holder	
Foreclosure docket	
Redemption request date	
Figure expiration	
Urgent deadline	

Redemption Document Tracker

Document	Requested	Received	Verified By
Deed			
Tax account ledger			
Certificate details			
Assignment history			
Redemption calculation			
Complaint / court orders			
Authority documents			
Payment proof			

Questions to Take to the Right Professional

- ☐ What is the official redemption amount and through what date?

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- ☐ Has a foreclosure complaint or final judgment been entered?

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- ☐ Who has authority to redeem or sell?

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- ☐ What payment method and proof are required?

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- ☐ Which debts or title issues remain after redemption?

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My Next Three Actions

1. Action: ______________________ Owner: ____________ Due: ______
2. Action: ______________________ Owner: ____________ Due: ______
3. Action: ______________________ Owner: ____________ Due: ______

Official Starting Sources

Use current official instructions and confirm that each source applies to the specific property and situation.

NJ DCA - Elements of Tax Sales in New Jersey: https://www.nj.gov/dca/divisions/dlgs/programs/tax_collector_docs/elements_of_tax_sales_nj.pdf

New Jersey Courts - Foreclosure: https://www.njcourts.gov/courts/superior-court-clerks-office/foreclosure

New Jersey Local Property Tax: https://www.nj.gov/treasury/taxation/lpt/localtax.shtml

The Property Problem Can Stop Today

☐ You do not have to repair, clean out, stage, or list a qualifying property before asking about a direct as-is purchase.

☐ Tell Ray what is happening, what deadline exists, and what documents you have. It is free to find out whether Viera Investment Group LLC can help.

☐ Call (973) 939-5151 or text (424) 440-2739. Visit vierainvestmentgroup.com/contact.

Educational Use and Professional Coordination

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Viera Investment Group LLC may evaluate qualifying New Jersey residential property for a direct as-is purchase. A property review or offer is not legal advice, and no visitor is obligated to sell.

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