



#PROFIT

Tampa REIA & The Profit Have Arrived!

BY DUSTIN GRIFFIN, EXECUTIVE DIRECTOR OF TAMPA REIA

The Tampa Real Estate Investors Alliance (aka "Tampa REIA") is a new Tampa Bay Real Estate Investors Association for new and experienced real estate investors, real estate entrepreneurs and other real estate professionals who invest and do business in the real estate industry.

Tampa REIA's purpose is to help promote our members' real estate investing and business success by providing extremely affordable, high quality, relevant real estate investing information and education, as well as frequent, fun and rewarding real estate networking opportunities. Our goal is to be the premier educational and networking organization for real estate professionals in the Tampa Bay area.

We will achieve these goals through our meetings, special interest groups, networking events, seminars, webcasts, workshops, retreats, bus tours, charity workdays and other member benefits such as big discounts from suppliers such as Lowe's, Sun Belt Tool Rentals, Sherwin Williams, Sears Commercial, Sprint, Nextel, Rent Fast, Build a Sign, Super Smart and our business members and industry partners.

We will also be publishing our brand new newsletter, *The Profit*, which will be delivered each month a week or so prior to the Tampa REIA Main Monthly Meeting. The purpose of *The Profit* is to help keep you and our members, friends and followers updated on all the ups and downs of the real estate market; changing laws, rules and regulations; the latest

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Dustin Griffin,
Executive Director of Tampa REIA

MAIN MEETING

Thursday, July 12

DoubleTree Tampa Bay
3050 N. Rocky Point Dr. West, Tampa, FL
6:00pm – 9:00pm

BRING YOUR BUSINESS CARDS & FLYERS

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Check out our Main Speaker for July, Robert Woodruff, on P2.

Meet Robert July 12th & 14th

How Millionaire Investors Find the Best Deals

BY ROBERT WOODRUFF, PRESIDENT OF CHARLESTON REIA

Ever wondered how millionaire investors find the most profitable deals? Satisfy your curiosity and save yourself time, effort, and loads of cash by consuming these five fundamentals that millionaire marketers use to gain massive wealth & prestige.



1. Don't get caught up in the "BIG PICTURE"

Stay focused on your marketing. One of the biggest mistakes professionals make is they start to believe that they're only a doctor or lawyer or mechanic. They forget that their number-one responsibility is marketing. Without marketing, there are no patients to see, clients to advise, or cars to work on. Smart business owners know how to market their product or service and are successful at doing it. You must constantly market your business if you wish to be successful. Constant marketing of your business is how you find the best deals.

To begin marketing you must first identify all the various methods to market in your area, how much they cost, and whether they even work. Learning what methods not only work, but are most cost effective can cost you thousands and even hundreds of thousands of dollars through trial and error.

2. Identify Your Budget

How much money and resources are you willing to leverage? Are you brand new to investing with little to no money? If so, your choices may be limited to those methods that cost very little. If you have a decent marketing budget, you will have more choices & can create a larger mar-

keting presence in your community. The more experienced and successful you become at marketing, the larger your budget will become thus giving you more freedom thru choices.

3. Create a Marketing Battle Plan

After identifying all the different various different ways to market that fit your budget, create a marketing battle plan. A beginning investor's battle plan should consist of at least 5 different forms of marketing. While choosing these five different marketing strategies, a couple questions to consider are:

- What type of response rate can I expect for the investment associated with this marketing method?
- Do I have enough time & energy to complete the weekly tasks that are associated with this form of marketing?

Wouldn't you like to know which marketing methods leading millionaire investors use? Marketing methods that will have sellers crawling over broken glass to sell you there home?

4. Create a Pipeline and keep it full

Being an effective marketer is like being an oil baron managing a pipeline. The pipe must constantly be filled and pumped from the back side for the oil to flow out the front. If you stop pumping the oil into the pipe in Alaska, the pipe here won't deliver any oil. What this means is that you must continually market your business "pump the oil" in order

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Don't Miss Our Tampa REIA Live Webcasts

<http://TampaREIA.com/Webcasts>

Webcast schedule is subject to change. See <http://TampaREIA.com/Calendar> for the most up to date webcast schedule.

**1st Tuesday
Super Smart
Technology Webcast**

**1st Thursday
Training / Business
Opportunity Webcast**

**3rd Tuesday
What's Hot in
Real Estate Investing**

**3rd Thursday
Training / Business
Opportunity Webcast**

**4th Tuesday (Quarterly)
Upgrade Your
Prosperity Webcast**

**4th Thursday
Evening with
an Expert Webcast**

Tampa REIA Webcast Replays

Watch our webcast replays 24/7/365 by visiting <http://TampaREIA.com/Webcasts/Replays>

Robert Woodruff

See Robert at
Tampa REIA on
July 12th & 14th!



51 Ways to Find Motivated Sellers

Upcoming Workshop Dates

July 14 – Tampa, Florida
July 21 – Charleston, South Carolina
July 28 – Atlanta, Georgia



To register, please visit:
<http://tampareia.com/workshops/51ways/>

**Join Tampa REIA now for
\$100/yr and attend the 51
Ways Workshop for FREE!
(see application herein)**



Please Note: These prices are good for two people including spouses, partners and significant others.

TAMPA REIA'S MISSION is to help insure our members' real estate success by providing extremely affordable, high quality, relevant real estate investing information and education, as well as frequent, fun and rewarding real estate networking opportunities. Our goal is to be the premier educational and networking organization for real estate professionals in the Tampa Bay area.

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www.Facebook.com/TampaREIA

Are You One of The Investors Today Who Are Not As Active Buying Real Estate As You Once Were Because You Are Finding It Difficult to Find Deals That Will Work For You?



BY LARRY HARBOLT

Have you noticed a declining number of people attending real estate meetings lately? Because I've run a weekly real estate meeting myself for over 13 years, I've seen my own group attendance diminish from an average of 200 people each week to approximately 50 over the past couple of years. I realize many investors are confused, scared and have lost faith in the real estate investing business and who can blame them? You can't open a newspaper or turn on the television without hearing anything but negative news about the real estate market. All we hear about is the declining sales prices, lower number of sales, almost no building starts and of course the record number of Foreclosures nationwide. Who can blame investors for shying away from buying houses in this market? Many investors are waiting for the market to bottom out before they are going to get back in the business. There is no better time to be buying houses than NOW, yet many investors are finding it impossible to fund their deals while other investors believe doing Short Sales is their only chance to make money today. This is not true! That kind of thinking is simply crazy!

Because of all of the Foreclosures happening, there has been a major focus by Real Estate teachers to teach about Foreclosure Real Estate and Short Sales. The last time I looked, only approximately 20% of all houses in this country were in Foreclosure while the other 80% are not. Another interesting fact, 30% to 40% of all houses in this country are free and clear. The major problem for investors, who are currently doing Short Sales, is it takes cash to buy the properties they are trying to get the lender to discount. If those investors are unable to get financing to fund their deals, how do they think they will be able to close those deals. If you can't get financing in the form of loans or transactional funding how do you expect to make money? You simply can't continue to make offers contingent on getting financing if you can't get loans.

One of the Most Alarming Things I Continually See Is the Fact That Real Estate Investors Are Extremely Reluctant to Change the Way They Do Business.

Because they are so reluctant to change, they are, what we call -"One Trick Ponies". They only know one way to buy houses. They don't realize that there could be a deal in every house they drive past. Because they only know one way to buy houses, they are unable to profit from those deals. Because you fear changing the way you do business, you could be losing a fortune and you don't even know it. Investors who are afraid to change are simply getting out of the business all together. There is no need to do that if you are willing to take just a small amount of time to learn how to buy houses without the need for institutional financing. Just a few simple changes can take your business from practically non-existent to full speed ahead.

I Personally Believe There Are Two Main Reasons Why Investors Today Are So Reluctant to Change.

First, because money was easy to get over the past decade, few investors understand how to do any type of deal without institutional financing. **HELLO**, that model doesn't work anymore, nor does it even exist for most investors. Second, the investors who understand there are different ways to buy real estate are keeping their mouths shut so they won't have more competition in this incredible buyer's market. Yes, I said incredible BUYER'S market! This is the best market in which to buy real estate I've seen in the 30 years I've been in the business. It's a BUYER'S market and that is why you should be learning every possible way you can, to buy houses even if you have no money or bad credit. If done the way I show you it won't matter, you can do deals even if you are bankrupt, so don't let anyone tell you that you can't.

Later this year, at the Tampa REIA Main Monthly Meeting, I will be sharing with you two of my presentations on the "5 Steps to Generate Large Profits and Create Wealth" and how to "Never Step in a Bank Again". I will also be working with Tampa REIA each month to do a "Speed Marketing Session" at the Main Meeting where you can market your business and/or your investment properties to Tampa REIA members and guests. Join us at Tampa REIA for what will be a life changing experience as we answer your questions about what to do in today's market to not only survive, but thrive when so many others are unable to do anything.

I look forward to seeing you at a Tampa REIA Meeting or one of my Monday Meetings soon!

See you there,

Larry Harbolt ☀

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Larry Harbolt is the nation's leading creative Seller Financing expert as well as a popular national real estate speaker and teacher whose time-tested strategies and nuts and bolts teaching style has helped thousands of aspiring real estate entrepreneurs realize their financial dreams with little or no money and without the need for credit. Larry has been successful creatively buying and selling real estate for over 30 years and has written numerous popular articles and real estate courses. Larry also has been running a meetup group in St Petersburg, FL for real estate investors for over 13 years.

HOW TO BE A REAL ESTATE INVESTOR



7 Reasons Why You Need a Coach!

BY RUSS HINER

1. **Overcoming Fear.** When I first got started in the real estate business I had a tremendous amount of fear. There was the fear that prevented me from placing the ads, the fear that prevented me from making offers, and the fear that paralyzed me to the point that I was not able to move forward in a real estate investing career.
2. **Knowing The Numbers And Exit Strategies.** After I made my first 50 offers I overcame that fear. After I got an agreement accepted I had the fear of not knowing what I was going to do with the property and whether or not it was going to be profitable. The exit strategy is the plan. The exit strategy defines what your profit is and how much profit there will be. Once I was able to get a handle on the exit strategies and refine the numbers my career started to take off.
3. **Running Your Business Rather Than Your Business Running You.** I then noticed that I had no time to do the fun things in my life. I was so busy I didn't have time to enjoy the money I was earning. The money that I was creating was going back into the business. I was not relaxing and enjoying some of the fruits of my labor. I began to realize that if I didn't work, all the time, the business would stop. Cash flow would stop and long-term wealth would wobble. I needed help!
4. **Building a Team with a Single Vision.** As the business grew I started to hire more employees. Each new employee brought the new challenges. It was tough enough managing me but I had to have new skills in order to manage others. If I did not grow

my business with other people, my business would go flat. If my business was flat I couldn't take a vacation. My business was running me.

5. **Focusing On What You're Good At.** I began to lose focus and the business hit a plateau. I achieved the goals that I had desired for my business but there was still something I wanted to do. I read a number of books on business. The reality was I was not working the business. I lost interest. I needed to be more accountable. By me being accountable to my business my focus became much clearer.
6. **Objectively Knowing The Market.** In the 30 years that I have been doing real estate, the market has changed every year. If it wasn't the interest rates that changed it was the rental market. If it wasn't the mortgage industry it was government regulations. If it wasn't the price of the property it was the return on investment. If the lending rules got too loose then all of the good renters were taken out of the market and evictions went up. The coach has the ability to look at your business objectively. The coach has the ability to see opportunities, niches, and profit centers.
7. **Raising Capital.** My business started and stopped, started and stopped. I was using my own cash. I would save it up, then I would use it for a down payment and get conventional financing. The financing rules changed. After I hit a certain number of properties, I was no longer able to get conventional financing. I had to learn how to raise private capital. Now my business moves very smoothly because I have investors that are working with me

supplying me the necessary cash, and I'm paying great returns.

Each one of us has talents and strengths. Having the right coach develops your strengths and allows you to work with people who will cover your weaknesses. A great coach is somebody who will work with you on your terms, but has the people skills to demonstrate your terms are not necessarily good for you and your dreams.

All great leaders and all great business people surround themselves with individuals who have been there, done that, and are willing to share. Your investment in a coach/mentor will be one of your best investments. I have had several in my career. ☀

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Russ has been investing in real estate in Atlanta Georgia since 1981. His company currently controls apartment buildings and single-family properties in Georgia and other states. His focus is on raising private capital through Hedge Equity, LLC.

Russ invests everyday. His knowledge and experience is current in the market. He is capitalizing on the needs, wants, and desires of the customer. He has a deep level of experience in building relationships with vendors, investors, tenants, sellers, and qualified buyers. He has the knowledge to negotiate contracts, manage rental properties, and make his co-investors wealthy. He enjoys taking properties which are virtually destroyed, renovating them, and creating a better community.

BUSINESS BY THE BOOK



Survivor... Picking The Right Partners?

BY ERVEN KIMBLE

"They may say, 'Come and join us ... let's ambush the innocent! ... Think of the great things we'll get! We'll fill our houses with all the stuff we take. Come, throw in your lot with us; we'll all share the loot.' My child, don't go along with them! Stay far away from their paths." (Proverbs 1:11-15)

We have all faced the question; "Is this a good business opportunity for me?" The answer to this question may come from your professional training on how to evaluate a deal. Sometimes, we find ourselves enrolled in the school of "Hard Knocks" taking the freshmen class of "Trial and Error." But, if you are an entrepreneur, there may be a more critical question that has to be answered and your answer to this question may not be quite as forgiving.

That question is; "Who am I doing business with?" Have you ever found yourself challenged to do business with someone who operates with a fundamentally different set of values and moral practices than yourself? Have you ever been asked to participate in a venture or business proposition that just didn't sit right in your heart? Sometimes, at first glance, it may seem to be quite attractive and a potentially profitable proposition. But after some careful thought and discussion, you begin to feel uncomfortable about the person or the proposition.

...turn and go the other way...

Our message from the Book of Proverbs says, don't allow yourself to be recruited by, or be in partnership with greedy, or criminally minded people. When you hear schemes or proposals that in any way appear to be less than ethical; BEWARE. A proposition to do business where there is not a clear Win-Win scenario for everyone involved may not be the kind of business you should participate in. If the potential business associates seem to be illegal, immoral, or shady, wisdom suggest that you turn and go the other way.

If the business outcome of a deal or action that is purposed is not something that you

would like to happen to you or your family, run away from it. If you can't discuss it openly and completely with all involved parties, in a public setting, then that's not a deal that you should do. Furthermore, don't even be in the company of the people who make such proposals. If these kinds of people are considered to be your friends, partners or associates, quickly change your business relationship with them.

Don't be afraid to stand up for honesty and integrity. When you refuse to compromise and stand up for what is right the outcome is always more profitable and rewarding, even if it seems like you might be losing out in the short term. Honesty and integrity produces winners!

Some Thoughts To Ponder

1. What do you consider to be *non-negotiable* when you decide who you are going to do business with?
2. Do you have *wise people around you* to advise you, to coach you, to pray for you and to help you make good business decisions?
3. *What fears do you have* about expressing your principles and saying "No" to questionable business associates?
 - a. Perhaps a fear of being ridiculed?
 - b. Maybe a fear of losing clients?
 - c. Or a fear of losing money? ☀

Comment on this article online at <http://tampareia.com/?p=223>

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Erven Kimble is an accomplished pastor, teacher, author, community leader, licensed Christian Counselor and Real Estate entrepreneur. Erven

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Meets on the
1st Monday
 of each Month
5:30-9pm

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 Atlanta, GA

Leader:
Dustin Griffin

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is a visionary that has faithfully served as the Senior Pastor of a local church in Lilburn, Georgia for twenty years.

The author searched the Book of Proverbs and Psalms and extracted wisdom that reference business and finances to produce the series of articles called "Business By The Book". The purpose of these articles is to present time tested and proven Biblical principles in a way that is practical, relevant and beneficial to the average business person.

Tampa Real Estate Investors Alliance THE PROFIT

Get Your Business Noticed!

If you're looking to reach the Real Estate Industry here in the Tampa Bay Area and throughout Florida, you can't do better than The PROFIT. Your ad will reach more than 5,000 each month with your message. Our production teams are among some of the best designers in the country. We make you look GOOD!

Ad Size	Annual Plan		6 Month Plan		Month-to-Month Plan		
	Gold	Silver	Gold	Silver	Gold	Silver	Guest
2 Pages	\$2,400 <small>Save 60%</small>	\$3,600 <small>Save 40%</small>	\$1,500 <small>Save 50%</small>	\$2,100 <small>Save 30%</small>	\$300 <small>Save 40%</small>	\$400 <small>Save 20%</small>	\$500
Full Page	\$1,200 <small>Save 60%</small>	\$1,800 <small>Save 40%</small>	\$750 <small>Save 50%</small>	\$1,050 <small>Save 30%</small>	\$150 <small>Save 40%</small>	\$200 <small>Save 20%</small>	\$250
2/3 Page	\$1,080 <small>Save 60%</small>	\$1,620 <small>Save 40%</small>	\$675 <small>Save 50%</small>	\$945 <small>Save 30%</small>	\$135 <small>Save 40%</small>	\$180 <small>Save 20%</small>	\$225
1/2 Page	\$720 <small>Save 60%</small>	\$1,080 <small>Save 40%</small>	\$450 <small>Save 50%</small>	\$630 <small>Save 30%</small>	\$90 <small>Save 40%</small>	\$120 <small>Save 20%</small>	\$150
1/4 Page	\$480 <small>Save 60%</small>	\$720 <small>Save 40%</small>	\$300 <small>Save 50%</small>	\$420 <small>Save 30%</small>	\$60 <small>Save 40%</small>	\$80 <small>Save 20%</small>	\$100
1/8 Page	\$360 <small>Save 60%</small>	\$540 <small>Save 40%</small>	\$225 <small>Save 50%</small>	\$315 <small>Save 30%</small>	\$45 <small>Save 40%</small>	\$60 <small>Save 20%</small>	\$75
Business Card	\$288 <small>Save 60%</small>	\$432 <small>Save 40%</small>	\$180 <small>Save 50%</small>	\$252 <small>Save 30%</small>	\$36 <small>Save 40%</small>	\$48 <small>Save 20%</small>	\$60

When you're ready to get started, call Christine Griffin at 813-358-8050 or email admin@tampareia.com.

◀ *Millionaire Investors cont. from p2*

for the final product to flow out the front. The final product from an investors marketing battle plan is an overabundance of highly profitable real estate deals.

5. Marketing is a Numbers Game

Marketing and advertising to find great real estate deals is simply a matter of numbers. The more you market, the more deals you will find. The odds are, you may have to sift through a few bad apples before you find a few good ones. Finding great deals is simply a numbers game & persistence is the name of the game.

Thank you for embracing what has taken me nearly 2 decades to figure out... pre-

dictably moving a seller I've never seen before to selling me their home or literally pay me to take it.

Now all you need to learn is the most highly effective low-cost marketing methods. I'm willing to share those methods with you at my next big upcoming event.

To learn over 51 different marketing strategies that will help you find the most highly profitable deals, RSVP now for my next live full day marketing event called "51 Ways to Find Motivated Sellers". I will be having one in Tampa, FL on July 14th, Charleston, SC on July 21st and Atlanta, GA on July 28th. For more information, see <http://tampareia.com/?p=136>. I hope to see you there!

In Massive Profits,

Robert Woodruff ☀

Comment on this article online at <http://tampareia.com/?p=236>



Robert Woodruff has been investing for over 15 years and has spent hundreds of thousands of dollars testing out different marketing strategies promoted by the best minds in real estate. After years of trial and error, he has created an event for investors to learn the top "51 Ways to Find Motivated Sellers". Robert is the President of the Charleston Real Estate Investors Association, a national speaker and author of several training programs for real estate investors.



Join us on Meetup and RSVP for the meetings you will be attending
www.MeetUp.com/TampaREIA



Why MERS Cannot Be Legal Owner of a Note

BY BOB MASSEY

The Mortgage Electronic Registration System is just that—an electronic registration system. MERS came into being after the GSEs produced a white paper in 1993 stating the case for an electronic registration system to track mortgage assignments. It was officially launched in 1997.

From the point of view of the mortgage industry MERS made it possible to transfer mortgages or merge lender acquisitions efficiently without triggering local transfer taxes and other recording fees. It changes what has always been a public documentation process to a private one. The industry claims the MERS system allows the industry to have a central repository for mortgage assignment information in order to keep a more accurate picture of ownership.

Courts have not been unanimous about the legitimacy of MERS and many courts have ruled that MERS muddies the waters in the recorded chain of title and cheats counties out of much needed revenue. In fact, county recorders in several states have sued the MERS system for loss of documentation fees. On the other hand, the MERS website lists cases it has won in at least 22 states since the beginning of 2011. There is clearly a window of opportunity to fight MERS' legitimacy as an owner of record in many foreclosure cases.

One of the more comprehensive complaints against MERS was filed in February 2012 by Eric Schneiderman, attorney general of New York. Mr. Schneiderman maintains that MERS

has committed fraud and acted deceptively in many respects:

- It has bypassed legitimate registrars of mortgage documents thus avoiding more than \$2 billion in documentation taxes and fees;
- MERS is accused of being just a “shell company” with no economic interest in the mortgages being recorded;
- MERS has over 20,000 member employees designated to execute millions of mortgage documents, and yet MERS has failed to adequately screen, train and monitor its employees as certifying officers;
- MERS eliminated the ability of the public and individual homeowners to track the transfer of their mortgage documents or to be assured of proper chain of title and the MERS database contains many inaccuracies;

- Banks have securitized and sold off millions of loans using the system with little scrutiny to assure accurate representation of quality and content of these securities;
- Use of records from the MERS system led to wide-spread mishandling and fraud in filing of foreclosure cases using forged documentation and signatures on documents by people who are not actually officers of the owning lender;
- MERS has initiated foreclosures even though it has no legal standing to do so;
- In many cases assignments were not properly made—many were robo-signed and were not legal;
- Use of MERS has potentially clouded titles on millions of homes.

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Join us at the
Tampa REIA Main Monthly Meeting
on the 2nd Thursday of each month @ 6pm

at the
DoubleTree Tampa Bay
3050 N. Rocky Point Dr. West
Tampa, FL



DOUBLETREE

PEARLS OF WISDOM

Real Estate + The Internet = The Perfect Marriage

BY TONY PEARL



Hello, my name is Tony Pearl. I'm a successful veteran real estate investor who has done a lot of deals but got bored with it all a few years ago and started 'playing around' with marketing on the internet.

Translation: When the crap hit the fan and real estate started *sucking* in 2008, I had to do something else to put food on the table, and I chose the internet.

It is my pleasure to bring you the 'inside scoop' on how things are progressing for me and other real estate investors who are successfully going online to get buyers, sellers, private lenders, and almost anyone or anything else you can think of to use in our businesses... and how *you* can do the same! That's what this column, "Pearls of Wisdom," is all about.

So unless you've been living like a cave man these past few years, you're surely aware of how almost *everybody* is online now. Think about this: Who do you know who DOESN'T have at least the minimum requirements of an email account or Facebook profile? It would probably take you a minute to come up with a name, am I right? Exactly.

Now, answer *this* question: Who do you know who has a cell phone? How about a Smartphone (iPhone, Droid, Blackberry, etc.)? Same answer, right? These days, there's almost no reason NOT to have one. ...Unless you're a cave man, of course.

It wasn't too long ago that most people accessed the internet by going home and logging on to their desktop/laptop PC or Mac. And while they still do, the shocking statistics show that an *exponentially* growing percentage of people are using their *smartphones* to get online now!

If you don't believe me, I have a quick and fun challenge for you. Do this: The next time you're out having a meal, waiting in line for something, or anywhere where there's people walking around and doing stuff, WATCH THEM. What are they doing? How many people are looking at their smartphones? The answer is: A LOT! But don't just take my word for it – do this exercise.

What are they doing while they stare at their phones in a trance? Reading emails. Texting (we'll get to that one later). And accessing the internet.

So now that we've established the fact that more and more people are not only online, but using their mobile smartphone devices to do so, here's the BIG question:

Can They Find YOU and Your BUSINESS?

Is it EASY to find you? And if they CAN find you, how easy is it to get them to take the desired ACTION you want them to take?

Typically, this would be something like: *Filling out* a contact form (Name, email, phone, etc.), getting them to *call you*, or *buy something* from you.

I'm assuming, of course, that if you're reading this publication, you're a real estate investor. But without a steady diet of leads from motivated sellers, potential buyers, and (when needed) private lenders, you're pretty much out of business.

Back when I first started investing in real estate, there really weren't too many people using this new-fangled thing called the 'internet.' You had to actually *work* to get your leads by doing things like direct mail, putting up bandit signs, passing out cards/flyers, and networking. Sure, those things still work, but over the past few short years, that has all changed.

Now, all you really have to do to get those leads you want is put up a website and drive targeted traffic to it. Well, to be honest, there's a bit more to it than that, but that's really the basic idea.

Here's the ultimate, final question:

continued on p19 ▶

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FAST TRACK TO SELF-DIRECTED IRA INVESTING



Legions of Frustrated Investors Turn to Real Estate Investing: “Play and Pray” Amateur Property Flippers vs. Landlords

BY JIM HITT, CEO OF AMERICAN IRA, LLC

Rental Properties in Your IRA

For legions of investors frustrated with puny yields on savings and bonds, slow growth retarding stock market returns, and the usual substantial risk involved in security investing (any given stock or bond can potentially become worthless overnight), we have good news: The combination of declining real estate prices and steady or increasing rents have opened up a window of opportunity in real estate for income-oriented investors. In fact, years after the “smart money” was selling off real estate ahead of the bubble collapse, we are seeing signs that smart money is getting back in the real estate market. Indeed, up to 20 percent of residential real estate now sold is sold to investors – and not just to “play and pray” amateur property flippers, but to value-oriented investors as well, who are seeking to generate immediate positive cash flow.

Advantage for IRA Owners

This is a big development for IRA investors, because generating cash flow sufficient to maintain properties is important for IRA owners. Because you are restricted to \$5,000 in new contributions to IRAs every year (\$6,000 for those over age 50), you have to pay for any needed repairs or renovations to properties either with cash

in the IRA, bringing on a partner, non-recourse debt financing, or other retirement assets you can roll over into the account. When you can realize immediate positive cash flow from a property, however, net of financing costs and taxes, that takes a lot of the pressure off, and makes owning real estate in an IRA much simpler.

Getting Started in Real Estate IRA Investing

Owning property within an IRA is simple: Open an account with American IRA, a third-party administrator specializing in self-directed retirement accounts. Identify a property, fund the account, and direct us to purchase the property on your IRA’s behalf. We will work with your team of advisors to ensure that the property is titled and held in accordance with the IRS’s regulations pertaining to retirement accounts.

Using Leverage

If you can’t pay cash for the property, you can have your IRA borrow most of the purchase price. Typically, you can finance a property in an IRA with banks that specialize in non-recourse financing through IRAs which generally requires a down payment of about 35 percent, plus reserves. The loan must be a non-recourse

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loan, meaning the loan can only be collateralized by the property you're buying, within the IRA. You cannot sign a personal guarantee on the debt nor can your IRA or any other prohibited person. Fortunately, in many markets, it is still possible to generate substantial free cash flow from well-chosen rental properties, even carrying a mortgage of 2/3ds of the value of the property.

In addition to a 35 percent down payment, lenders will typically look to see if they can expect a positive cash flow of 20 to 25 percent, net of expenses. Again, this is very doable in many real estate markets today.

Looking for more flexibility? The IRA is not limited to borrowing funds from banks that specialize in non-recourse loans, your IRA can also borrow from private lenders. Borrowing from private lenders has some added advantages to it as the terms and down payment are negotiable. When entering into loans with private lenders make sure to do your due diligence, use professionals to draw up the paperwork, and remember that the loan must be non-recourse.

One caveat: Because borrowed money is not IRA money, any profits attributable to borrowed money could be subject to unrelated debt income tax (UDIT).



American IRA does not provide individualized tax advice – it's important to retain your own tax advisor for advice on how this affects your personal situation.

Advantages of Holding Property in an IRA

IRAs allow you to defer all the income your rental property receives. This is a crucial consideration for real estate investors, because of the substantial amount of rental income, which would otherwise be taxable in the current year. If you hold the property in a Roth IRA, the income and potential capital appreciation is tax free.

Because there's no current tax liability on rental income, you can't take depreciation deductions on rental property you hold in the IRA. However, you aren't paying current year taxes on the property, it's a wash. Real estate investing in tax-advantaged accounts does not rely on depreciation allowances to make sense. You can still frequently realize positive cash flow very quickly or even immediately, even without depreciation.

Note, however, that if you have leveraged the property, you can deduct all the normal expenses, such as interest, taxes, insurance and depreciation in the percentage applicable to the percentage of debt on the property.

Other Accounts

Real estate investing in retirement accounts is not limited to IRAs. If you prefer, you can buy real estate within a self-directed Solo 401(k), SEP IRA or SIMPLE IRA as well. Many investors choose to do so because of the higher contribution allowances available in these types of accounts. For example, as of 2012, you can contribute up to \$49,000 to a SEP IRA, or 25 percent of your compensation – whichever is less.

As a point of interest, Solo 401(k) accounts are not generally subject to unrelated debt income tax. You can use leverage within the Solo 401(k) account and the account remains fully tax-deferred, though you must still pay applicable property taxes and property expenses.

Considerations

The IRS imposes a few rules on what you may and may not do with real estate within your IRA. For example, neither you, nor your parents, grandparents, children, grandchildren or your spouses or legally adopted step-children can borrow from, lend to or buy or sell goods and services from your IRA, nor may any entities they control. Note that un-adopted step-children are not prohibited.

You also can't use the property for the direct benefit of any prohibited individuals. They can't even stay overnight in a property, whether or not the property charges rent. Assets in IRAs must be solely used to grow and to generate eventual retirement income for yourself or your beneficiary, and for no other purpose. However, one great strategy commonly used by investors is to buy a retirement home now with their IRA, rent the property until they retire, and then – after having reached age 59½, take the house as a distribution for personal use. If the account is in a Roth IRA, there won't be any taxes due on the distribution.

For more information, or to explore your options, call American IRA today at 866-750-0472. We look forward to working with you. ☀

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Jim Hitt is the Chief Executive Officer of American IRA, LLC and has been committed to all aspects of investing for more than 30 years, using self-directed IRAs for his own investments since 1982. Jim's forte is the financing and acquisition of real estate, private offerings, mortgage lending, businesses, joint ventures, partnerships and limited liability companies using creative techniques.

THERE'S AN APP FOR THAT

This App Will Save You Money on Your Next Rehab

BY DON DEROSA

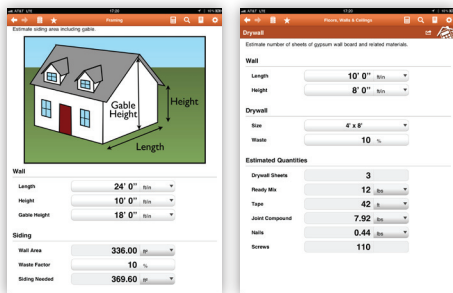


"We should not only use the brains we have, but all that we can borrow."

~ Thomas Woodrow Wilson



One of the scariest things for new – and even experienced – investors is estimating the cost of repairs on a prospective investment property. If you're off by even a little, it can cost you thousands in profits. If you're off by a LOT, well, instead of walking away from the closing with a check for thousands, you might be bringing money to the table.



Finding a reliable contractor is a good first step. (Hint: go to your REIA meetings and network. Ask for recommendations. Interview several.) But the best way to know that you've got a good estimate is to become familiar with determining what repairs are needed and how much they cost.

So where do you start? One of the best apps I've seen to guide you through this process is the **Home Builder Pro Calcs** app. (At press time, this app costs \$4.99 on the App Store and can be used on the iPhone and iPad.)

This app does two important things for you. First it gives you an objective basis for your repair estimate as you walk through a seller's house. Since people believe what they see in writing, you can easily explain to a seller the costs you'll incur to get the house ready to sell. It adds to your credibility when you make an offer because the

seller sees that you use objective tools to evaluate and analyze your deals.

Second, it helps you evaluate whether your contractor is making a fair profit or taking you for a ride. Now understand this: I am all for paying a good contractor a fair price for getting the job done right. If he's good, I want my contractor to make a good living – I want him around to help *me* make a good living! But I don't like it when I get an estimate for a roof that I know includes extra material that will be used in *another* job. This app helps me know when that's happening.

I've been a full time investor since 2002, and have done literally *hundreds* of deals. So I've become really good at 'ballpark' estimating repairs. I've developed some tools and worksheets of my own that I use on my iPad to pull together my estimates of needed repairs. I get apples-to-apples quotes from my contractors because I specify in detail what I want.

This app enhances everything I've already got. It tells me exactly how much it will cost to get the job done. And whether you're a new or a seasoned investor, this app really breaks it down and walks you through the detailed calculation. It's not rocket science, but I guarantee it's detailed enough to remind you of costs you haven't considered.

For example, let's say you've got a wall that needs to be replaced because you've had water damage and you need to take it down to the studs. You can easily calculate how much drywall you'll need. But what about the ready mix, tape, joint compound, nails and screws? I, for one, have no idea how much I'd need. This app does! What if there are windows and doors. Shouldn't you take that into account? This app does.

continued on p17 ▶

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MARKETING MAGIC TRICKS



VERDICT: GUILTY!

BY KATHY KENNEBROOK, THE MARKETING MAGIC LADY



“If you were arrested for being a real estate investor would there be enough evidence to convict you?” I was once asked! I wholeheartedly responded with a resounding, “YES!” You must be able to do that which makes you stand out from your competition. As you begin your campaigns as part of your overall marketing strategy and goal, continue to diligently test and track results as you go. You **MUST** be able to determine what marketing tools work best for you in your market place in order to draw the highest number of motivated sellers to your real estate investing business.

People often ask me, “What is the best way to find motivated sellers and buyers?” My response is to do that which your competition will not and do a lot of it. Dare to be different in your approach to locating motivated sellers. Analyze, discover and continue to rediscover the best combination of marketing methods that will generate the highest number of motivated sellers for your business. Develop three to five marketing techniques that give the very best lead-generating leverage possible and devote your resources to those marketing techniques which net the very best results. As simple as it may sound---don’t spend time on something that is not productive.

Constantly test and track new market-

ing techniques since your market and your business will continue to change over time. In most cases, change IS good, especially if YOU plan that change. Spend time listening or reading about those who have come before you and developed marketing strategies that draw high numbers of motivated sellers to you. Spend your time and energy constantly seeking new knowledge about new combinations of marketing methods to create even more leads. Pursue innovative marketing methods in your business to bring you the highest number of motivated sellers. Be innovative. You’ll get “status quo” results if you stick to the status quo!

Don’t be afraid to use unusual types of marketing products such as florescent orange or pink business cards, post cards or signage to attract sellers. Use t-shirts in your business and wear them all the time. We even had a t-shirt made for our German Shepard dog. When we would take him for a walk people knew what we do for a living. “Wrap” your vehicle in signage and be sure to include a web site address. Implement several different ways to attract sellers since you will need to reach your market in a variety of ways.

Direct mail is another essential tool to use to attract lots of motivated sellers. This is a method most of your competition is not using in their business. Im-

plement mailings on a residual basis so you are in constant contact with these sellers. When their circumstances dictate that they do so, they will want to sell to you first, even if they have been contacted by someone else in the meantime, since you have taken the time to build credibility with these sellers. Use lumpy mail pieces in your envelopes to entice your reader to open the envelope and read your message. Design your direct mail piece so different that it demands people’s attention, so it gets opened and read.

Don’t be worried about people who make negative comments about you or your marketing methods. You will be the one who will get “the last laugh” all the way to the bank with the profits from your real estate deals. Throw your business cards out into the bleachers when your children’s team scores a point. Give business cards to everyone you deal with on a daily basis. Write an article on real estate and submit it to your local newspaper. Offer to do a free talk on real estate for your local radio station or your local library.

Become a local expert in the real estate field and sellers will seek you out first when they need to sell.

A marketing genius once said, “Perception is more important than reality.” People are more comfortable dealing

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with someone they perceive to be an expert in their field.

Most importantly, absolutely KNOW what your competition is doing. Literally track their every technique. Research and find out all that your competition is doing. Knowing about your competition gives you the ultimate edge over them. The more you know about your competition, the better idea you will have about your market. One of the best ways to find out what your competition is doing is to join local associations or clubs where you are likely interact with them.

There are lots of great ways for you to stand out in your business. Don't be afraid to be different. Although you will still use some tried and proven

marketing techniques, those who are willing to take a little risk are the ones who are the most successful.

Believe me when I tell you, some of these lessons come from difficulties, pain, and even a couple of failures along the way. But once you make a mistake, never make that same mistake again! Different gets attention and that's what you want, to get the attention of sellers who need your services.

Very simply, if you don't let people know that you buy and sell houses, you won't! Dare to be different in your approach to finding motivated sellers and buyers.

So when someone asks you, "If you were arrested for being a real estate investor, would there be enough evidence

to convict you?"

Your VERDICT must be: GUILTY! ☀

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Kathy Kennebrook is a speaker, author and has been actively investing in real estate since 1999, Kathy currently resides in Bradenton, FL and is known as the Marketing Magic Lady because she is the country's leading real estate marketing expert on finding motivated sellers using direct mail.

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◀ *The PROFIT cont. from p1*

real estate investing techniques, strategies and so much more.

The Profit is also designed to keep you and our other subscribers updated and informed of all the events and happenings going on at Tampa REIA each month as well as exposing you to a wide variety of speakers, trainers, mentors, experts, vendors and suppliers serving the real estate industry.

The Profit will have a wide variety of local and national real estate experts such as Larry Harbolt, Kathy Kennebroke, Robyn Thompson, Bob Massey, Don DeRosa, Russ Hiner, Jim Hitt, Erven Kimble, Tony Pearl, myself and many others contributing articles each month on a wide variety of topics such as marketing, deal structuring, creative financing, wholesaling, renovations, real estate tools, apps, technology and much more.

You'll also notice *The Profit* is an interactive, digital newsletter with many articles and ads that are clickable and will open up to various webpages in your favorite browser on your PC, Mac, smart phone or iPad. For example, many of the articles will have links to contact the authors, follow them on Facebook, visit their website and comment on their articles and interact with them on <http://TampaREIA.com>.

Tampa REIA and *The Profit* have arrived! We hope you enjoy *The Profit*, read it often and will share it with your friends and family. For more information on *The Profit*, see <http://tampareia.com/the-profit/>. Enjoy! ☀

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◀ *This App cont. from p13*

Or how about painting a 10' by 12' room that has two doors and four windows, with 9 ft. ceilings? This app quickly tells you how much paint you need for your walls, ceilings and trim. So you don't overspend buying too much paint! (The savings from buying a pint, instead of a gallon of trim paint pays for this app several times over!)

There are *so many* other areas this app walks you through: calculating how much siding you need for an exterior wall; figuring the cost of concrete to re-do a section of driveway; how big a whole-house fan you need to effectively pull air through the house; or how much grass seed you need to grow an area of grass to make your exterior attractive. This app does it for you!

If you're an investor, Home Builder Pro is a *must-have app*. At \$4.99, it's a bargain that will save you at least that much the very first time you use it. ☀

Comment on this article online at <http://tampareia.com/?p=228>

Don DeRosa

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Don DeRosa was recognized as one of the nation's top 21 real estate investors in the New York Times bestseller *The Millionaire Real Estate Investor*. Don, who is a full-time investor, trainer, and mentor, is the first to offer his complete investing system on a mobile platform. Don teaches investors how to Make More and Work Less by being more efficient, productive and competitive, leveraging mobile technology and apps on the iPad, iPhone, Android and other mobile devices.

◀ *Why MERS cont. from p9*

We are seeing litigation around the country listing similar arguments of fraud, mismanagement of important legal records, clouded titles, and lack of standing when MERS attempts to foreclose on behalf of a lender.

Agents, Attorneys, Mortgage Brokers and Investors – take a look at current and recently failed Short Sale and Loan Modification cases you have submitted and if the loan is in the MERS system, or the loan has been securitized, there is an alternative which may make it easier to negotiate a fair settlement with the lender. Some homeowners may be able to run forensic and securitization audits on the mortgage, note and foreclosure documentation. If irregularities are found a lawsuit may be filed on the homeowner's behalf which may lead to a judgment or a negotiated settlement favorable to the homeowner. This could be a great alternative for those times when other methods of foreclosure avoidance have not been successful. ☀

Comment on this article online at <http://tampareia.com/?p=231>

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Bob Massey is a recovering corporate executive who is now living the dream running his own real successful estate investing business and teaching others how to do the same. In the process he has become the nation's leading educator on the foreclosure investing the foreclosure process.



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Address: _____
Phone #1: _____ **Phone #2:** _____
Email #1: _____ **Email #2:** _____
Sponsor: _____ (if applicable)

Payment Information - Please print clearly

Name on Card: _____ **Total Amount: \$** _____
Billing Address: _____
Card Type: Visa, Master Card, Discover, American Express
Card Number: _____ **Expiration Date:** _____ **Code:** _____

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The undersigned Applicant(s), hereafter called the "Applicant" understands and acknowledges that membership in the Tampa Real Estate Investors Alliance, hereafter called "Tampa REIA", absolutely does NOT entitle nor make Applicant a legal member of Tampa REIA, LLC the company. Applicant acknowledges that Tampa REIA does not render legal, tax, economic or investment advice. All programs are provided with the understanding that Tampa REIA is not engaged in rendering legal, tax, or other professional services. If legal, tax or other expert assistance is required, the services of a competent professional should be sought. Tampa REIA does not investigate its members, nor vouch for, nor make representation as to the honesty, integrity, reliability, motives and/or resources of its members, officers, directors, employees, agents, and or contractors. The Applicant, in consideration for his/her acceptance as a member of Tampa REIA, hereby releases, discharges and agrees to indemnify Tampa REIA, its officers, directors, members, employees, agents, and/or contractors from any liabilities now accrued, or which may hereafter accrue, from their actions, inactions, or communications made by Tampa REIA and/or officers, directors, members, employees, agents, and/or contractors in or through their respective capacities with Tampa REIA. Applicant agrees to comply with the terms and conditions described herein, the Code of Ethics and any other terms described on our website at TampaREIA.com as well as any other Tampa REIA rules and regulations. Applicant agrees and acknowledges that Tampa REIA may enforce these codes, terms, rules and regulations at its sole and absolute discretion and may terminate this membership at any time for any reason whatsoever. Applicant grants to Tampa REIA, its representatives and employees the right to take photographs, video or audio of Applicant and Applicant's property. Applicant authorizes Tampa REIA, its assigns and transferees to copyright, use and publish the same in print and/or electronically. Applicant agrees that Tampa REIA may use such photographs, video and audio of Applicant with or without Applicant's name and for any lawful purpose, including, but not limited to, publicity, illustration, advertising and web content. Applicant grants permission to Tampa REIA to contact Applicant regarding membership and related business by phone, fax, email, text message, chat programs, social networking, automated voice broadcast dialers or any other means necessary. By completing this application, Applicant agrees to give Tampa REIA permission to bill the credit card above for the membership plan selected above. Applicant acknowledges and agrees that the term of membership is one (1) year and that billing for membership will be automatically renewed for one (1) year upon expiration at the then current membership rate and that the appropriate charges be applied to Applicant's credit card on file. Should Applicant decide to cancel membership, a written notice of cancellation must be emailed, faxed or sent via postal mail to Tampa REIA at the address, email or fax below thirty (30) days prior to the next billing or renewal period. Tampa REIA must acknowledge receipt of this written cancellation notice for it to be valid. Membership dues are NON-REFUNDABLE for any reason whatsoever. Applicant promises NOT to initiate any refunds or credit card charge backs for these membership dues and related charges at any time. Applicant agrees that Tampa REIA may change the terms of this Agreement or its membership dues at any time by posting such changes to our website at TampaREIA.com. By continuing membership, Applicant agrees to be bound by such changes. Applicant will send all written notifications to: Tampa REIA, 405 S. Dale Mabry Hwy, Suite 114, Tampa, FL 33609. Fax: 813-200-1330, Email: notices@tampareia.com, Phone: 812-358-8050.

With my signature, I accept the "Terms of Sale, Disclaimer & Release" and I authorize Tampa REIA, LLC to charge my credit card for the membership plan above as well as total recurring amount shown. I further acknowledge that these membership dues are non-refundable.

Applicant #1: _____ (sign) **Applicant #2:** _____ (sign)
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Tampa Area Meetings

<http://TampaREIA.com/Meetings>

PLEASE NOTE: This schedule is subject to change. Visit <http://TampaREIA.com/Calendar> for the most current schedule.

If you have a Tampa area real estate investor meeting you would like to see listed here, contact Tampa REIA at 813-358-8050 or admin@tampareia.com.

Every Monday (Except Major Holidays)

Larry Harbolt's Weekly REI Meetup

7:00 PM – 9:00 PM

Piccadilly Cafeteria
1900 34th Street North, St. Petersburg, FL
Leader: Larry Harbolt – 727-420-4810
<http://larrysmeetup.tampareia.com>

Every Wednesday (Except Major Holidays)

Sarasota REIA Weekly Meeting

12:00 PM – 1:30 PM

Oriental Buffet
4458 Bee Ridge Rd, Sarasota, FL
Leader: Jim Willig – 941-927-0040
<http://sarasotareia.com>

1st Thursday of the Month

Sarasota REIA Monthly Meeting

7:00 PM – 9:00 PM

Bank of America
1237 Old Stickney Point Rd. Sarasota, FL
Leader: Jim Willig – 941-927-0040
<http://sarasotareia.com>

2nd Thursday of Each Month

Tampa REIA Main Meeting

6:00 PM – 9:00 PM

DoubleTree Tampa Bay
3050 N. Rocky Point Dr. West
Tampa, FL 33607
Leader: Dustin Griffin – 813-358-8050
<http://main.tampareia.com>

Last Thursday of Each Month

North Port Investors Meeting

11:30 AM – 1:30 PM

Family Table Restaurant
14132 Tamiami Trail, North Port, FL
Leader: Willis Miller – 941-378-3780
<http://northport.tampareia.com>

3rd Thursday of Each Month

IRC Main Meeting

6:00 PM – 9:00 PM

Winter Park Civic Center
1050 W. Morse Blvd, Winter Park, FL
Leader: Chuck Burt – 407-645-3540
<http://ircflorida.com/>



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**Certain terms and conditions do apply. See website for details.*



◀ *The Perfect Marriage cont. from p10*

Would you like to discover the secrets of how to get more motivated, hungry leads that are prescreened and predisposed to doing business with you? Do you want to be able to have an automatic, steady stream of prospects from which to cherry-pick the *best* deals?

If your answer is yes, than make sure to come back to this column in *'The Profit'* each and every month, as I help pull back the curtain and reveal to you the mysteries of the internet and how it's God's gift to us real estate investors.

Until the next issue!

Tony Pearl ☀

Comment on this article online at <http://tampareia.com/?p=234>

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Tony Pearl is an entrepreneur, copywriter, proud father, mentor, marketing consultant and talented teacher who resides in the Washington, DC area. He has traveled to over 26 countries, speaks 4 languages, and continues to travel extensively. He has been a professional Ballroom and Latin dance instructor, competitor, and exhibitor for over 19 years. As a Real Estate Investor, Tony has bought and sold over Ten Million dollars worth of real estate, and has been educated by and associates with the best.

PLEASE NOTE: This schedule is subject to change. Visit <http://TampaREIA.com/Calendar> for the most current schedule.

TAMPA REIA CALENDAR OF EVENTS

JULY 2012

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	<p>Larry Harbolt's Weekly REI Meetup (St Pete) 7:00 PM – 9:00 PM</p> 					
8	<p>Larry Harbolt's Weekly REI Meetup (St Pete) 7:00 PM – 9:00 PM</p>	<p>Mobile Technology Webcast with Mike Barnes GoToWebinar.com 7:00 PM – 8:00 PM"</p>	<p>Sarasota REIA Weekly Meeting (Sarasota) 12:00 PM – 1:30 PM</p>	<p>Tampa REIA Main Meeting for July with Guest Speaker, Robert Woodruff 6:00 PM – 9:00 PM</p>		<p>Tampa: 51 Ways to Find Motivated Sellers Workshop with Robert Woodruff</p> 
15	<p>Larry Harbolt's Weekly REI Meetup (St Pete) 7:00 PM – 9:00 PM</p>	<p>What's Hot Webcast with Eric Shurke of VoiceNation GoToWebinar.com 7:00 PM – 8:00 PM</p>	<p>Sarasota REIA Weekly Meeting (Sarasota) 12:00 PM – 1:30 PM</p>	<p>Training Opportunity Webcast with Robert Woodruff GoToWebinar.com 7:00 PM – 8:00 PM</p> <p>IRC Main Meeting (Winter Park / Orlando) 6:00 PM – 9:00 PM</p>		<p>Charleston, SC: 51 Ways to Find Motivated Sellers Workshop with Robert</p>
22	<p>Larry Harbolt's Weekly REI Meetup (St Pete) 7:00 PM – 9:00 PM</p>		<p>Sarasota REIA Weekly Meeting (Sarasota) 12:00 PM – 1:30 PM</p>	<p>Evening with an Expert Webcast with Robyn Thompson GoToWebinar.com 7:00 PM – 8:00 PM</p>		<p>Atlanta, GA: 51 Ways to Find Motivated Sellers Workshop with Robert</p>
29	<p>Larry Harbolt's Weekly REI Meetup (St Pete) 7:00 PM – 9:00 PM</p>		<p>AUGUST HIGHLIGHTS</p> <ul style="list-style-type: none"> ★ AUG 2 Tampa REIA Main Meeting ★ AUG 2 Tampa REIA Workshop ★ AUG 9 Business Opportunity Webcast with Marc Hrisko ★ AUG 11 Business Opportunity Webcast with Patrick James 			