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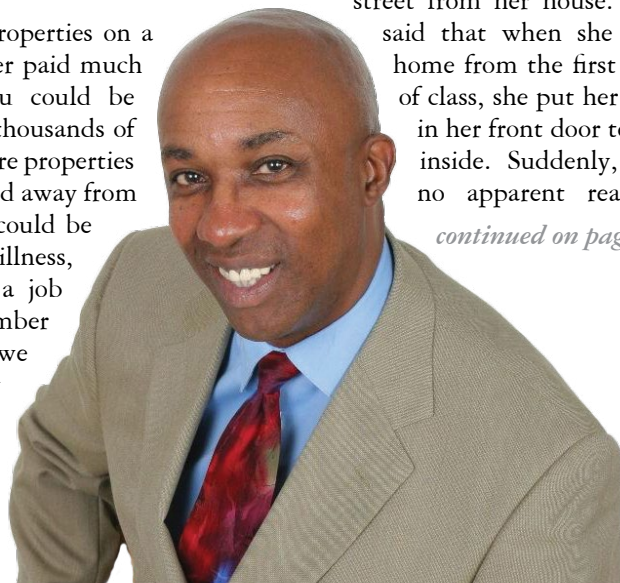
ABANDONED PROPERTIES One of The Best Kept Money-Making Secrets

BY REGGIE BROOKS

When I began my career as a real estate investor in 1985, I stumbled across a little known area of real estate that had the potential to make us a ton of money. This was an area of the market that went unnoticed by most people. This was the area of abandoned properties.

How To Profit From Abandoned Properties

You might pass these properties on a daily basis, but just never paid much attention to them. You could be passing up hundreds of thousands of dollars in profits! These are properties that the owner has walked away from for whatever reason. It could be a divorce situation, an illness, a death in the family, a job relocation, or any number of other reasons. Do we care why? Absolutely not! Don't waste your energy trying to figure out why sellers do what sellers do.



A \$58,000 Profit Right Across The Street

I remember a young lady in one of my 2 day classes. In the first day of class, we taught a whole day of unconventional ways to find profitable deals. One of those methods was how to find and profit from abandoned properties. The next day, the young lady came to class and told us an interesting story about an abandoned house right across the street from her house. She said that when she got home from the first day of class, she put her key in her front door to go inside. Suddenly, for no apparent reason,

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MAIN MEETING

Thursday, November 14th
6:00pm – 9:00pm
DoubleTree Tampa Bay
3050 N. Rocky Point Dr. West, Tampa, FL

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Join Reggie Brooks at our Tampa REIA Main Meeting on Thursday, November 14th where he will teach you how to find abandoned and distressed properties, find the owners, and structure a transaction that is mutually beneficial to both you and the seller. See <http://tampareia.com> for more information.

Main Monthly Meeting

November 14th, 2013 @ 6pm

Doubletree Suites Tampa Bay
3050 North Rocky Point Dr West
Tampa, FL

How to Make Big Profits with Abandoned Properties with Special Guest, Reggie Brooks

On **November 14th** at the **Tampa REIA Main Meeting**, **Reggie Brooks** will teach you how to find abandoned and distressed properties, find the owners, and structure a transaction that is mutually beneficial to both you and the seller. You will learn how to automate the process of finding the properties, the owners and create a profitable business where you get the abandoned properties chasing you, rather than the other way around. Reggie's "Abandoned Property" presentation includes case studies of people who have used his Abandoned Property System to create huge profits buying and selling these unwanted homes.

Join us and you will learn...

- How to make big profits using a unique niche in the marketplace – Abandoned Properties
- How to invest with no cash and no credit
- Insider secrets that the professional investors use to turn \$15,000 profits into \$50,000 profits and more
- Hot new tips and insights that the professionals use to find profitable deals, especially in today's market
- Hidden cash producing secrets that seasoned investors don't even know
- How to uncover hidden value in properties that most seasoned investors overlook
- How to profit from properties that most investors consider worthless
- How to write your contracts to maximize your profits
- How to use creative financing to fund your deals
- And much, much more!

Come join Reggie and the rest of us at the **Tampa REIA Meeting** on **Thursday, November 14th at 6PM** at the **Doubletree Suites Tampa Bay** located at **3050 North Rocky Point Dr West** in **Tampa, FL** to profit from abandoned properties.

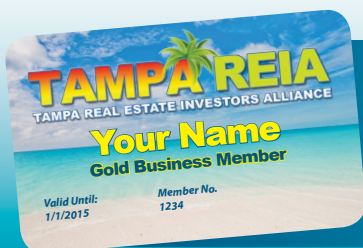


Reggie Jackson

MEETING AGENDA*

- 6:00 pm: Meet & Greet, Networking
- 6:30 pm: Introductions, Haves & Wants
- 7:00 pm: Announcements
- 7:30 pm: Presentation on Abandoned Properties with Reggie Brooks
- 9:30 pm: Late Night Networking at Whiskey Joes

*Please Note: Meeting agenda is subject to change.



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(this month only)

Making Big Profits with Abandoned Properties Workshop

Learn How You Can Make \$10,000 in CASH in the Next 60 Days!

**A Full Day Training Workshop with Reggie Brooks
Sat, Nov 23rd – Doubletree Suites, Tampa, FL**

My name is **Reggie Brooks** and I am an international trainer, author, coach and an active real estate investor. On **Saturday, November 23rd**, I will be teaching a Full Day Workshop with Tampa REIA on **“How to Make Big Profits with Abandoned Properties”** where I will teach you how you can make \$10,000 cash in the next 60 days.

I will teach you how to find these abandoned and distressed properties, find the owners, and structure a transaction that is mutually beneficial to both you and the seller. You will learn how to automate the process of finding the property and the owners, thus creating a cookie-cutter type business where you get the abandoned properties “chasing you”, rather than the other way around.

Join Me at the Workshop and You Will Learn How To...

- ✓ Make big profits with Abandoned Properties
- ✓ Invest with no cash and no credit
- ✓ Turn ordinary profits of \$15,000 into \$50,000 profits or more
- ✓ Find profitable deals, especially in today's hyper competitive market
- ✓ Uncover hidden value in properties that most seasoned investors overlook
- ✓ Profit from properties that most investors consider worthless
- ✓ Calculate your profits and write your contracts to maximize your profits
- ✓ Use creative financing to fund your deals
- ✓ Make offers on bank owned shadow inventory that is not yet listed with a Realtor
- ✓ Locate distressed properties and buy undervalued properties
- ✓ Research and evaluate foreclosure properties
- ✓ Find, buy and sell Pre-foreclosures and Foreclosures
- ✓ Find and get Government Grants and buy at Government Auctions
- ✓ Effectively deal with real estate agents and real estate brokers
- ✓ Inspect, estimate repairs and fix up your properties without lots of money and credit
- ✓ Find eager cash buyers and create a buying frenzy for your properties
- ✓ Create a great retirement plan, even if you're over 65 and haven't started yet
- ✓ Build a cash-flowing investment business in no time, starting with just pennies
- ✓ Make big money on properties you don't even own as well as over-encumbered properties
- ✓ Take over any mortgage without a due-on-sale violation
- ✓ Have sellers paying you to take their properties off their hands
- ✓ And much, much more... See <http://Reggie.TampaREIA.com> for more details



Register Online at <http://Reggie.TampaREIA.com>

2 for 1 Early Registration Special*
Register Now & Save!

**Gold
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**Silver
Members
\$39.95**

**Non-
Members
\$69.95**

***PLEASE NOTE:** The 2 for 1 Early Registration Special is limited to spouses, adult children, parents and corporate partners. Workshop prices will increase and price will be per person after Early Registration expires.

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.

TAMPA REIA

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THERE'S AN APP FOR THAT

Building a Better Blog

BY DON DEROSA



"I'm writing a book. I've got the page numbers done." ~ Steven Wright

Last month, if you'll remember, I talked about starting a blog. I began with a reality check, which I'll repeat here: Blogging can be a great marketing tool, but it takes a lot of work to keep one up. And don't expect riches!

I gave you four other tips as well: make sure you have something to say, know your goals, identify your audience, and read other blogs. Those tips are just as important when you sit down to write individual posts, too.

Remember my second cousin Flora, the cat lady? I told you about her last month. She has a blog called "Cats." I'm afraid it's not very good. The background is hot pink, the text is yellow, and there's a hamster dancing around in the corner. As soon as you enter the site, you hear the song for the Chicken Dance. I'm pretty sure she has posted every single picture she's ever taken of her 34 cats, including the pictures that are blurry and underexposed. Plus, she adds lots of kitty pictures off the web. Oh, and a recipe for Flora's Skinny Butterscotch Potatoes. And that was just yesterday.

Thank goodness she only posts about three times a year!

So let's start with content. What makes a good blog post? Well, if you're a beginner, it should probably be short and cover just one topic. I don't know about you, but when I open a blog and I see a wall of words, my eyes kind of glaze over. I'm a lot more likely to read a post that's just a paragraph or two. But it's got to be interesting. Pictures are nice, too, but watch for copyright issues. You should also include Internet links to your sources if you can.

And for heaven's sake, don't try to sound like a writer. Flowery will get you nowhere. The best writers are the ones where you don't notice that they're writing.

Now, it's all well and good to blog. It's a lot more fun if you can actually get people to read it. There are a few ways to do that. First and foremost is the content and design. It does you no good to get people to your blog if there's nothing worth looking at. So make sure the design is clean, attractive, and the site loads quickly – and make sure you've done your best on the content.

Another tip: Think carefully when you name your blog. The name should be unique and interesting. Here's a little homework assignment: Google "real estate blog." Which blogs are you most interested in visiting? Which ones sound like all the others?

When you're learning about Internet marketing, you'll hear a lot of talk about keywords and search terms. Some blog platforms will let you identify keywords or tags – common words someone might use for an Internet search – to help bring in visitors. For professional sites, search words are important, and you'll want to title each post with that in mind. However, given the choice between a good search term and good writing, good writing should win every time.

Here are some other ways to get your blog noticed: visit other blogs and comment on their posts, with a link to your blog. Add your blog address to your business cards and marketing materials. Join a network of blogs, and find out how to win blogging awards. Develop relationships with other bloggers. Invite a well-known blogger to write a guest post for you.

Once you've got your blog up and running and you're getting some traffic, you'll want to grow your readership. This will probably happen slowly over time. The three most important factors here are the quality of the content, how often you post, and how easy you are to visit.

Post as often as you can, and make it high quality. It's no fun to visit a blog that never changes. Many successful blogs post several times a day. You don't have to do that, but you should at least blog once a week, even if it's just a paragraph.

Another way to build readership is to make sure you're set up for RSS. RSS stands for "Really Simple Syndication." If you have an RSS link on your blog, people can subscribe to it. They'll get a notice every time you post, and you'll get the pleasure of watching the number of visitors rise.

Clean. Well-written. Frequent. Easily accessible. Those are just a few keys to successful blogging. Past that, just have fun. If you enjoy what you're doing, your enthusiasm will be contagious! ☀

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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.

800 POUND GUERILLA MARKETING

How Many Leads Do You Need to Succeed?

BY DUSTIN GRIFFIN



Recently I wrote an article on *“Determining Your Marketing Plan in 7 Easy Steps”*. You can apply these 7 Steps to market your home buying and selling business or pretty much any other business, product or service you wish to promote.

In this article, I want to expand on **Step #1: Determine How Many Leads You Need to Succeed at _____**. For the purposes of this article, let’s fill in the blank with Wholesaling. In order to determine how many leads you need to succeed at Wholesaling, you need to begin with the end in mind and ask yourself a few more questions...

1. How many deals do you want to do per month and per year?

You need to set a target number of deals you want to quick turn (put under contract to buy and immediately resell or assign) each month to know if you’re achieving your goals. Let’s say you want to find and flip 1 to 2 deals per month or 12 to 24 deals per year. This is a very, very realistic and achievable goal for any part-time real investor.

2. How much cash do you want to make per month and per year?

You need to set the monthly and annual financial goal you wish to achieve so you know if you’ve succeeded or not. Let’s say your goal is to make \$10,000 per month or \$120,000 per year wholesaling houses on a part-time basis. Again, this

is a very realistic and achievable goal for an investor who is willing to put in the time and effort to get the job done. Yes, wholesaling is like a job. It pays you well if you work it and pays you nothing if you don’t.

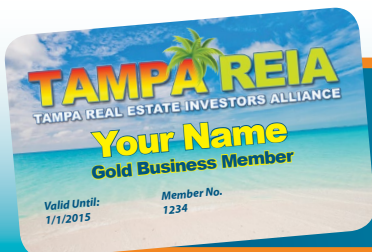
3. What do you predict your average profit will be per deal?

If you deal in properties with a low after repair value (the “ARV”), your average profit may only be \$5,000 to \$10,000 per deal. If you deal in properties with a higher ARV, your average profit may be \$20,000 to \$40,000 or more. But let’s say you only predict your average profit will be somewhere between \$5,000 to \$10,000 cash per deal. That’s not bad

for a part-time job doing 1 to deals per month.

4. How many leads do you need to get one deal?

The number of leads you’ll need to go through to get a single deal under contract will vary greatly on your ability to create win-win solutions for you and your seller, your negotiating skills, the quality of the leads you generate and your individual financial goals among other things. Let’s say you predict that it will take you 10 to 12 leads to get each new deal under contract. This is a very realistic number that you can adjust upwards if you are new and inexperienced and down as you get more seasoned and experienced.



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	Example 1	Example 2	Example 3	Example 4
Number of Deals Needed per Month	1	2	1	2
Number of Deals Needed per Year	12	24	12	24
Average Profit per Deal	\$5,000	\$5,000	\$10,000	\$10,000
Resulting Cash per Month	\$5,000	\$10,000	\$10,000	\$20,000
Resulting Cash per Year	\$60,000	\$120,000	\$120,000	\$240,000
Number of Leads Needed per Deal	12	12	10	10
Number of Leads Needed per Week	3	6	2.5	5
Number of Leads Needed per Month	12	24	10	20
Number of Leads Needed per Year	144	288	120	240

Click here to download the Lead Planning Worksheet

5. How many leads do you need to generate monthly and annually to reach your short term and long term financial goals?

So now, let's pull the answers to all these questions together using a [Lead Planning Worksheet](#) and determine how many leads you need to succeed at Wholesaling based on your realistic and achievable goals. Below are 4 different examples...

Example 1: If you do 1 deal per month at an average profit of \$5,000 each, you'll make \$5,000 per month and \$60,000 per year which is only half of your \$120,000 goal. In order to do one of these deals, you need 12 leads per month or 3 leads per week which is not many at all.

Example 2: If you do 2 deals per month at an average profit of \$5,000 each, you'll make \$10,000 per month and \$120,000 per year which will allow you to reach \$120,000 annual goal. In order to do two of these deals, you need 24 leads per month or 6 leads per week which is not very many.

Example 3: If you do 1 deal per month at an average profit of \$10,000 each, you'll make \$10,000 per month and \$120,000 per year which will allow you to reach \$120,000 annual goal. In order to do one of these deals, you only need 10 leads per month or 2.5 leads per week, which is 2 less

than the number you needed in Example 1, because you improved your closing ratio slightly. The only other difference is the fact that you increased your average profit to \$10,000 per deal.

Example 4: If you do 2 deals per month at an average profit of \$10,000 each, you'll make \$20,000 per month and \$240,000 per year which will allow you to double your \$120,000 annual goal. In order to do one of these deals, you only need 20 leads per month or 5 leads per week, which is 4 less than the number you needed in Example 2, because you improved your closing ratio slightly. The only other difference is the fact that you increased your average profit to \$10,000 per deal.

As you can see, Wholesaling is a numbers game and you get to make up the numbers you want to achieve. Now it's your turn to download and complete your own [Lead Planning Worksheet](#) and come up with your own numbers. As you do, ponder these thoughts...

Thoughts to Ponder Regarding Your Lead Generation

1. What are your answers to the 5 questions above?
2. How much more can you make per month and per year if you increase

your average profit per deal even higher?

3. How many more deals can you close each month if you generate 30, 40, 50 or more qualified leads each month?
4. How will your life be positively affected if you generate the number of leads you need to succeed in achieving your monthly and annual financial goals?
5. When will you start working towards these goals? ☀

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Dustin Griffin is the Executive Director of Atlanta REIA and Tampa REIA and is also an entrepreneur, real estate investor, website developer, internet marketing enthusiast and a husband and proud father of two.



Negotiate Like a Pro

BY BILL HAM

Meet Bill Ham at Tampa REIA on December 12th!



Have you ever made a great offer, had it accepted and then for some reason it just fell apart? This is an all too common occurrence in the real estate business. The most common reason for this is an improper negotiation prior to the acceptance of an agreement. If you view a real estate negotiation as “win/lose” situation, then you probably got the buyer or seller to agree to something that they really weren’t comfortable with. They said “yes” in the heat of the moment, to relieve themselves of the pressure of the negotiation but then had second thoughts when they went home and thought about it. A good negotiation creates value for both sides. This is the best way to get both parties to honor the agreement all the way to a closing. Here are some tips for your next negotiation.

Gather Data! Gather Data! Gather Data! This is so important it’s probably worth mentioning again. Try to find out what the real interests of the other side are. Why is someone selling? Are they burned out? Do they need to have all cash? Are they in a hurry to close? How motivated are they to sell?

Avoid Positional Bargaining. Once you have gathered all the data you can, make an offer that solves the persons underlying interests, not just the position they have taken. For example- a person may be selling a property for \$100,000 (Position) but

they are selling because they don’t want to deal with the asset anymore (Interest). If the property is only worth \$70,000 then your position and theirs are in conflict but your interest may not be. If you make an offer and begin the negotiation by solving their interests you will be much more likely to get your offer accepted. If they are a “burned out” landlord, then maybe seller financing or a master lease option would be an offer that would solve your interest (getting a good deal) and theirs (no more headache) without getting stuck on the differences in your positions. This is avoiding positional bargaining.

Create Offers That Solve Problems. After you have gathered the data about a seller, make an offer that solves these for these three areas in this order... *Sellers Problems, Property Problems, Your Problems.* Notice your problems come last? Make the offer about creating value for the seller. This is done by knowing what the seller needs and knowing what the property needs such as repairs etc. Make your offer a solution to those problems and you have started your negotiation on the right foot.

Get the Seller to Help Create the Agreement. This is the solution to the first issue in this article. If you have sellers back out after agreeing to an offer it is most likely because they were not part of creating the solution to their problems (your offer). Get the seller or the sellers agent involved in

creating the solution that will ultimately be your final offer. A good negotiator will always allow the other side to be a part of creating the terms of the negotiation. As I said, if you see a negotiation or a real estate deal as “win/lose” you are probably violating this major point. When the seller has an opportunity to help create the agreement they will have ownership in the deal and will be much more likely to honor it to the closing.

Knowing what your sellers really want and making offers that create value are the best negotiation strategies a real estate entrepreneur can use. Do this and you will be closing many more deals. ☀

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Bill Ham has been in real estate for 8 years and has created a portfolio of nearly 400 units in Macon, GA using creative and seller financing.

Beach REIA
 Meets 3rd Thursday Each Month at 6PM
 at Gators Cafe & Saloon located at
 12754 Kingfish Dr, Treasure Island, FL
BeachREIA.TampaREIA.com

Making the Impossible Deals Possible

BY BILL COOK



A realtor asked me to talk about a real-world example of a recent deal we did that demonstrates how we make impossible deals possible. No problem, but I ask one favor: *As I describe the homeowner's situation, BEFORE you read how we structured the deal, think about how YOU would have done it!*

The seller had a three-bedroom, two-bath home in Acworth, Georgia. The property needed zero work – it was beautiful! Fair market value was \$60,000. His mortgage balance was \$92,000 – *making him \$32,000 upside-down in the property.* The home would rent for \$850 per month. His mortgage payment was \$925 per month – *a \$75 negative cash flow.* At the time, the home was vacant and costing the owner *over \$1,000 per month.* The financial drain was killing him. One last thing: The owner HATED tenants! His last two tenants all but destroyed his investment property.

The owner just wanted done, but he wouldn't consider doing a short sale or letting the home go back to the bank.

Can you make this impossible deal possible? What if I told you that structured creatively, this deal will make you *\$200 per month, risk-free...* with a *tens-of-thousands-of-dollars* bonus at the end? *Please take a few minutes to structure this deal.*

Here's the agreement: Knowing that I could rent out the property for \$845 a

month, I leased the property from the seller for \$645 per month. I had the right to sublease the property to another tenant. I would *only* pay the property owner rent if my tenant paid me rent. I'm responsible for the first \$50 of repairs each month, and the owner is responsible for the balance of repairs.

I was able to find a great tenant within three weeks. The owner went from losing \$1,000 per month to only losing \$280 per month (\$925 mortgage payment - \$645 rent = \$280). This gave him some immediate breathing room.

Next, I fought to lower the owner's property taxes. His yearly tax bill fell from \$622 down to \$351 – this saved him \$271 in 2013 (\$23 per month).

To lower his mortgage payment, I had him apply to the HARP program. After a very short time, the lender approved his HARP application and lowered his payment from \$925 to \$648 per month.

Bottom line: With this creative deal structure, the owner went from losing \$1,000 per month on a house that gave him landlording migraine headaches, to a worry-free property making \$25 per month – plus all the tax benefits a rental property spins off. What a swing of fortune!

What did Kim and I get out of this deal? We picked up an extra \$200 per month in mailbox money. Plus, the owner gave us an exclusive option to buy his

property at some point in the future for the balance he owes on his mortgage at the time we purchase. So with this deal, Kim and I captured amortization, appreciation, management fees, income and profit.

Not bad for a couple of hours of work, was it?

Folks, I wasn't born knowing how to do this – creative deal structuring is a *learned* thing. At our October real estate investors meeting, Dyches Boddiford (one of my long-time teachers) and I will be going over this deal – *and others like it* – in detail! ☀

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Bill Cook is a full-time real estate investor, speaker and author. He specializes in single-family homes and mobile home parks. Bill believes that real estate investing, especially the act of buying and holding rental property, is the surest way to financial independence and wealth. Bill and his wife Kim run North Georgia REIA where they teach others how to successfully invest in real estate.



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 Meet The Banksters

How Countrywide Created 3.5 Million Fraudulent Loans and What It Means to You

BY BOB MASSEY



My last two articles focused on the great Securitization Swindle the banks have been perpetrating for over a decade. It was successful because the banks created such a tangled web that it was nearly impossible for everyday people, lawyers, and judges to understand what was happening. But what if they committed a comparatively straightforward fraud? Surely that would be caught and stopped, right?

In this month's article I'm going to explain how Countrywide fraudulently created 3.5 MILLION loans at taxpayer expense with a scheme so simple it seems impossible they got away with it at all.

In 2003 Countrywide wanted to dominate the housing boom. The problem they were facing was that each state has its own licensing fees, corporate taxes, and regulatory costs that Countrywide would have had to pay in order to do business. That's when they cooked up the scheme. Instead of becoming licensed and registered in every state, Countrywide simply made up a trade name (DBA) that they could register in every state that would slide under the radar of the regulators. They made up the innocuous name America's Wholesale Lender and got to work.

Their scheme worked and nobody noticed that America's Wholesale Lender wasn't a corporation registered or licensed to do business in their state. Countrywide got cranking and created 3.5 MILLION loans across every state in the country under the DBA "America's Wholesale Lender."

The catch is that a DBA such as America's Wholesale Lender is not a legal entity. It is simply a trade name. A DBA has no ability to own property, file lawsuits, or hold any security interests.

After a little while some local recorders began to notice and refused to record the loans because the lender was just a DBA, not a licensed lender in the state. At this point Countrywide decided to commit ANOTHER fraud by listing the lender on their mortgages as "America's Wholesale Lender, a Corporation organized and existing under the laws of New York." With this subtle but incredibly fraudulent change, Countrywide resubmitted the loans and they went through without a hitch. At this point no one realized that America's Wholesale Lender wasn't a registered corporation at all.

Countrywide figured that, if caught, they could avoid punishment by claiming that it was all a clerical error. Even if they couldn't get away with that, they reasoned that the money they were saving in corporate taxes and licensing fees from all 50 states was significantly more than any monetary punishment they might receive.

After they made the loans, Countrywide never sold them to a securitized trust as they were required to do by the pooling agreements. Instead, the loans were controlled by Bank of America (BOA). As a result, BOA was collecting payments and foreclosing on loans despite the fact that ▶



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◀ it never owned or funded any of the actual loans.

In 2008 some good Samaritans tried to stop this scheme by registering the corporation "America's Wholesale Lender, Inc a New York Corporation" (AWLI). They brought it to the attention of the US District Court that BOA was foreclosing on loans that it didn't own, and that the loans were made by a corporation that BOA held no interest in. The District Court dismissed the case as irrelevant and BOA continued the fraud with a few upgrades.

After the creation of AWLI, Bank of America needed to find a way to make it so that AWLI could make no claims to the loans. What they did was get MERS to create an assignment on behalf of AWLI which assigned the loan to Bank of New York Mellon, Deutsche Bank, or US Bank. After these fraudulent assignments, the bank attaches them to their foreclosure proceedings to trick the court into believing it is the legal owner of the loan.

This is all made even more infuriating when you realize that all of these 3.5 MILLION fraudulent loans have been fully repaid by taxpayers in the TARP bailout and by the various insurance companies who insured the securitized trusts these loans were supposed to be a part of.

The bright side is that, if you have the right legal team on your side, these homeowners can get justice.

If you know of anyone with a loan from America's Wholesale Lender, you need to get in contact with my office immediately at (706)-485-0162. I have spent the last 19 months building up a team of experienced attorneys and fraud examiners/forensic auditors who specialize in exposing exactly this sort of fraud.

We have a huge opportunity to help homeowners and do some great deals with multiple exit strategies by exposing this unbelievable and blatant fraud. We finally have the leverage we need to get the banks negotiating on our terms.

It doesn't matter if the homeowner has already been foreclosed on, we might be able to help. ☀

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Bob Massey is a recovering corporate executive who is now living the dream running his own successful real 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 process.

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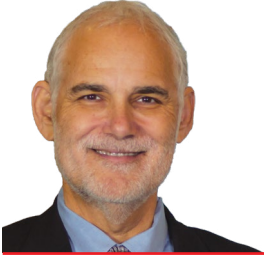
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FAST TRACK TO SELF-DIRECTED IRA INVESTING



Foreign Real Estate in Your Self-Directed IRA

BY JIM HITT, CEO OF AMERICAN IRA, LLC

Many people are surprised to learn that not only can they take direct ownership of real estate within their IRA, but they aren't even restricted to owning land within the United States. The IRS rules regarding what you may or may not invest IRA assets in are very liberal, and there is no IRS restriction whatsoever on ownership of foreign assets, including real estate.

Benefits of Foreign Real Estate Ownership

Owning assets abroad can be an important way to help diversify your investment portfolio. The economies of other countries and regions don't necessarily move the same way as the U.S. economy. When U.S. assets are in decline, real estate in other countries is sometimes doing very well. For example, many regions in the Caribbean are benefitting from rapid economic growth due to a rise in traffic from more affluent Europeans. While real estate in Florida continues to struggle, some areas in Jamaica and the Bahamas are experiencing rapid development – creating opportunities for enterprising real estate investors. Case in point: A Chinese company is currently building a massive \$3.4 billion resort at Baha Mar in the Bahamas, scheduled to open in December of 2014. If the project succeeds, that casino is projected to boost the gross domestic product of the entire country by 10 percent.

Meanwhile, even a relatively small amount of money, by American standards, can purchase a vacation rental home that will be extremely attractive to a European, Asian or Middle Eastern tourist. Homes in some areas of the world still sell for a fraction of what comparable beach front or other resort area homes would go for in the United States.

Currency Exposure

By buying assets denominated in foreign currencies, you can also help protect

yourself against a general decline in the value of the dollar. There are a number of economic factors that continue to put downward pressure on the dollar compared to other currencies: An extended period of low interest rates, "easy money" policies from the Federal Reserve, including a recent massive quantitative easing designed to flood a struggling U.S. economy with liquidity, and deficit spending on a massive scale all combine to push the dollar down.

If the trend continues, currency appreciation in other countries could have the result of magnifying investment gains for U.S. investors – either when they sell the investment for local currency, or when they continue to accept rent payments in appreciating currencies.

Considerations

Taxes

Income and capital gains from foreign real estate investments held within tax-advantaged accounts is tax-deferred – in the United States. In the case of a Roth IRA, the income and capital gains are tax free. Again, though, only in the United States. The host country – in whose jurisdiction your investment real estate falls, may not necessarily be so accommodating. Generally, you will have to pay some sort of property tax to local officials.

International taxation is a highly technical and specialized field of tax law. If you are considering ownership of foreign real estate, it's vital to have qualified experts, such as Attorneys and CPAs on your team.

Political Stability

While most governments around the world recognize the importance of a stable investment environment in attracting foreign money and assets, not all regimes do. As part of your due diligence, make an assessment of the political climate in the country. Is the government likely to nationalize real estate assets or other foreign assets? This is unusual – even

among developing countries. But it does happen.

Keep in mind, too, that Congress may pass trade sanctions against certain countries. For example, you can't directly buy property in North Korea or Cuba.

Getting Started

If you want to diversify your retirement portfolio with foreign real estate, getting started is easy: Open an account with American IRA. You can start the process by calling us at 866-7500-IRA (472). We will send you everything you need to fund your account. Once your account is funded, simply provide us written instructions on the specific property, location, amount, and who we need to make the check out to. We will work with your professionals to ensure the property is titled correctly, and to ensure that you don't unwittingly generate a prohibited transaction that could result in a penalty. American IRA does not provide any recommendation on the quality, profitability or reputability of any investment. ☀

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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.

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ASSETS 101

Case Study: Piercing the LLC Liability Shield

BY DYCHES BODDIFORD



Sally and Julie grew up together and have decided to invest in real estate. They both have regular jobs, but figure they can find a property, fix it up and rent it out in their spare time. They find a good property which takes most of their savings as a down payment. They figure that over the next few months, they can get the repairs done with money earned on their regular jobs.

They decide that with contractors on the property and tenants once it is fixed, they need to have a liability shield to protect them personally. They set up a Limited Liability Company and purchase the house in it.

Sally and Julie are so excited and anxious to get the rehab done that they neglect

to have an organizational meeting nor do they have any subsequent meetings. They figure it is no big deal since they are close friends and talk every day anyway. They also want to save money and decide not to set up a bank account for the LLC. Julie agrees to use her account to run all the expenses through with Sally putting in half the costs. Julie then agrees to put the utilities in her name.

They also failed to get a Tax Identification Number (TIN) from the IRS. If they had opened a bank account, they would at least have gotten the TIN since banks would require it. They figured they would just work out the expenses later.

They receive a letter from the state saying they had not paid their annual registration fee nor filed their one page annual report. Because they are in the middle of the rehab, they decide to put this off until a later date. The letter remains at the bottom of their bills pile since the state does not contact them again. On top of all this, they had used their mutual friend Jack as the registered agent. But Jack got a great new job in another state and moved. It did not occur to Sally and Julie that they needed to get another registered agent.

After several months of dealing with contractors, they finally have the prop-

erty ready for rental. Because of Julie's schedule, it was agreed that Sally would show the property and sign the lease agreement with the new tenant. Since they do not have an LLC bank account, Sally tells the tenant just to write the check directly to her.

The first couple of months the new tenant is in the house are a relief for Sally and Julie. They now have time to catch up with friends and relax. But they don't bother to clean up their LLC mess.

Then the tenant is seriously injured falling off a back deck with a faulty railing. They have insurance, but the company refuses the claim since they used unlicensed contractors who did sub-standard work.

Shortly thereafter, both Sally and Julie are served with a lawsuit. They decide they need an attorney to defend them. That is when they find out what "piercing the veil" means. In their state as well as all states, where members conduct their business as if no entity exists or are careless in their dealings such that proper recognition of a separate entity is ignored, liability can attach to each member.

The tenant's attorney had no problem showing that Sally and Julie did not

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◀ treat the LLC as a separate entity from themselves and neither should the court. Some of the evidence he put forth to demonstrate this fact was:

- No organizational meeting or annual meetings (even though most states do not
- require meetings, they are one of the easiest ways to show separateness)
- A TIN was never obtained from the IRS
- No bank account was formed to separate company finances
- Contractor payments made by personal checks
- No LLC tax returns were ever filed
- LLC charter revoked by the state for failure to file annual report
- Resident Agent no longer at registered address and not replaced
- Rent payment made directly to Sally

Sally and Julie were held personally liable for the tenant's injuries. Now they have a judgment against them that will last several years or until it is paid off. All their work was lost because of their failure to follow some simple steps that would have protected them from personal judgments.

Make sure you build your liability protection with the bricks of evidence that you treat your entities separately from yourself. You are not the entity and the entity is not you. ☀

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Dyches Boddiford is a full time investor who speaks from experience in a variety of real estate areas. His seminars and conferences are intended for the serious real estate investor, though entrepreneurs in other businesses or investments will find his training helpful as well.

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Nationstar and Auction.com Take Advantage of Short Sale Sellers!

BY KIMBERLEE FRANK



Recently we were working a short sale through Nationstar who requested that the Seller sign a document allowing Nationstar's affiliate, Auction.com, to sell our short sale. Yes, you heard me correctly! We already had a buyer, submitted all the financials to Lender, and had the BPO (Broker Price Opinion). However, they hadn't countered the buyer yet. The form that my agent and her Seller signed stated that Auction.com was allowed to hold an auction on the property and should my agent be a dual agent on both sides, that she would not get paid more than 3% commission. First off, I want all Brokers to be aware that agents do not have the right to sign away commission unless the Brokers previously allowed this right, nor do they have the right to sign away the Broker's Exclusive Listing Agreement terms and conditions.

I was furious as Auction.com was advertising this house illegally and unethically to the public. They were advertising as Bank Short Sale Approved! Well, if it was approved, I would have already had the approval letter for my existing buyer that had been waiting during this short sale process. In addition, how can a Seller back out of my Buyer's contract and enter into a contract with the winning bidder's contract without having some legal ramifications? The winning bidder was to pay 5% to Auction.com for acting as auctioneer, place a deposit immediately with Auction.com plus all the forms that they had to sign which gave away all their rights for inspection with clauses saying that they would have to pay money to Auction.com for cancelling the contract. The highest bid was \$80,000 plus \$4,000 over and above to the auctioneer for conducting this auction. They forced the Listing Agent to hold their own open house but then reduced our commission as Listing Agent.

I went through the contract with a fine tooth comb only to find a lot of responsibility given to the Seller such as maintenance of the property, requirement to keep up the expenses associated with the property such as (homeowners association dues, taxes, insurance etc.) without any clear statement that Nationstar would not pursue the Seller for a deficiency judgment should this short sale be approved. The forms such as the Purchase Agreement and other forms stated that the Buyer could back out if they did not receive the following, which were not even provided to the Buyer.

1. Homeowners Association By-laws
2. Sellers Disclosures

Since this was an Auction that was held on Auction.com, you would think that they would have requested this documentation from us before they advertised the property. This was not so. In addition, the pictures they used were not the ones taken by the Listing Agent that were on the MLS. They informed me that the pictures they used were from the Broker Price Opinion that they obtained from Nationstar. Since I was the Broker and the agent had no right to sign any agreement with Auction.com, I did send them a cease and desist letter which they

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◀ totally ignored and continued with their Auction.

The National Association of Realtors needs to raise their voice on this change. If they don't, Auction.com will continue to obtain partnerships with other Lenders and start this auction process. They will be lowering the commission of the Realtors and the Sellers will not be protected by the forms that they are using.

The forms that are to be signed between the Seller and the Buyer would be perfect IF the property was already Bank Owned (REO), as the Bank is responsible for maintenance and expenses of the property. Many Sellers are in foreclosure because they don't have the money to pay their debts. In addition, the forms stated that the Sellers would have to pay one-half of the cost incurred should they decide to back out of the contract.

This is just another way where the Banks are taking advantage of the Sellers. That is why I put the following verbiage in my contract for the protection of the Sellers "This offer is subject to the underlying mortgage companies taking a discount acceptable to the Sellers and the Buyers." This means if I don't get the deficiency judgment waived and if there is a cash contribution needed to close by the Sellers or a promissory note signed by the Sellers, they don't have to agree to the contract.

I have several Nationstar short sales that I am working on and my gut is that they are going to advise the Sellers if they do not agree to try Auction.com that they will deny their short sale. I am looking forward to the fight on

behalf of the Sellers, as Nationstar is taking away the rights of the Sellers. In other words, do it my way or hit the highway!

Stay tuned to the new changes that are going on in Short Sale Land. I highly recommend that if you are doing short sales and are either an Investor/Buyer, Realtor or Seller, please pay close attention to the Lenders that are holding/servicing your Sellers' loans. If you are not a Realtor and are able to get paid on the deal, you may not even want to deal with a Seller who has Nationstar as their lender or servicer.

Happy Negotiating!

Kimberlee Frank ☀

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Kimberlee Frank is a Master Negotiator who has closed over 600 deals since 1998. She is a Mentor, Trainer, Author and Real Estate Broker teaching Investors and Realtors how to creatively purchase and sell short sales with her Step-by-Step System. She has helped Investors and Realtors earn hundreds of thousands of dollars.



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How to Make a Website For Fun or Profit - Part 2

BY TONY PEARL



Welcome back! In Part 1 of this article, we covered how crucial it is to have a website if you want to sell/educate/entertain/enlighten/etc. just about anything to anyone in the world in the current century. We also discussed HOW to actually get a FREE, performing website up & running quickly

Having a free website is great! You get to put some content up for the world to see. You start to learn how to add images, videos, etc. to your site. You can get people to add comments to your site. And you can quickly gain confidence on how all this internet "stuff" works.

This is particularly an attractive option IF you don't run a "real" business, or if you're only concerned with sharing your thoughts or ideas with the world. So if you're happy with that, great! You can stop reading now.

However, if you DO run a legitimate business, or if you're interested in making money or being perceived as legitimate... or if you want to learn how a true website is made these days, then keep reading!

How To Set Up a Legitimate Business Website (DIY Option):

This section is for those of you who want to set up/improve a real business website - one that will get you money, credibility, and respect. If you're in real estate and you buy or sell houses - or are looking for private lenders, this is where you need to start paying attention.

Here's a Quick Rundown of What We're About to Cover:

Domain Name. Hosting. Site Design. Content. Traffic. Conversion. X-Factor.

1. Domain Name (a.k.a. "URL")

To begin, you'll need to get your own

Domain Name. This is the *name* of your website, e.g. "yourwebsite.com". It really should be short, benefit-laden, and relative to WHAT you do. Many people make the classic mistake of trying to brand their business before anyone knows who they are or why they should care. In other words, if you're just starting out, don't name your website after your name or your company name (unless your company name is short, benefit-laden & is relative to what you do!).

For example, if your Business/Company name is "We Buy Houses Atlanta," then it would be perfect and appropriate to choose your domain/website name to be WeBuyHousesAtlanta.com! So you would try to buy that domain name... IF it's available.

But if your business name is "Real Holdings, LLC", you might want to consider choosing another name to buy for now. NOTE: I'm NOT saying it's a bad idea to buy your own company domain name for your website. In fact, it's a GOOD idea to do so. But what you'd put on that website will be more for credibility and branding, rather than for sales & marketing - so just keep that in mind, ok?

FYI: Another term for 'Domain Name' is a "URL," which is techno-geekspeak for 'Uniform Resource Locator.' So when someone asks you what your URL is, they mean *domain name*.

A good place to start is by going to a *Domain Name Registrar*, such as SuperSmartDomains.com. Just look on any of their home pages to see where you can enter your idea about which domain name you'd like to search for to buy.

NOTE: I'd strongly suggest you choose a ".com" domain name, as that's what most people are familiar with. Others are great, but go with that.

It may take you a little while to find just the right one, but you'll get there eventually. This should only cost you about \$8-\$15/year for your domain. And you don't really need any of the extras that they'll try to sell you. (TIP: Look for the words "No Thanks" at the bottom)

2. Hosting Your Website

After you've chosen the right domain name, it's time to find a place to put it. This is why you need hosting. To explain what hosting is, imagine that your website *domain name* is a *mobile home*, and the hosting is the *trailer park/real estate* where you're going to park it. You can move that mobile home to another location, just as you can move your website to a different host. (NOTE: They're both a painful process)

When it comes to choosing a great web host, you'll have a lot of choices. However, there's two companies that I've been using for a few years now and I can personally, wholeheartedly recommend. They both have a few different choices of plans, and they're all extremely affordable and reliable. You can check them out here: SuperSmartDomains.com and HostGator.com.

Your DIY web hosting should only cost you \$4-\$9/month to get started. And depending on which option you choose, you can put AS MANY domain names that you buy on that single plan! You may have to upgrade your hosting plan in the future if you need more speed, reliability, disc space, bandwidth, etc.

Next, you'll need to point your Domain Name TO your Web Host. This is called pointing your DNS Server to the right address. I'm about out of time for this month, so I can't cover this in depth for you. But I'll tell you this: The

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QUICK FLIP FOR FAST CASH

Create Your Own Luck in Real Estate Investing

BY MATT LARSEN



Howdy! As I am writing this in early October, I'm celebrating my one year anniversary of quitting my job as well as our 50th deal, as we closed deals 48, 49, and 50 last week. We are also a couple of weeks away from our one year anniversary of our 1st deal back in late October 2012. So as I reflect back on these milestones and the last year, I wonder how to attribute our early success. Was it luck?

Sure, you can call it luck. I'm fine with that. So let's talk about how to get lucky. But first, let me tell you a quick story about our 1st few deals. We started researching real estate investing and wholesaling real estate last spring (2012). We started reading some books, reading real estate investing blogs, and listening to podcasts. That summer we finally got into the game and started doing some marketing – bandit signs, driving for dollars, and yellow letters. We started going to REIA (Real Estate Investors Association) meetings religiously. The 1st few deals we put under contract went nowhere for various reasons – bad title, priced too high/won't sell, seller backs out – we learned a lot. We also started to get very discouraged and nervous about this working out. Bad luck right?

Then in October of 2012 we finally did our first deal (\$5K) and we realized that this stuff really works and is for real and obviously gave us a massive confidence boost. In November we did (2) more

deals – small deals – but we were gaining some momentum and learning along the way. With one of those deals, the seller told us they had (12) more properties they wanted to sell. So I went ahead and said we would take all of them for a good deal and wrote up a purchase contract for all (12) - \$275K – and we had to close within a few weeks. Crazy huh? Crazy yet was that the next week we got (2) more deals under contract that had to close within a few weeks (before Christmas). We had done (3) deals in our entire lives and now we had (14) deals that we had to close on. Would you consider that lucky or just us being freaking nuts? Well let's find out what happens next.

So we go into "hyper house selling mode", because we don't want these properties, we want to wholesale them off before we have to close on them. It was a beautiful thing. The stars aligned for us. People actually wanted these properties at the prices we were selling them at. Within a week we had (12) out of the (14) sold – under contract with cash buyers. We priced them to sell and probably could have made more on them, but we got them sold, we were happy and our sellers were happy. They all closed the week before Christmas and (10) of them on the Friday before Christmas – on my deadline with the seller. So (12) deals in one week & (10) closings in one day!! (thanks Suann, my Super Title Guru!) 2 of the properties slipped to 2013,

but the sellers were happy. And we were especially happy because we had just made more money in one month wholesaling than we would have made in several months at our prior 9 to 5 jobs. Pretty lucky right?

Like I said, sure, you can call it luck. I don't mind. I'd rather be lucky than anything else. So how did we create this luck? Have you ever heard the phrase - "the harder I work, the luckier I get"? I can relate to that. But I prefer – "Luck is what happens when Preparation meets Opportunity". Our Opportunity was having (14) deals fall into our lap at once. Did it magically happen, or do you think we did some marketing to get those leads? And having gone through the trial and error of doing the deals the months leading up to that prepared us for doing this many deals (not really, who's prepared to do 14 deals at once?) but we knew what we had to do. So our Opportunity met our Preparation and we got Lucky (and we got paid for it!).

So how do you create your own luck? Here's a list of things you can do so you can be lucky in Real Estate Investing and Wholesaling Real Estate:

1. Expect to be Lucky
2. Create Opportunity – always be putting out marketing for motivated sellers
3. Create Opportunity – get out of the house and network and talk to people

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Hibachi Buffet **Every Monday at 7:00pm**
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- ◀ 4. Get Prepared – learn the business – read books, listen to podcasts, go to meetings/seminars
- 5. Get Prepared – build a network of people that can help (Realtor, Title person, Contractors, Other Investors, etc.)
- 6. Be Aware, Attentive, Listen – always keep your eye out for Opportunities
- 7. Stay open minded and think creatively & positively – trust your gut
- 8. Act Quickly
- 9. Adopt a resilient attitude that turns bad luck into good luck

10. Never Give Up

Hey we have lucky months and unlucky months, but we will keep trucking along and luck will keep on happening. Follow the steps above and you will be falling into some luck as well. If you want more help on being luckier, let us know how we can help.

Make it a great day!

Matt Larsen ☀

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Matt Larsen started buying and selling real estate in October 2012. In the last few months, he and his wife Courtney have done over 25 wholesale deals with no prior real estate investing experience, very little cash and none of their own credit. Now they are both full time real estate investors, work on their own schedule and report only to each other.

◀ *continued from page 18*

information you need will be provided by your *domain name registrar* (e.g. SuperSmartDomains.com) and your *web host* (e.g. or SuperSmartDomains.com or [HostGator](http://HostGator.com)). Both those companies DO provide excellent customer support, so just contact them to ask for help to get through the process.

Here's What To Do Now (Your Assignment):

Take Action by doing what was taught in this article: Go online to **buy your domain name**. Then go ahead and **get your web hosting**. This won't cost you much and it's only hard to do the first time. Plus, you'll start to feel legitimate and walk with more swagger in your step (no charge for that).

That's all the time we have for this month! Join me next time to continue this website adventure, where we'll get to the fun parts of Website Design/Appearance - How to Make Your New Website Look "Sexy!" Who doesn't like sexy, right? So be there!

Until Next Time,

Tony Pearl ☀

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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.

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Choosing the Road to Wealth

BY KATHY KENNEBROOK, THE MARKETING MAGIC LADY



More people are becoming millionaires today than ever before in the real estate business. So what makes these wealthy entrepreneurs so different? They chose the road to wealth and real estate as the vehicle to get there.

When choosing the road to wealth, there are some important distinctions that set the truly successful people apart from everyone else. Some of these include the ability to visualize a specific outcome, pursuit of a dream, constant motion and a relentless determination to reach the goal. Giving up is not an option. Like the saying goes, *“Quitters never win; winners never quit!”*

I have found in the real estate business

that there are two kinds of people, the “doers” and the “wannabes”. There are truly focused folks who get up every morning with a clear and defined direction who want to make their business work no matter what it takes. They pursue their dream relentlessly and continue to grow on a daily basis, garnering all the education they can along the way to take them even further along in their business.

Then there are the people who go to seminars or buy books and tapes and do absolutely nothing with them once they get them home. I have personally witnessed this over and over again. They have one excuse after another why they can’t do this business. For them, the status quo is the easy way in any situation.

I used to be one of those people who did absolutely nothing. I continued to work day after day at a job I hated, and I had every excuse there was for not getting started in the real estate business. So I can relate. You could say, “I’ve been there, done that.”

There were three main things that held me back:

1. Lack of focus.
2. A true desire.
3. Abundance of fear.

You can absolutely tame all three. I am living proof that you can. The biggest change that occurred for me finally was the desire to succeed. An even greater desire was to get back all the money I had spent on courses and seminars. As I always say, “Whatever it takes to make you move forward!”

I discovered there were some very easy ways to get focused and get on track. One was to define the specific reason I wanted to succeed. For me it was to get back the money I had already spent on educational materials and to get rid of a job I hated. At the time, my job entailed being on the road for long periods each week which resulted in my not being home much, something I very much wanted to change. I spent many years in a “dead-end job” making a lot of money for other people.

For you, it may be putting money away for your kid’s education, taking a trip you’ve always wanted to take or maybe becoming involved in charities you want to support. Whatever that reason is for you, commit it to paper and out loud to those around you. There is nothing I know that will force you to take action more than committing to a goal out loud. Become persistent in the realization of your dream. Use the knowledge you already have and move forward from that point.

Visualize your success! Every extraordinary, successful person has visualized their success in their mind and then on paper first. Their dreams were put into action, resulting in a reality of success. Bottom line, this is the outline of the road to wealth. Unfortunately, most people get stuck in the “dreams” part of that road to wealth.

Enlist the help of your local real estate club or a mentor to stay on track. If there isn’t a real estate club where you live, contact other investors in your area and form your own group. This is a great way to network and get the support you need. I had a mentor early on in my business and I attended meetings of our local real estate club on a



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◀ regular basis. I found this to be a great way to stay focused and excited about the real estate business. I continued to work with other investors in my area who were already doing the business.

If people around you are telling you it won't work, don't let them "steal your dreams". Only you can make the decision to be financially free. I know that lots of my friends and family members thought I was crazy to want to do this business. I'm glad I didn't listen! Hang around with like-minded people, wherever you can find them. Learn from people more successful than you. Hang around with people who make more money than you do. Decide what it is you want to do for your business on a daily basis and implement a plan of attack.

Enlist the help and support of your spouse and children or a partner while growing your real estate business. There are lots of things they can do to help and you'll achieve a feeling of

team work which will keep you moving forward. Write a specific list of goals you want to achieve, no matter how small. Set goals for tomorrow, next week, next month, next year. This is one way to create a road map you can follow toward attaining your goals and growing your real estate business.

Do whatever it is you need to do to keep moving in a positive, forward direction. Don't let the "naysayers" get you down. They just want to keep you where they are. Don't take advice from anyone who makes less money than you do. You have a right to live the kind of life you want, so be willing to do what it takes to attain it.

Real estate is one of the best ways I know to grow wealth quickly. If you believe you can't change your attitude about the opportunity to create wealth through real estate, I assure you that you can. You just have to make the decision to choose the road to wealth.

That road to wealth is to stay focused and to never give up. Success can be yours... today! ☀

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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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APPRAISER SECRETS FOR REAL ESTATE INVESTORS



Local Market Actually Does Equal Location

BY MARK JACKSON

As a regular writer for the Atlanta REIA and Tampa REIA, I look forward to sharing with readers current, timely concepts and ideas regarding the valuation of real estate in many markets. Perhaps even better than sharing in these articles, is knowing REIAComps helps to quickly see how the location of your market impacts the profit of a deal year to year and in some cases, month to month.

Each month, I will share facts on local real estate statistics, market trends and provide useful tips for buyers and sellers. Additionally, I sometimes will discuss the lending process, real estate appraisals and other topics residential real estate investors can benefit from.

Now, in most cases nearly all investors are familiar with the “age old rule” concerning real estate: “Location, location, location.” Many times, the high importance of location is overlooked when examining broader national or even regional real estate trends.

In your own market, property values and selling trends will frequently differ vastly between counties, subdivisions, school districts and neighborhoods. Often there is a huge difference in home values between streets within even assumed stable neighborhoods. To prove out this point, consider the three-mile radius around your very own home. Note the variables impacting its value either positively or negatively. Some examples include the home’s proximity to traffic congestion, a school, amenities, places of worship or a busy commercial district.

So when you hear information about real estate prices and market conditions, make sure it’s focused on your market

area or region and not another part of the state or country.

The information shared may not be relevant to your market at all and sometimes it is quite the opposite. You may find for your market area, the local real estate market is healthy and growing or sick and shrinking.

Now the real fruit is to using REIAComps to always calculate two numbers. The acquisition value as well as the after repair value (ARV). As investors, we want to have a solid idea of not just the value of a dwelling. Because we are proactive in our business acumen, thinking of the next individual in the transaction, it is vital to demonstrate there is an equity position for the buyer. Use your REIAComps to determine the best acquisition and ARV on every deal you look at. Don’t for one moment let someone tell you the value. Let REIAComps show you for yourself. ☀

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Mark Jackson is an appraiser, real estate investor and property valuation specialist who teaches others to get more out of their real estate investing business. In 1999, Mark founded an appraisal company and soon found his true gift was analyzing property values for real estate investors. Since 2000, has closed millions of dollars’ worth of his own domestic and international real estate transactions. Mark’s passions are: faith, family, golf and real estate.

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THE MILLIONAIRE MAKER

Locating Prospects

BY RON LEGRAND



Last month, I said we were going to spend the next few issues going through an ACTS or Sandwich Lease Option deal. The first step is locating prospects, and that's what we're going to cover here.

Actually, this is one of the easiest steps in the multiple steps of getting through a deal and getting your first check. Today, my team does nothing but call FSBOs to get more leads than we can handle, and in fact, recently have added more manpower because we can't cover all the leads we get from calling the ads that sellers run online and from some off line sources as well.

Now, when I say my team, that's actually one virtual assistant (VA) calling For Sale By Owner ads she finds online on a handful of websites. She does the research to find the websites like Craigslist and a few other sites where For Sale By Owner ads are run in our city. Then she calls them and fills out the property information sheet located on the Gold Club under Resources/Forms and Agreements. And in fact, you'll also find a 17 minute video there under Training/Residential Real Estate/Lesson 74 where I went through the property information sheet with the purpose of you sending it to your virtual assistant to train them on how to properly fill out the form.

The best way to find these sites is to go to Google and put in something like, "I want to buy a house in Jacksonville." Up pops a whole bunch of sites where people who have a house for sale can run a classified ad. I'd leave it up to your VA to find out which one of these sites are valid and has relatively new ads on them such as Craigslist. It's true some of them are worthless because the ads are on there for months, and no one takes them down. Once you have developed a list of the sites for your

area, it's likely your VA will not be able to keep up with the number of FSBO ads that are placed on them, especially if you take the action that I'm about to describe to you here in a minute.

Now, I've got to tell you it is your responsibility to do everything you can to make sure your VA has enough leads to call. What you can't do is sit around and wait for your VA to run the front of your business for you. If you don't get enough leads, it's your fault not his/her fault. If the property information sheets aren't getting filled out correctly, it's your fault not his/her fault. If you can't find enough leads online, then it's time for plan two.

Someone in your organization, possibly you, should be riding around looking for FSBO signs in front of houses. This is actually a great source of active leads of people you know have a house for sale. Simply instruct them to take out their cell phone, snap a picture of the house with the sign in the pictures and forward to your VA to call. When you get to the point where you can't handle more leads, just have your VA slow down. If this is done on a regular basis, your VA will easily have 10, 15, 20 leads a week just from the people you hang around paying attention to the signs in front of houses as they ride around through neighborhoods. And of course, this will become a major source of leads for you and possibly even the only source.

Now, I know that sounds like a simple way to generate leads to build an entire six-figure business, but honestly that is what we do at our organization. Granted, there are a few other things we do, but none of them are significant compared to the amount of leads we get from calling FSBOs.

I do have a big truck with an "I buy houses sign on it." You know the one I

gave away at the convention and then bought back? It doesn't get many calls, but the ones it does get are pretty good. We just got a contract this week from our truck.

The problem here is really not getting leads; it's more of a follow-up issue because getting leads is easy and almost free.

In our organization we spend zero time getting leads. All of Scott's time is spent calling the FSBO sheets after the virtual assistant has filled them out and dealing with the people who give us the yes answers. For example, in our case Scott gets somewhere between 15 and 30 leads per week and out of that, almost half of them have a yes answer on the property information sheet. That means that somewhere between 10 and 15 people have said, "Yes, I will lease option or owner finance my house or sell it for what I owe on it." Now Scott has to call these people back and verify the information they have given the virtual assistant is correct and then set an appointment where applicable. If you think about it, that's only a handful of calls per week, but by the time he goes out and sees the house and sometimes goes back for second trip or has the seller come to him, sometimes a few days have gone by.

Don't forget he also has to handle the selling process and all of the details that go in the middle, and now he's managing a couple new guys we've hired to clone him. To be honest, sometimes I do wonder what he actually does do all day.

So, what it all boils down to is...how many leads can you handle per week if you get yes answers before you're overloaded? I know the answer is going to be only a few.

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IMPORTANT: Private Money and Cash Flow

BY RUSS HINER

One of the most important rules to remember is that...

Cash Flow Starts and Stops a Business.

As my career has matured, I have realized that the best way for me to grow my business is by making others wealthy — making YOU wealthy. I want you to learn from my mistakes and enhance your life and your business. I know that you can do it with certain essentials in place.

This is why I want to share with you some fundamentals about *how to get private money*.

First: Qualify Them

Not everyone is an investor, and you need to know who will be the best prospect for you. Here are some qualifications to look for in potential lenders:

1. They have cash in their bank accounts.
2. They want to participate in their wealth development.
3. Ideally, they will be over 50 years of age. Investors over 50 have different needs and may be conservative. Most investors in their 20s invest in a higher, more risky investment.
4. They know what they are looking for: Dependability in dividends? Investments of one year, two years, five years?
5. They must be willing to let you run your business. They must trust that you know how to use their money well.

Note: I typically give a lender control in these areas: reduction of risk, a prospectus, a track record, a stake in the investment,

a good rate of return, and an investment vehicle.

Second: Help Them to Build a Dream

When I talk to people about investing in my company, I never say “borrow” or “lend.” Instead, I talk about how *they* can invest in *their future*.

I talk about how they can earn enough to pay for their children’s college education, go on luxury vacations, and retire early and comfortably — if they build their wealth now.

I build a dream of what their money could be doing for them and the great returns that they can get in an investment other than a CD or 401k.

I make sure they know that I want to support them in achieving their dreams by giving them opportunities.

Third: Talk About Risk

You’ve qualified the lender. You’ve shown them the possibilities. Now it’s time to earn their trust by being honest: talking about risk.

Lenders want to know that you have integrity and morals, that they can trust you.

They want to know your track record so that they can see your successes. But what if you don’t have experience? You can still demonstrate your morals and integrity. If you can show this, the funding will follow.

They want to know that you have done your homework, that you are confident in what you know. Be able to show them that your knowledge of loan to

value, distance, area, and exit strategy will reduce their risk.

They want reduced risk and a payment forecast.

They want to know that you are thinking about the future. For example, what will happen with their money if something were to happen to you? You need to be able to answer this question with a solid plan.

The Private Money Presentation

Another way to allow lenders to feel comfortable with you is to talk about the ways for you to reduce their risk and provide a secure investment.

When meeting with a possible lender, you must remember:

The lender is buying a dream. The lender is buying a future.

Your presentation is about *their* needs, not yours.

Here is a Quick Start for your Private Money Presentation:

1. Ask if they have any extra cash that is not working for them.
2. Ask if they’d like to make their extra cash work for them.
3. Ask about their needs and desires.
4. Find out how much risk they are willing to take to achieve their goals.
5. Find out if they have ever invested in real estate.
6. Talk about the high rates of returns that you are currently getting in your real estate business.

- ◀ 7. Give an example of a great deal that you are looking to close in the near future.
- 8. Follow-up over a number of weeks so that you can maintain a relationship. Update them about the deals that you have spoken to them about. This way, they can see the growth and progress of your abilities.
- 9. Talk about how they can create their dreams by supporting yours. Show them that you are working for a common goal.

If you're in Atlanta, join me and other successful investors at the Atlanta REIA Creative Deal Structuring Subgroup on the first Wednesday of each month at 7:00 PM at the JAYA Center located at 3845 N. Druid Hills Rd, #101 in Decatur, GA. Let me coach you to learn the market and find your niche!

I am looking forward to meeting you and helping you on your way to success! ☀

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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.

◀ *continued from page 24*

The only other thing we do is run classified ads on several free websites. Of course, we have our VA run these ads on the same sites we use to buy houses from. They cost nothing, and they do produce calls and e-mails.

We make it a point to publish a phone number and a URL website address. We drive the phone number to PATLive's 24-hour answering service. They take a few important questions so we can determine if we have a prospect or a suspect, the most important of which is, do you have a house for sale? Then, they forward this information to us, and we forward on to our VA to call the property information sheet for us. If the seller goes directly to our website, the property information sheet is located there for them to fill out so the VA doesn't have to call them. That way, you have the seller responding in the way by which they want to respond.

So, to recap, we only do three things. One, have VAs call online ads. Two, send FSBO signs to VAs to be called. Three, run classified ads to get sellers to call us. Except for the cost of the VA, all of these items are free.

Now, I know, of course, you're wondering, "Where am I going to get a VA?" Well, good news! Global Publishing has started our own virtual assistant company, and we are now hiring VAs to make these calls for you. We will find, train, monitor and pay them for you! To get the details, call VIP Services at 888-840-8389 or email Info@eaglevirtualassistants.com.

Let's do a little math here. I don't know what your cost per lead will be, but let's just say it's about \$20 in VA services. Heck, let's make it \$30 to satisfy Murphy. If you get 10 fully filled out Lead Property Information Sheets a week, that's \$300. We get a third to half with a "yes" to they will owner finance, lease option or sell for what they owe. Murphy says you only get two yeses, so that's two people per week you call and make an appointment to see with intent to get a contract. Only one goes through. So, you got one deal.

Nah, I know this Murphy guy. Make it 20 leads to get one deal. That's a

\$600 investment if using a VA, and your numbers suck. Now, you put it on the market with some free ads on Craigslist to attract buyers and find one who'll gladly give you the \$5,000 to assign your lease option contract to them (ACTS). So, the question is, will you pay \$600 to get \$5,000?

If the answer is, "No, I can't afford it," you can call the FSBOs yourself and have no money invested. That'll get you through your first deal, but is not something you will do for long. If you can afford it, let us get you a VA now and seriously consider adding a personal mentor while you're at it to greatly increase, no almost guarantee your chances for success. Just tell us what you want to accomplish and how quickly, and we'll help you fill in the blanks.

Next month, we'll deal with the next step, which is prescreening prospects. This is the one that will take a little time for you to absorb, so I will cover it in detail and try to make it easy enough for you to understand even if you have not been through any of my training. I would urge you strongly again that the fastest way to learn how to get through your first ACTS or Sandwich Lease-Option deal is to get my course called "Control Without Ownership." ☀

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Ron LeGrand is the world's leading expert in residential quick turn real estate and a prominent commercial property developer. Ron has bought and sold over 2,000 single family homes over the past 30 years, and currently owns commercial developments in nine states ranging from retail, office, warehouse, residential subdivisions and resorts.

◀ *continued from page 1*

she stopped and immediately turned around. Across the street was an abandoned house. She had unconsciously seen the abandoned house every time she walked out of her front door, but until now she just never paid any attention to it. The windows were broken out, the grass was high, there was trash in the yard, and on and on.

After the class was over, the young lady stayed in touch with me. I had asked her to keep me informed as to the progress of her deal. It took her around three months, but in those 3 months she successfully purchased the property, fixed up the property, marketed the property, and made a profit of \$58,000! By the way, she had no money, no credit, and no job, but she was still able to make this kind of profit.

Why Abandoned Properties?

When you work with abandons, you have an excellent opportunity to use the best financing in the world – seller financing. There are several reasons why we prefer seller financing over conventional financing. Rarely will a seller ask to see your credit report. If you have credit problems, it usually will not become an issue. Many times the seller is completely open to many creative strategies that will help to eliminate their abandoned property problem. After all, what does the seller have to lose? His abandoned property is just sitting there not making any money.

The seller may have a mortgage to pay on the property every month, because he wants to keep his credit clean. More than likely, he'd like to rent it or sell it but he feels that he'd have to spend a lot of money to fix the property up before he could market the property. In the meantime, another month goes by and another

mortgage has to be paid. The taxes and insurance will also have to be paid. Money will still have to be spent on maintenance and upkeep. The repairs might become extensive, since the property is vacant and subject to vandalism. The neighbors are probably complaining about the eye sore. The Department of Building and Safety might have become involved. This can all add up to the seller having to spend a sizable chunk of cash every month, which can also represent a sizable headache for the seller. You guessed it. The seller is probably very motivated!

How Do We Find Abandoned Properties?

Here's one of the easiest ways to find abandoned properties. The first thing to understand is that the more affluent the area is, the fewer the abandons you'll find. The less affluent the area, usually the more abandons you'll find. I encourage you to find an area somewhere in between the two extremes. If you keep your eyes open, you'll find properties that might have the windows broken out, they might be boarded up, you might see the grass and shrubs overgrown, you might see trash, handbills, newspapers and other signs that this property might be a good candidate for a profitable abandoned property.

Keep a pen and a pad of paper with you at all times. I teach my students to take different routes to and from their normal destinations and write down the addresses of any properties that might be abandon property prospects. This might require that you leave home a little earlier than usual, but it is certainly worth it if it brings you just one abandoned property deal.

Using A Little Known Government Program With An Abandoned Property

Several years ago, I was taking my aunt to an appointment at a dialysis center when I came across an abandoned four unit building. This property showed all the classic signs of abandonment: boarded up windows, tall grass, trash, etc... I wrote the address down and called my title company as soon as I got a chance. I gave them the address, and they gave me the owner of the property and the mailing address. I wrote an offer and bought the property for \$82,000. We fixed the property up using a little known government program called the Rental Rehab Program to maximize our profits. This program provided a 3 to 5% loan when the prevailing interest rates were 12%. The program also allowed any qualifying tenants to drastically reduce the amount of their out of pocket monthly rent by going on the Section 8 Government Subsidy Program after the rehab was complete. The average wait for the Section 8 Program at the time was 6 to 8 years. This was truly a win-win deal for everyone involved. We kept the property for a number of years, putting a positive cash flow in our pockets every month. We eventually sold the property and made a lot of money.

The Best Financing In The World

With the property needing as much work as it did, it would have been almost impossible to get a conventional bank loan to finance it and, at the time I was in no position to pay all cash. So, what is the solution? As I mentioned before, seller financing is the best financing in the world. The seller of the property financed the entire deal for us.

Here's the point: Abandoned properties are one of the best kept money-making secrets in our industry. They are very good candidates for many of the government loans and grants that can super charge your profits. Tap into this area of real estate and watch your profits soar. ☀

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Join us at the
SARASOTA REIA WEEKLY MEETING
 Every Wednesday at Noon
 at the Oriental Buffet, 4458 Bee Ridge Rd, Sarasota, FL
SARASOTAREIA.COM

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CREATIVE FINANCING IS KING

Do You Have a Burning Desire to Buy One Hundred Houses per Year? If You Do, Be Sure You Are Prepared!

BY LARRY HARBOLT



Recently I was talking to several of my students who each said they wanted to buy 100 houses next year. These students had listened to one of the gurus who had bought and sold over one hundred houses in one year and is now teaching people how to duplicate what he had done. I listened closely to these bright eyed, inexperienced students tell me they wanted to do the same as the guru, which frightened me to death. Later over dinner, I mentioned what I had just heard to my wife. She encouraged me to tell my tale of woe about the years of agony we experienced because I got too big for my britches and against my wife's better judgment I had tried to do the same thing myself.

What the students were thinking about doing frightened me because several years before I thought I knew enough about buying and selling houses that I could easily buy 100 houses in a year. I thought it was a noble goal and I clearly believed I could create my fortune in months, not years. At the time the market was right to be able to buy houses at the rate of 100 houses per year. That is why I want to tell my story so every overzealous beginning investor will think before they set about to try to do the same.

My problem wasn't finding and buying houses. I could make deals. I bought ten houses in one week. I was surely on my way to easily achieving my goal that year. Everything was going just fine until my contractor, who had 3 crews working for my group of investors rehabbing the houses we bought, unexpectedly disappeared and left town with a considerable amount of my money. At that point, I couldn't find a contractor to finish my work because every contractor I contacted had more work than they could handle and simply didn't have time to take on my projects.

It didn't take long for me to realize I had a real problem. I had never thought about not being able to get the properties we bought quickly rehabbed and rented or sold before I made the decision to buy so many houses. I also never thought about the fact that to be able to do that many houses in a year, my overhead costs were going to be far greater than I had planned. Each of the ten deals I did in that one week period were good deals and bought at prices that would have given us a good profit. I had bought each of the ten properties with Hard Money loans from local private money lenders who knew and trusted me. We had done business before without ever a late payment.

Because I couldn't get the repairs completed, I quickly ran out of the money I had borrowed in a very short period of time.

To keep my name good with the lenders, I had to take out personal loans to make the individual monthly payments for each property that sat empty and not bringing in any money. Money I needed quickly to make the monthly payments. Soon I was out of money. I was scared to death I wouldn't be able to continue to fund these empty houses and that my name and reputation with the lenders would be ruined.

One thing I was happy I did, I continued to talk to the lenders. I didn't hide from them. I called them numerous times. We talked and worked out how I could restructure the loans so I could make my payments and keep everyone happy. We restructured some of the loans. We added the payments I eventually couldn't pay on the end of some loans. We reduced the payments on other loans. A couple of lenders allowed me a period of time where I didn't have to make payments, to give me time to find more money and to finish projects I previously couldn't complete. This is a real problem I continually see investors make. They ▶



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www.MeetUp.com/TampaREIA

◀ hide from their lenders when they don't have a solution how they can make payments when no money is coming in. My advice, DON'T HIDE!

The secret to prevent what happened to me, don't take on more than you are currently prepared to handle. Don't get "Big Deal Itis". Before taking on a project of that size you must understand that your profit from each deal diminishes because you will need more staff and your overhead will increase greatly. If you plan to take on this monumental undertaking, be sure you are prepared with enough crews to complete your rehab work, lenders to fund your deals, staff to complete the bookkeeping and paperwork you will need and staff that understands how real estate investing works and is familiar with the skills needed to get the jobs done.

PLEASE, think about what you are undertaking before jumping in blindly and nearly go bankrupt like I did. That is a problem I wouldn't wish on anyone. Work Smart, Not Hard and you will always make more money!

Happy Thanksgiving!

Larry ☀

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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.

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Dyches Boddiford
& Bill Cook present...



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Captains of the DEAL

January 27th – February 1st, 2014

Creative Deal Structuring Conference Fun Cruise

2nd Annual

Join Dyches Boddiford and Bill Cook, plus other real estate investor Captains from across the country, for a 5 night Caribbean Conference/Cruise upon the Royal Caribbean's "Liberty of the Seas". This year we venture from Ft. Lauderdale to Jamaica and the private island experience of Labadee PLUS 2 days of information-packed classes and countless "Lido Deck" hours discussing real estate strategies.

From Deal Structuring & Creative Financing to Landlording & Long-term Wealth Tactics...

- ✓ Learn the differences in Terms & Financing to ask for as a Buyer or a Seller - *Get Creative!*
- ✓ Discover the sheer Wealth-Building Power of WRAP Mortgages
- ✓ Negotiate a Better and More Profitable Deal with Simple Tax Strategies
- ✓ Utilize Carry-Back Financing to Minimize your day-to-day Management Challenges
- ✓ Acquire and Manage tenants successfully for the Optimum Return
- ✓ Address Concerns and Negotiate Win-Win Deals for both Buyer & Seller... and **MORE!**



PLUS this year's ship has it all: from the hit Broadway musical Saturday Night Fever to a 3D theater, or try poolside under the stars on the outdoor movie screen. Between your conferences step out of your comfort zone and try the FlowRider® surf simulator, rock-climbing wall, ice-skating rink, Royal Promenade, cantilevered whirlpools, mini golf course, & more!

With over 50 years of experience between them, **Dyches Boddiford** and **Bill Cook** will share the techniques that are working for them in today's market - techniques that can **immediately** increase your cash-flow and help you succeed in the real estate industry. Their strategies will help you maximize your profits and help protect your investment portfolio.

Whether you are a Landlord, Hard-Money Lender, Rehabber, Flipper, Seasoned Investor or just getting started - the **2nd Annual Captains of the Deal Cruise** promises 5 days of **real-world** Creative Deal Structuring & Financing Techniques that you can use the **minute** you step on dry land!

Date	Ports of Call	Arv	Dep	Activity
Mon 1/27/14	Ft Lauderdale, FL		04:30 PM	Boarding
Tue 1/28/14	Conference			At Sea
Wed 1/29/14	Labadee, Haiti	07:30 AM	03:30 PM	Docked
Thu 1/30/14	Falmouth, Jamaica	08:30 AM	04:30 PM	Docked
Fri 1/31/14	Conference			At Sea
Sat 2/1/14	Ft Lauderdale, FL	07:00 AM		Departure



Reserve Your Spot Today! Call Janis (800) 800-7703, ext. 113. Mention Tampa REIA when you call!

* Packages start at \$745 per person

"I really enjoyed the cruise and all speakers. We liked it so much we've already RSVP'ed for next year. I recommend that anyone who enjoys real estate investing and having fun with other like-minded real estate investors join us all on the next Captains of the Deal Cruise in 2014." – Dustin Griffin, Executive Director of Atlanta REIA

Book Now- This Cruise Sold Out Last Year!



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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.

Tampa REIA Main Meeting

2nd Thursday of Each Month

6:00pm – 9:00pm
 DoubleTree Tampa Bay
 3050 N. Rocky Point Dr. West
 Tampa, FL 33607
 Leader: Dustin Griffin
 P: 813-358-8050
 E: admin@tampareia.com
<http://main.tampareia.com>

Every Monday (Except Major Holidays)

Larry Harbolt's Weekly REI Meetup
7:00pm – 9:00pm
 Hibachi Buffet
 7610 49th St N, Pinellas Park, FL
 Leader: Larry Harbolt
 P: 727-420-4810
 E: larryharbolt@gmail.com
<http://larrysmeetup.tampareia.com>

Every Wednesday (Except Major Holidays)

Sarasota REIA Weekly Meeting
12:00pm – 1:30pm
 Oriental Buffet
 4458 Bee Ridge Rd, Sarasota, FL
 Leader: Jim Willig
 P: 941-927-0040
 E: jamwillig@gmail.com
<http://sarasotareia.com>

Every Thursday (Except Major Holidays)

Creative Real Estate Exchangers Meeting
9:00am - 11:00am
 Denny's Restaurant
 4999 34th St N, Saint Petersburg, FL
 Leader: Wayne Arnold
 E: amanagement1@tampabay.rr.com
 Co-Leader: Jonathan Henrich
 E: jshenrich@gmail.com
<http://cree.tampareia.com>

1st Tuesday of the Month Florida Gulf Coast REIA

5:30pm - 9:00pm
 Bonita Springs Elk Lodge
 3231 Coconut Road
 Bonita Springs, FL 34134
 Leader: Jon Iannotti
 P: 724-283-5021
 E: jon@fgcreia.com
<http://fgcreia.com>

1st Thursday of the Month Sarasota REIA Monthly Meeting

7:00pm – 9:00pm
 Bank of America
 1237 Old Stickney Point Rd. Sarasota, FL
 Leader: Jim Willig
 P: 941-927-0040
 E: jamwillig@gmail.com
<http://sarasotareia.com>

3rd Thursday of Each Month Beach REIA

6:00pm - 9:00pm
 Gators Cafe & Saloon
 12754 Kingfish Dr, Treasure Island, FL
 Leaders: Matt & Courtney Larsen
 P: 813-838-0171
 E: mattclarsen01@gmail.com
<http://beachreia.tampareia.com>

3rd Thursday of Each Month IRC Main Meeting

6:00pm – 9:00pm
 Winter Park Civic Center
 1050 W. Morse Blvd, Winter Park, FL
 Leader: Chuck Burt
 P: 407-645-3540
 E: chuck@ircflorida.com
<http://ircflorida.com/>

Last Thursday of Each Month North Port Investors Meeting

11:30am – 1:30pm
 Family Table Restaurant
 14132 Tamiami Trail, North Port, FL
 Leader: Willis Miller
 P: 941-378-3780

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.



Keep up to date with our latest opportunities by joining us on Twitter
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PLEASE NOTE: This schedule is subject to change. Visit <http://TampaREIA.com/Calendar> for the most current schedule.

TAMPA REIA CALENDAR OF EVENTS

NOVEMBER 2013

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
<p>UPCOMING EVENTS</p> <ul style="list-style-type: none"> ★ NOV 14 - TAMPA REIA WITH REGGIE BROOKS ★ NOV 23 - WORKSHOP WITH REGGIE BROOKS ★ DEC 12 - TAMPA REIA MEETING WITH BILL HAM 					1	2 Day Wealth Building Event with David Lindahl & Company 9:00am – 5:00pm 
3	4 Larry Harbolt's Weekly REI Meetup (Pinellas Park) 7:00pm – 9:00pm	5 Florida Gulf Coast REIA (Bonita Springs) 5:30pm – 9:00pm  	6 Sarasota REIA Weekly Meeting (Sarasota) 12:00pm – 1:30pm	7 Sarasota REIA Monthly Meeting (Sarasota) 7:00pm – 9:00pm Creative Real Estate Exchangers Meeting (St Pete) 9:00am – 11:00am	8	9
10		12	13 Sarasota REIA Weekly Meeting (Sarasota) 12:00pm – 1:30pm	14 Creative Real Estate Exchangers Meeting (St Pete) 9:00am – 11:00am TAMPA REIA MAIN MEETING WITH REGGIE BROOKS 6:00pm – 9:00pm Late Nite Networking at Whiskey Joe's 9:30pm – Late 	15	16
17	18 Larry Harbolt's Weekly REI Meetup (Pinellas Park) 7:00pm – 9:00pm 	19	20 Sarasota REIA Weekly Meeting (Sarasota) 12:00pm – 1:30pm	21 Creative Real Estate Exchangers Meeting (St Pete) 9:00am – 11:00am IRC Main Meeting (Winter Park /Orlando) 6:00pm – 9:00pm BEACH REIA (St. Pete) 6:00pm – 9:00pm	22	23 Abandoned Properties Workshop with Reggie Brooks 9:00am – 5:00pm 
24	25 Larry Harbolt's Weekly REI Meetup (Pinellas Park) 7:00pm – 9:00pm	26	27 Sarasota REIA Weekly Meeting (Sarasota) 12:00pm – 1:30pm	28 <i>Happy Thanksgiving</i> 	29	30