



# Tampa Real Estate Investors Alliance

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## Making Money With The Law

BY LEE R. PHILLIPS

Your ability to make money on business and real estate deals is directly related to your knowledge of the law. Whether it is structuring the deal or trimming the tax burdens, the law can turn a bad deal into a good deal and a good deal into a great deal. In fact, if you use the law to leverage what you do, you can make money faster

than you ever thought possible. No more work - no more time - no more risk, just more money to spend!

Not only can you get ahead financially a lot faster, using the law, when problems strike, you can keep what you have worked your whole life for. In today's society, if you don't take the opportunity to protect yourself and your assets, somebody is going to take your assets away from you. It might be the government, the IRS, the lawyers, your tenants, your partners, or any one of a dozen other problems you face, but somebody is going to try to take your hard-earned money away from you, unless you protect it.

You undoubtedly hope and pray that you won't have a lead paint problem, get sued by a tenant, or have the lawyers come after you for some insignificant reason. You do more than just hope and pray that you won't lose your household property to a common thief. You lock your doors, put security lights around your house, and set up alarm systems. Your financial investments and real estate investments are a lot more valuable than your household property. Have you done anything to protect those assets from the thieves that could take them away from you through a legal or financial attack?

*continued on page 8* ▶



On Thursday, November 13th at the Tampa REIA Main Meeting, Attorney Lee Phillips will be teaching us "How to Use the Law to Make Money & Protect Your Assets". Lee will be back with us on Saturday, November 15th for a full day Workshop on the same topic. Come join us! See page 2 and 3 or <http://tampareia.com> for more information.

### MAIN MEETING

Thursday, November 13th  
6:00pm – 9:00pm  
DoubleTree Tampa Bay  
3050 N. Rocky Point Dr. West, Tampa, FL

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# Main Monthly Meeting

**November 13, 2014 @ 5pm**

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

## ***Using the Law to Make Money & Protect Your Assets*** **with Special Guest, Attorney Lee Phillips**



*Lee R. Phillips*

Tampa REIA is very excited to announce that **Attorney Lee Phillips**, Counselor to the United States Supreme Court, will be speaking at our **Tampa REIA Main Meeting** on **Thursday, November 13th** at the **Doubletree Suites Tampa Bay** located at **3050 North Rocky Point Dr West in Tampa, FL** which starts at **6:00 PM**. Lee is an engaging, dynamic speaker and has trained over a million people throughout the United States helping them understand the law and how to use it to their benefit. You will really enjoy his ability to present this critical information in a clear and often humorous manner.

Lee will teach you how to reposition yourself in the law so that you can go out and make more money than you

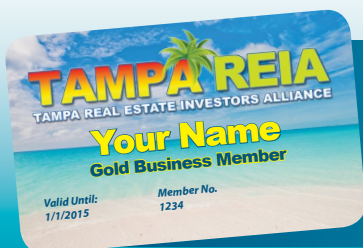
have ever thought possible. Yes, a good knowledge of the law will actually let you make more money. But in today's lawsuit happy society, making it isn't enough. You also have to know how to protect your wealth and your assets, or someone will take it away from you. It might be your tenants, the IRS, the EPA, the government regulations or some greedy lawyer. Unless you are shielded, everything you have can be lost.

Only a small number of people ever learn the secrets to shield their assets from attack. At the meeting, Lee will teach you the legal strategies he has developed for his wealthiest clients so you can use them too. Imagine being able to use the power of the law to make more money and keep what you get.

### **MEETING AGENDA\***

- 6:00 pm: Meet & Greet, Networking
- 6:15 pm: Introductions, Haves & Wants, Announcements
- 7:30 pm: **Using the Law to Make Money & Protect Your Assets with Lee Phillips**
- 9:30 pm: Late Nite Networking at Whiskey Joes

*\*Please Note: Meeting agenda is subject to change.*



**Tampa REIA Members Can Attend  
for FREE and Guests for \$10.00.  
RSVP at <http://rsvp.tampareia.com>**

**Bring your biz  
cards & flyers**



# Tampa REIA presents

## Learn How to Use the Law to Make More Money & Protect Your Assets in Today's Sue-Happy Society

November 15, 2014 from 9AM – 4PM at Doubletree Suites Tampa Bay

**Attorney Lee Phillips** is the nation's leading expert in asset protection for real estate investors and small businesses. Using a combination of business structures and tax laws, you can add another 15% profit to your take home, and you can protect each of your properties from a meltdown in another property or business.

Lee has developed tax and asset protection strategies for hundreds of successful wealthy real estate investors and businesses over the past 30 years. He is coming to Tampa on November 15th for a full day workshop to share his strategies and show you how to implement them for yourself. Knowing what your accountant and lawyer won't tell you may mean the difference in retiring comfortably and retiring broke on Social Security.

In today's society, you don't have to make gobs of money, but you do have to know how to keep it or someone will take it away from you. The IRS is your major impediment to financial success. They take half of what you make – that's a lot to lose. (If you don't think you're losing half, you'd better check it out at the Workshop on November 15th. You'll be stunned.)

His mastery of the "tools of wealth" has made him a sought after speaker for all types of professionals. He rarely spends an entire day with a small group, but that's exactly the opportunity you have to share with us. Join us at the Workshop on Saturday, November 15th from 9AM to 4PM!

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

**2-for-1  
Registration Special!**

**Gold  
Members  
\$19.95\***

**Silver  
Members  
\$29.95\***

**Non-  
Members  
\$49.95\***

\*PLEASE NOTE: Tampa REIA Gold & Silver Members can bring a spouse, adult child or parent at no extra charge. Non-Members who join Tampa REIA between Nov 4th - 13th can attend this full day seminar for **FREE** and bring a qualified guest. Tampa REIA Members who renew their membership between Nov 4th - 13th for one additional year can attend for **FREE** as well. When joining or renewing your membership, please let us know that you want to attend this event at no additional charge.

# The Ugly House BOOT CAMP

## Part 1: Wholesaling

### Buy Houses with

- ✓ No Money!
- ✓ No Credit!
- ✓ No Repairs!
- ✓ No Tenants!

November 20 - 22, 2014  
in Buford, GA

The Wholesale Technique for doing Real Estate Deals is Simple, Fun and Highly Profitable! You can learn to Apply this Strategy in ANY Real Estate Market and can complete many of these deals, from start to finish in a few days or weeks. This means you can often Get Paid in 30 Days or Less and start to Create the Financial Freedom You Deserve by getting started in buying and selling real estate today.

Join us at the event and learn from two experts, Russ Hiner and Rock Shukoor, who have done hundreds of these deals over the past few years. Russ and Rock will teach you everything you need to know about Wholesaling Houses for Huge Profits. There will be two days of classroom time as well as a bus tour where you will be writing offers to buy property.

### Register for this training session if you want to learn how to:

- Build a buyers list
- Create inventory
- Understand and use contracts
- Make offers
- Knowing a deal vs no deal
- Deal analysis
- Seller's scripts
- Buyer's scripts
- Drive by appraisals
- Desktop appraisals
- How to market
- Market trends
- Develop a Business Plan
- Negotiate deals

## What You'll Get at The Ugly House Boot Camp - Part 1: Wholesaling

1. 3 Days on Wholesaling. 2 days of classroom time and 1 day in the field.
2. 18+ Hours of great, up-to-date information for the 2014 market.
3. Get the "hands-on" experience you need.
4. Put the Wholesale Process into perspective for your life and how you want it to look.
5. Detailed analysis of each step of the Wholesale Process
6. Call and negotiate with real sellers
7. Developing a real buyers list
8. How to "Hunt People"
9. Field trip for viewing houses, estimating repairs and doing due diligence
10. Using Buyer and Seller Scripts
11. Pre-screening deals
12. Analyzing deals
13. Knowing a deal vs no deal
14. How to market for leads
15. Making the paperwork smooth and easy
16. Systematizing your business
17. Creating a Business Plan
18. In-depth contracts
19. More Question And Answers
20. And much, much more!

Register Online at <http://Ugly1.AtlantaREIA.com>

Class is Limited to 30 People.  
Register Now to Save Your Seat!

Gold  
Members  
\$495

Silver  
Members  
\$695

Non-  
Members  
\$995

# The **Pretty House** **BOOT CAMP**

## **Part 1: Buying**

**With Don DeRosa & Dustin Griffin**  
*December 12 – 14, 2014 from 9AM – 5PM*  
*at 1960 Skylar Hill Dr, Suite D, Buford, GA*



**Learn How to Buy Beautiful Homes in Nice Neighborhoods with  
No Bank Qualifying, No Credit Check & No Money Down!**

You've probably heard it said that trading real estate has created more millionaires than any other investment vehicle on the planet.

...And you probably have noticed that the real estate market is coming back and that there are a lot of people out there making big money fast by skillfully investing in real estate.

But did you know that most of them do it without using or putting a lot of their own personal cash or credit at risk?

Yes, it's true... you can be one of the next real estate millionaires without needing a lot of your own cash or credit to make it happen!

Even if you don't become an overnight millionaire, you can still easily make an additional \$20,000 to \$100,000 dollars or more per year, even on a part time basis.

**All You Need Is the Drive, Determination, Skills & Knowledge to Make It Happen!**

If you would like to be the next Real Estate Millionaire or your own definition of an Overnight Real Estate Success, you

should consider attending our upcoming 3 day **Pretty House Buying Boot Camp on December 12 – 14, 2014** in Buford, GA to help you acquire the skills, knowledge and connections you need to become successful in the Pretty Home Buying Business.

At this 3 day, hands-on, Pretty House Buying Boot Camp, we will teach you How to Buy, Sell and Trade all the Gorgeous Homes You Want with Little or None of Your Own Cash or Credit while helping others get what they want... a fast, fair, friendly and flexible sale of their unwanted house.

You will learn how to turn an unwanted house into a gorgeous home for any individual, couple or family with less than perfect credit for fair price, a reasonable down payment or assignment fee and a monthly payment they can afford.

We will teach you everything you need to know to create a successful real estate investment business offering the American Dream of Home Ownership that will allow you and your family to Live The Life Of Your Dreams

**Register Online at <http://Pretty1.AtlantaREIA.com>**

**Class is Limited to 30 People.  
Register Now to Save Your Seat!**

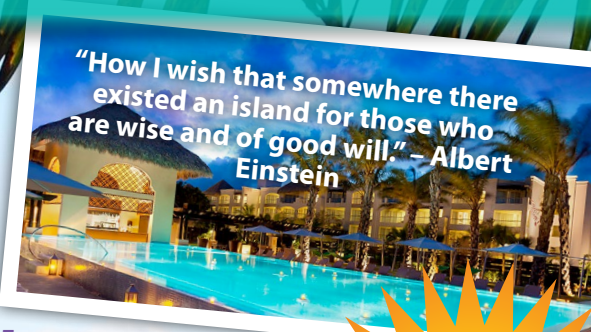
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# Island REIA Winter Retreat

**January 18th - 24th, 2015**  
**Hard Rock Hotel & Casino**  
**Punta Cana, Dominican Republic**



**Don't Forget to Get Your Passports Now!**

Be part of the first ever Island REIA Winter Retreat on January 18th - 24th, 2015 at the Hard Rock Hotel & Casino in Punta Cana, Dominican Republic. There will be 7 days of luxury accommodations, fun and exciting excursions and advanced real estate investor training you won't get any where else on the planet from experts like Russ Hiner, Rock Shukoor, Linda Dana, Dustin Griffin, Chris Littleton, Donna Littleton, Jim Hitt, Duncan Wierman, Gordan Catts, Leslie Mathis, Don DeRosa and many others!



Russ Hiner   Rock Shukoor   Linda Dana   Dustin Griffin   Chris Littleton   Donna Littleton   Jim Hitt   Duncan Wierman   Gordan Catts   Leslie Mathis   Don DeRosa

Punta Cana is situated on a perfect 30 mile stretch of palm lined coastline and is famous for its stunning beaches that rank among the world's very best.

The Hard Rock Hotel & Casino Punta Cana offers a mind blowing all-inclusive experience with thrilling gaming action in one of the biggest and best casinos in the Caribbean featuring exhilarating nightlife, tantalizing culinary options, state-of-the-art meeting facilities and luxurious rooms worth tweeting about, all infused

with a legendary rock and roll vibe. There are 13 pools, 9 restaurants, a Nicklaus designed golf course, and an astonishing Spa all surrounded by the most pristine beaches in the Caribbean.

This is the perfect setting for our first retreat. Come see what it really means to get away from it all with a group of your favorite real estate investors and friends at a world class, all-inclusive luxury resort in paradise!

**Get your passport and secure your room now! Space is very limited.**

**Sign Up Now at**

**<http://Jan2015.IslandREIA.com>**

**and Don't Miss Out!**

**SEE YOU IN PARADISE!**



**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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◀ *continued from page 1*

The legal system is the most powerful system we have in our nation today. When you get sued, you are going to spend every dime you've got just defending the lawsuit. Either that or you lose. That is the way the system is set up. The biggest mistake you're going to make in your financial careers is to say that you don't have enough to worry about yet. It doesn't matter how much or how little you have, in today's lawsuit happy society, you had better worry about how to protect your assets, or they will be taken away from you.

If you are going to protect your assets, you need to be able to identify the financial threats you face. The sad part is, the general public doesn't even know what the threats look like, and they certainly don't have a clue how to protect themselves from those threats. The first thing you have to do is identify the threats, and then you have to systematically eliminate them.

The IRS is one of the major threats you face. Your tax payments over your lifetime could dwarf your mortgage payments, your medical expenses, the retirement money you stoke away, and the cost of sending your kids to college--all combined. Taxes are by far the biggest constant drain on your financial resources. If you know the tax laws, can you make money? Certainly! You can cut 10 - 15 - or even 25% off your tax bill every year. Think about it. How much would a 25% reduction in your taxes be worth to you just this year?

You attend seminars, scour the real estate market, and do everything else you can think of to find a way so that you can make more money. The irony of it all is, if you learn the rules of law and to use various legal structures, you can make more money in everything you do. You don't have to change what you are doing now. All you have to do is change your position in the law. Think about the rich people you know. It doesn't matter what they are doing, they use the tax laws and all the other laws to their advantage and they make money. You can do that, just like they do. But, you have to have a legal foundation to build on.

You can't build a house from the roof down. What do you have to build first? The foundation! You can't build a financial fortune from the roof down either. You've got to have the foundation first. If you study the wealthy, you will find that every

one of them has a legal foundation that they have built their wealth upon, and they have legal shields around their property to protect it from attacks.

The reason you don't have a legal foundation and shields around your property is because of the cost, time, and frustration. If you have a lawyer set up shielding system, it will cost many thousands of dollars, and you probably won't really get the protection you want. The process isn't hard, but the lawyers make it very complicated to "protect their turf." Most successful people learn that they have to understand what the opportunities in the law are, and they actually end up doing a lot of the "legal work" for themselves. Every wealthy person makes use of certain legal tools and principles. If you want to be rich, you have to learn to use the legal tools that the rich use.

Whatever you are doing today, if you understand the laws, you can make more money. Think about it. The rich make money at whatever they do. And, the rich just get richer. One of the major reasons they can do this is their use of legal techniques and structures. Their use of the laws puts them on the fast track to riches and lets them protect what they already have. Your use of the laws will do the same things for you.

I am really looking forward to helping you get repositioned in the law. At the [Tampa REIA Meeting on November 13th](#), I will overview the legal asset protection process and tools that can be used. At the [Workshop on Saturday, November 15th](#), we will get in and roll our sleeves up to dig deeper into how to use trusts, LLCs, corporations, and ERISA planning to get the maximum asset protection and tax benefits. We'll actually spend a fair amount of time on the double asset protection you can get in addition to the "corporate shield" protection.

Florida has some unique issue that have to be addressed for asset protection, so let's make sure you are prepared. Join me.

Lee R. Phillips  
United States Supreme Court Counselor ☀

*Comment on this article online at <http://tampareia.com/?p=4851>*



## Tampa REIA Member Benefits

- TampaREIA.com Website, Blog and Member Only Area
- Affordable, High Quality Educational Workshops & Seminars
- Fun, Frequent Networking Opportunities
- Weekly Special Interest Groups Meet Around Town
- Lunch & Learn Subgroup Meetings
- Wine & Dine Subgroup Dinner Meetings
- Tampa REIA Main Monthly Meeting & Vendor Tradeshow
- Learn From Home on Our Monthly Webcast Series
- Members Can Watch Webcast Replays 24/7/365 on TampaREIA.com
- Tampa REIA Subchapter Meetings
- Community Outreach Programs
- Haves & Wants Speed Marketing Session and Weekly Meeting
- Monthly Tampa REIA "The Profit" Interactive eNewsletter
- Weekly Tampa REIA Email Announcements, Articles & News
- Volunteer Opportunities
- Member Discounts on Workshops
- Member Discounts from Local & National Vendors
- And much, much more!

## Tampa REIA Member Discounts

- **Lowe's** – Save up to 7% to 22%
- **Sherwin Williams Paint** – Save 30% to 40%
- **Sherwin William Flooring** – Save on Carpet, Vinyl, Delivery and Installation
- **Sears Commercial** – Save 4%-15% on all Appliances
- **Nu-Set** – Save on Locksets, door hardware, security & lock boxes
- **Build-A-Sign** – Save 15% on Signs, Banners, and Magnetics and other products and get Free Delivery on all orders
- *And much, much more!*

## Join Tampa REIA Today!

<http://TampaREIA.com/Membership>

Become a Member of Tampa REIA for as little as \$100/year. Businesses can join for as little as \$150/year. See our Membership Application in this issue of The Profit or visit...

<http://TampaREIA.com/Membership>



QUICK FLIP FOR FAST CASH

# Using Internet Marketing to Flip Houses

BY MATT LARSEN



As I've said and many other successful wholesalers will always tell you is that "Marketing" is the life blood of your business. "Marketing" is the process of getting leads as well as getting your houses sold, which is how we make money right? And I'd say there are (3) main goals associated with your Marketing:

- Finding Motivated Sellers
- Finding Cash Buyers/Investors or Retail Buyers (building your buyers list)
- Marketing to get a house SOLD

There are many different forms of marketing that we teach and that we use – including but not limited to: direct mail (letters and post cards), bandit signs, posting ads online and in newspapers, websites, flyers, business cards, telemarketing, door knocking, door hangers, social media, etc. YES – that was a lot, and you're using ALL of them, right?

It wouldn't hurt to try all of them at some point to see which one works best for you – depending on your personality and your resources (time and/or money). In other words, if you have NO money – telemarketing and door knocking take very little money up front. If you have LOTS of money – big direct mail campaigns might be

good for you. I could go in depth on each method, but I'm going to focus on Internet Marketing for the remainder of this article – which encompasses a few of the methods mentioned above.

Here is a list of the most common Internet Marketing strategies for real estate investing:

- **Posting Craigslist Ads:** "We Buy Houses" (for motivated sellers) or "Deep Discount Houses for Sale" (for Cash Buyers/Investors). Also post here for selling your houses. And it's FREE!
- **Websites for sellers:** build website for your business. Could have multiple – one that says "WE BUY HOUSES" aka [www.WeBuyHouses.net](http://www.WeBuyHouses.net) or something along those lines to find motivated sellers. Have your ph# and/or a way to capture their info to follow up with.
- **Websites for buyers:** This site should attract cash buyers and investors and capture their information. You could also post your properties for sale here.
- **SEO:** Another layer to your website strategy could be SEO (search engine optimization). There are Free and Paid ways to get your website ranked higher on Google

which is what you need to do or nobody will see your site.

- » **Free:** relevant keywords all over the site (real estate investing, wholesale houses, we buy houses, cash for houses, we pay cash for houses, discount houses for sale, etc.)
- **Linking your website to other websites** – article directories, social media
- **Updating your content** – adding articles/blogs & videos – Google likes fresh content.
- » **Paid:** paying Google to rank your site higher – Google Adwords. You pay for getting your keywords ranked. Very competitive in the real estate investing space – it's a bidding system. The keyword "We Buy Houses" costs more to get ranked than "We Buy Toilets". Can be pricey, but the ROI may pay for it.
- » **You can also pay a marketing firm to do it all for you:** update your SEO, post links, post to social media, write articles and make videos for you, etc. ▶

Join Us At

Larry Harbolt's Weekly  
Real Estate Investor Meetup

Every Monday at 7:00pm

Hibachi Buffet, 7610 49th St N, Pinellas Park, FL



- ◀ • **Social Media:** Create a Facebook page, a YouTube page, a Google+ page, a LinkedIn profile.
  - » Post updates to these pages.
  - » Post links back to your website.
  - » Post to your Social Media pages that you are looking for houses to buy – make sure everyone knows.
  - » Create Groups on Facebook and LinkedIn and build your network. Post properties and share ideas, tips and tricks.

These are all ways to build your brand and get leads. If you are an internet nerd like me, some of these things will come pretty easy to you and some of it may be more comfortable to you than other strategies like door knocking, cold calling Craigslist ads, driving for dollars, writing letters, etc. I personally have had more success driving for dollars and writing letters,

but I've also worked with guys that have never driven for dollars or anything like that and just did ALL Internet Marketing for all of their deals, working behind their laptop (in their shorts and flip flops).

It all comes down to ROI. For example: say you build a website and pay Google Adwords \$1500/mo. (\$50/day) to keep your website ranked at the top of Google search page 1. That site brings in 20 leads a month – with 1 to 2 of those leads turning into deals (say \$4K profit each). So that's \$4K-\$8K profit per month on \$1500/mo. of advertising. These leads are typically some of the most qualified out of all marketing strategies so the close rate is much higher. Couple that with any other marketing you might be doing, posting ads in newspapers, sending postcards, etc. and the # of leads you have coming in has seriously multiplied and more leads equals more deals.

I hope you put some or all of this into action as soon as possible if you want more leads coming in. I have exam-

ples of the tools I use on my website at [www.HowToWholesaling.com](http://www.HowToWholesaling.com) – check it out and good luck!

Matt 🌟

*Comment on this article online at <http://tampareia.com/?p=4794>*

**Share this article!**   

**Matt Larsen**  
 813-838-0171  
 MattCLarsen01@Gmail.com  
 [www.HowToWholesaling.com](http://www.HowToWholesaling.com)



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.

**Tampa Real Estate Investors Alliance**

# THE PROFIT

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

**When you're ready to get started, call Christine Griffin at 813-358-8050 or email [admin@tampareia.com](mailto:admin@tampareia.com).**

## Get Your Business Noticed!

	Annual Plan		6 Month Plan	
Ad Size	Gold	Silver	Gold	Silver
2 Pages	\$1,200*	\$2,400*	\$960*	\$1,500*
Full Page	\$720*	\$1,200*	\$600*	\$900*
1/2 Page	\$600	\$960	\$420	\$600
1/4 Page	\$480	\$600	\$300	\$420

\*With Full Page Advertising Special, we will create your ad for FREE!



APPRAISER SECRETS FOR REAL ESTATE INVESTORS

## What About When Certain Property Values Fall?

BY MARK JACKSON



There are indicators home values in recreation and in particular what are considered mountain homes in many US market areas lost tax value year over year. The data I have been seeing using **REIAComps** this year is proof which can affect your investing business.

For those of you already connected to **REIAComps**, the control and feeling of confidence you have over your deals is priceless. Having tax data at the ready adds power and knowledge to your tool belt. Using **REIAComps** to investigate the changing tax value of dwellings gives you an unfair advantage.

For not the first time the value of the property on many county tax rolls went down in this year's reassessment of many recreation homes. What this has meant is an increase in the tax millage rate for these counties, school districts and municipalities. For most areas, an overall 3.6 percent decrease in assessed values of real property was a good thing, in terms of home owners and investors tax bills. Mostly these same dwellings have seen previous reassessment increases anywhere from 17 to 29 percent.

You see, when the value of property goes up, local governments are given a formula by the county auditors which tells them how much to decrease their millage rate to keep the same amount of tax money

coming in. When it's the other way around, as this year, millage has to go up to keep things even. Well, in theory, it all equals out. However, depending on your position in a deal, that may not be the case.

Here it is, when the tax bills went out this year, thousands of property owners did disagree with their county's assessment, but at a much lower rate. Which meant many owners and investors thought nothing of filing an appeal. This led to the fewest appeals filed nationally since at least the early 1990's.

Well, counties didn't just give these owners and investors a break on their taxes. Which is what many commonly think would happen. No, if a properties tax value went down, as noted before the millage rate went up to balance the books.

The real problem comes in for those who had no adjustment in tax value for their recreation or vacation home holdings. These individuals are hit with a higher tax bill which no doubt impacts their return on investment. Having access to sound valuation tools and the knowledge on how to act against it, is vital.

Use this new knowledge and defend your real estate business against changing property tax values. Watching the

decrease or increase in tax values and how they impact your investments helps keep profitable dollars in your pocket.

Lastly, use **REIAComps** to determine the best acquisition and ARV for every deal you look at. Don't for one moment let someone tell you the value of a deal. 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.

THE MILLIONAIRE MAKER

# Why I Still Teach

BY RON LEGRAND



*“Tell Me, and I Forget; Teach Me, and I May Remember; Involve Me and I Learn”*  
~ Benjamin Franklin

I just finished a very successful Quick Start Boot Camp here in Jacksonville, and I remember why I keep teaching. We had people from all over America and a couple Canadians, and even a Brit in the class of 175 students.

On the first day, I called for all who were doing deals to stand up and then invited them to the front of the room as a group. Frankly, I was shocked at the number. You see, quick Start is where people get the basic training to start their business, not usually where more seasoned veterans hang out. Oh, we always have some returning for a refresher, but I had about 50 people stand and come forward this time, and I asked all to tell a little about their businesses.

The numbers were staggering. A few were seven figure earners. Some built sizable businesses and a couple had become trainers. All my children. All starting from a point of ignorance. None taking no for an answer. Here's another quote from old Ben... *“We are all born ignorant, but one must work hard to remain stupid.”*

I heard some new guests asking the older students why they came back if they were doing so well, and the answers were universally the same...

- To get brought current on all the new age stuff to incorporate into their current business

- To get motivated and to let me train their attending staff
- Because they needed another dose of Ron

All left with new ideas, techniques, motivation and some with a whole new business plan, but I have to tell you these returnees are in a minority, not a majority.

You see, too many develop what I call the *professor syndrome*. That's where we get so full of ourselves and think we have all the answers, so we quit learning. The problem is when you quit learning, you start dying.

### Never Stop Learning.

Our ability to learn and then act on that learning is a freedom we take for granted. You can bet our immigrants don't.

*“If a man empties his purse into his head, no man can take it away from him. An investment in knowledge always pays the best interest.”* ~ Ben Franklin

I'm 67 years old and still a sponge for learning if I feel the teacher is more qualified than me. Do I practice what I preach? Let's see. Here's my planned events I'll attend next year as a student...

- Dan Kennedy Super Conference (4 days)

- GKIC Info Summit (4 days)
- Kennedy Titanium Inner Circle (6 days, 3 trips)
- SANG Mastermind Group (6 days, 3 trips)
- Promoters Network (6 days, 3 trips)
- Restaurant Convention (4 days)
- At least 3 assorted 2 day events

That's about \$70,000 in costs...

Then there are the events I either conduct or are a major part:

- Platinum Protégé Group (6 days, 3 events)
- REIA Mastermind Group (6 days)
- Quick Start Real Estate Schools (36 days, 9 events)
- Business Management (6 days, 2 events)
- Implementation Boot Camp (3 days)
- Information and Internet Marketing Boot Camp (4 days)
- 2014 Real Estate Investor Convention (5 days)
- Several one day seminars

“But Ron, you teach these,” you say. Yes, I do, but make no mistake, I also



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learn from every single one of them. It's impossible to teach or attend a quality event without learning at least one good idea with many times the cost in money, time and aggravation.

The problem is: learning is one thing, implementing is another. I never attend an event alone either. Always have one or more people tagging along who will implement.

*"Well done is better than well said."* ~ Ben Franklin

You see, all these people who came up front at the last Quick Start went home and actually put some of their training to work. That's the key.

*"The Constitution only guarantees the American people the right to pursue happiness. You must catch it yourself."* ~ Ben Franklin

Implementation is the weak link, which is why we created our mentoring system. This is where we help our students implement by holding their hand and enforcing accountability.

*"A little bit of movement is better than a boatload of meditation."* ~ Unknown (Hey, can't let Ben hog all the great quotes!)

That's also why we chose to do our national convention after taking four years off. People NEED community, a positive environment around movers and shakers. Reinforcement at will works for them, where they live now.

We can't do it alone. Success is a group effort and ongoing process full of good days and bad days. Most never achieve it. All of them die wishing they had. Life goes by full of regrets. Opportunities came and went with no contribution to society, leaving no legacy or lasting memories, just simply existing!

*"Many people die at 25 and aren't buried until they are 75."* ~ Ben Franklin

Humbly yours,

Ron

P.S. Thanks to Ben for writing half this article. I would have loved to have met him. ☀

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# Would You Believe Sellers Think Differently Than Buyers? What a Shocker!

BY LARRY HARBOLT

It took me years to understand that Sellers think differently than buyers. I know this sounds too idiotic to even discuss but from years of negotiating with sellers I can tell you that if you don't understand how sellers think it will be impossible to negotiate profitable deals. Jimmy Napier told me years ago that we investors are trying to buy just "another house", while the seller is selling a "Home". Once I heard this it got me to thinking. It's true; a seller has a different reason for the way they negotiate. This has changed how I negotiate and the techniques I use. I no longer believe that always offering CASH for every deal is the best offer to make.

Because I know there are as many ways to buy a property, as there are properties to buy I understand every seller has a different reason why they are selling and just getting all cash is NOT the only reason why they are selling their property. It will be your job to figure out what the seller really wants. While sitting at kitchen tables I have heard time after time what a seller really wants and money isn't many sellers only motivation. Once they tell you what they want then hopefully you can then go on to solve the seller's problem whatever it may be.

Over the years I have heard a myriad of reasons why each seller wants or needs to sell their house. Some needed to sell because the size of their family had grown and they have simply outgrown the house they have. Possibly I could sell them one of my other houses in exchange for the house they need to sell. Some sellers have reached retirement age and no longer need such a large house to take care of. Again, I might be able to sell them one of my houses or find them a house they would be happy with, buy it and exchange my house for their house. I call this "double dipping". Some sellers

may have had a job transfer and need to sell their house quickly because they are now making two house payments they can't afford to make, the house they left and the house they are now living in. Some sellers may no longer be able to take care of the property because of their age or physical condition or, they can't afford the monthly payments any longer. Some sellers may simply want to rid themselves of the large monthly payment they are paying and are having trouble making each month while trying to save their credit score. Some seller's have back property taxes they can't pay and their lender is threatening foreclosure if they don't. You will never know what motivates the sellers until you ask.

Some sellers who have a problem in their life may only want enough money from the sale of their house to take care of their problem. Some sellers want an income stream every month over the long term, and some sellers are simply out of their minds wanting more for their property than it is worth. However, no matter what the reason why the seller wants to sell their property it is your responsibility to find the reason why they are selling and then try to solve the seller's problem, if you can and still make a profit.

Many sellers want debt relief while other sellers want as much money as they can get from the sale because they believe that the money they receive from the sale of their house will be the only money they will have to comfortably live the rest of their lives or to pay off debt or take that once in a lifetime dream vacation they've always wanted to take. Other seller's believe that the money from the sale of the largest asset they will ever own is all they will ever have to live a somewhat comfortable lifestyle. When this is the case most sellers are harder to negotiate with especially if they live

in the house they are selling because of their emotional attachment. You will find sellers who think they deserve top dollar for their property even if it isn't in perfect condition. Every seller's motives will always be different from what you will automatically assume. You simply can't know without asking.

Next month I will continue this line of thinking that will help you become a better negotiator and help you make far more profits from the deals you do.

Happy Investing

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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# “Dude... You Need Help!” *Part 2*

BY TONY PEARL



**W**elcome back! In Part One of this article, we talked about how you have issues & need some serious help. No, I'm not getting personal with you. I say this because if you're the one doing everything in your business, you probably won't be in business for long because you're most likely going to get burnt out or work yourself to death. Not good. So that's what the last article was all about, remember?

Then I left you with a cliffhanger: HOW to solve this massive problem. Well, I said I was going to come through with the goods, and I aim to deliver, so here we go...

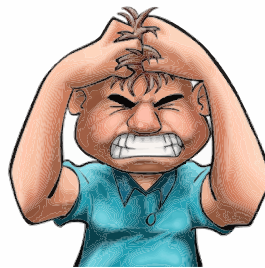
## How to Get the Help You Need in Order to Be Successful & Keep Your Sanity (or what's left of it)

The answer is...

**Technology and Teamwork!** (or T & T for short)

Do you like that title? No? I stayed up all night thinking of that! :) )

Ok, the concept is simple... Write this down:



- Use existing **TECHNOLOGY** to **AUTOMATE** as many of the tasks you need done, then...
- **HIRE** someone to do as much of the rest of the stuff **FOR** you. Depending on what you need done, you might have to hire a **FEW** 'someones.' Don't let that bother you.

### Let's Start With the Technology.

A few examples of things you should get and start using immediately include:

**Websites.** One for sellers. One for buyers. And one for raising capital to do the deals that need it. I've already written articles about how to build websites, but it's important that your websites are clear, engage your visitor, and push them to take a certain action

on each page. An example of an action you want them to take is: *Calling* you. Or *filling out a form*. You get the idea. It's also very important that your website look good on a cell phone, because everyone is getting online with their phone these days.

**Voicemail and Phone Systems.** I don't understand how you could be in business without these invaluable tools. That is, if you value your sanity. Trust me, you don't want to be one of those people who is always tethered to their cell phone, constantly picking it up in the middle of whatever they're doing. If you have a family and are doing this, I'll personally smack you.

**Various Internet Tools.** This is such a wide-open topic, that I'll have to leave it for another series of articles. So just start with those first two above, ok?

### Now Let's Talk Teamwork

When it comes to **TEAMWORK**, or hiring the right people, here are a few strong suggestions of the positions you'll need filled:

**Virtual Assistant.** Wow. How did we ever do business without them? These gifts from God can do some amazing things for you. They can call and prescreen sellers. They can continuously run and post your ads, and follow up on the leads that your marketing generates. They can run comps for you. Find contractors. Line up wholesale buyers. Post your properties on your website (see above), Coordinate closings... and much, much more! Best of all, they can work from *virtually* (pun intended) anywhere, and are dirt cheap. They quickly pay for themselves.

**Personal Assistant.** While Virtual Assistants (VAs) can work from anywhere, your *Personal Assistant* should

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◀ be someone *local*. Some of the tasks they can do for you include: Putting up signs, organizing your office, picking up your dry cleaning, walking your dog, shopping for gifts for people, and anything else you need done where you live. No, your spouse doesn't count. Well, maybe sometimes. :)

How and when should you hire them? Like anything else, it all comes down to **time and money**. If you have more *time* than *money*, I'd suggest you start off with a Virtual Assistant. They're cheap, and once you get them trained and pointed in the right direction, they'll more than pay for themselves... making the cost of having one (or more) insignificant.

As soon as you can, you should then get yourself an excellent Personal Assistant. The right one can make your life incredible! Of course, the wrong one can make you insane. Sorry to say it, but you'll probably have to go through a bad one... or two... or three before you find that perfect match. Of course, if you find it on your first try, I hate you for being so lucky. Just kidding.

It goes without saying that whenever you do business with anyone, they should ideally be someone you: **Know, Like, and Trust**.

To get to *know* a potential hire, you should interview them. If it's a VA you're hiring, you can use TECHNOLOGY to conduct the interview. That's why God created Skype & Google Hangouts!

**Like Them:** You don't have to fall in love with this person (dangerous if you're married), but you should *enjoy talking to them* - or at least not dread the thought of any possible communication. Chances are you're going to be talking to them. A lot. So that helps.

**Trust:** This should be obvious. You're going to need to trust this person, because they'll have access to some important information, depending on their function. They'll have deep, intimate knowledge of your business, including passwords, account information, contacts, etc. So you might want to get some information about them as well. For your Personal

Assistant, I highly suggest you at least run a background check.

Finally, it's imperative that they do good/excellent work. Here's a trick: When interviewing them, give them a few related tasks to do. Test their skills. Push them a bit and see how they respond. A good attitude & thick skin are pretty important to have. Oh, and a sense of humor is a **MUST!** (At least for me. I don't know about you).

So there you have it! You now know what you need to do if you want to grow professionally and still keep some semblance of sanity. If you've been going crazy trying to balance everything & juggle all those balls in the air... **Dude, you need help!**

Go out and get yourself some T&T... Technology and Teamwork. (Not to be confused w/ T&A, which stands for... never mind)

Six months from now, you'll wonder how you ever got along without it.

Have fun & good luck!

To Your Success (and Sanity),

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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# Getting Sponsored

BY BILL HAM



**M**ultifamily real estate can be one of the most profitable real estate business models but it can also come with some barriers to entry. Qualifying for a loan to buy apartments can be challenging but not impossible. One of the major misconceptions today is that a bank will lend only on the value of the property and will not look at your personal financial standing for the loan qualification. This simply is not true. A lender will always look at the financial wherewithal of the borrower. The good news is that you can have partners that bring some of the things that you may not have and help you to qualify for a loan.

What I am discussing here is what we call a “Sponsor”. A Sponsor is a partner that brings the needed qualifications that will help you get the loan and the deal done. Sponsors can bring many things to your business besides money and net worth. They can bring experience too. Let’s start with the money side first.

Most banks and lenders will want you and your team to have a net worth greater than the loan amount. If you want to qualify for a \$1,000,000 dollar loan then you and your team will need to be worth at least \$1,000,000. If you don’t personally have that much net worth then you will need to bring on a partner or partners that do have it, in order to satisfy the lender. Net worth is a gray area that will ultimately be judged by the lender, but for this conversation I will give you some guidelines from the loans I have done.

Not all personal equity will be valued the same. For example, if your partner is a lawyer and owns their own law firm the lender may discount or devalue the firm as far as net worth is considered. The reason for this is that the law firm would only have value if your partner was there to run it. If your loan goes into default the bank would have a hard time liquidating and getting money out of that type of asset. Cash is always counted at face

value. Other assets like equity in other real estate holdings carries high value. The more tangible the asset, typically the better valuation a lender will give you for it. Once you find a partner or partners that have the net worth that will allow you to qualify for loans you are half way there.

Experience may also come into question when qualifying for a commercial loan. Most lenders want to see that you have “like kind” experience. If you are trying to buy large apartment complexes then having a team member with ownership experience would help greatly. Experience is important to lenders. Your first loan with a lender will most likely not be a multi-million dollar deal without some current or past ownership of similar assets. They will want to see that you and your team have some experience with properties that are similar in order to give you the loan.

Remember that a Sponsor is going to help you guarantee the loan for your deal. This means that they are a full partner and will also share in the risk. They will want some equity in the deal for this. Most people ask me how much a Sponsor should get for doing the deal. There is no text book answer for this. The only answer I can give you, is to give them as much equity as it takes to get the deal done. Don’t be cheap. You need them to do the deal. ▶



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◀ Once you have done a few deals you will be able to sponsor your own deals and you won't need partners anymore but you have to do the first few deals to get there so....don't be cheap.

When networking for Sponsors always ask two questions. What does this person have that I need and what do I have that this person needs? The best business partnerships are created when each person brings something totally different to the table. By answering the first question you can decide if they are who you need on your team. That is the easy part. The second question is not as easy. You need to make yourself as valuable as possible. If this partner has the cash or experience you need, why would they partner with you? The first thing you must always bring to the table is a real estate education. Get as much info from real estate educators as you can possibly handle. Go to as many events and read as much of the material as possible so when you do meet the right partner, you are valuable. There are a lot of people in the world that have high net worth but don't necessarily know anything about real

estate. That is the best way for you to be valuable to them. If they want to invest in apartments, they will need an industry expert to do it and that is you!

Good luck

Bill Ham ☀

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# Federal Court Clears Way for Homeowners to Fight Back Against the Banksters

BY BOB MASSEY



Another day, another court ruling against the banksters who have fraudulently foreclosed on millions of homes! I have been writing about how the courts have been wising up to the games the banks have been playing to foreclose on properties that they have no claim to, and the latest ruling is one of the biggest. The Federal 6th Circuit Court in Ohio has cleared away a major hurdle that has stopped a lot of homeowners in their tracks.

In many homeowners' cases, a major claim is that their note never made it into the trust that the foreclosing bank is acting as the servicer for. As soon as the homeowner makes their initial charge that the loan never made it into the trust, the bank would respond saying that, since the homeowner is not an owner or investor in the trust, they have no standing to challenge the validity of the transactions that purport to transfer the note into the trust. Since they have no standing to demand to see the chain of title on the note, their main claim is tossed out by the court, and their case is dismissed.

The 6th Circuit Court's has ruled that the homeowner DOES in fact have the standing to challenge title and therefore the validity of the transactions that claim to show the note belonging to the trust. Not only that, but the court found that whether or not the homeowner had previously defaulted on his mortgage. The court was incredibly forceful in their ruling, almost recommending a RICO action against the banks.

This isn't the only good news for homeowners and investors! Another example of things going our way is

that the Consumer Financial Protection Bureau has started to ban servicers from accepting new loans and modifications until they can prove that they have cleaned up their act. A California court went so far as to write that they are on the verge of calling the modification process a sham! More and more courts around the country are catching on to the games the banks have been playing. The courts are pushing back and discovering the lack of continuity between the claims of the foreclosing party and the actual authority required to be a Plaintiff in court.

So how is this news supposed to help real estate investors make money? These rulings are forcing the banks to negotiate on our terms. Until recently we've been stuck begging the banks to accept our short sale and REO offers only to have them demand ridiculous prices. Not anymore. We can now get them to the table and demand deep discounts on defaulted or underwater notes.

By buying defaulted notes at a discount, real estate investors are able to help underwater homeowners move on from a horrible situation without them having to spend tens or hundreds of thousands of dollars on expensive lawsuits. The homeowner can walk away from a boat-anchor property, and you pick up a home at a deep discount with virtually every exit strategy available to you.

The fact that the courts are finally wising up to the games the banks played is creating a massive opportunity for real estate investors. If you know of anyone with a defaulted or underwater note, you need to get in contact with

my office immediately at (706)-485-0162. I have spent the last two years building up a team of experienced attorneys and fraud examiners/forensic auditors who specialize in exposing fraud committed in the mortgage process and using that fraud as leverage to negotiate the sale of notes.

We have had all of our last 28 deals successfully negotiated and approved on our terms.

We have a huge opportunity to help homeowners and do some great deals with multiple exit strategies. We finally have the leverage we need to get the banks negotiating on our terms. It doesn't even 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.

# Pre-Foreclosure Properties in a Self-Directed IRA

BY JIM HITT



For those of you with an interest in real estate, yes, you can buy pre-foreclosure properties using a Self-Directed IRA. The same goes for other self-directed retirement accounts, including 401(k)s, SEPs, SIMPLE IRAs, and even Coverdell Education Savings Accounts and Health Savings Accounts, if your balances are large enough to make it work!

There are a number of advantages to using a retirement account to acquire these properties:

If your plan is to fix them up and flip the house, and you do this a lot, you may fall under **dealer tax rules**. That means that unless you are conducting your flipping activities within a retirement account, all your profits will be taxed as sales of inventory – and therefore subject to taxation as ordinary income.

Furthermore, outside of retirement accounts, those who are classified by the Internal Revenue Service as dealers lose their ability to defer capital gains under **Section 1031** of the Internal Revenue Code concerning like kind exchanges. And furthermore, the income may also become subject to self-employment tax of up to 15.3 percent.

On the other hand, if you choose to own these properties and sell them within a tax-advantaged retirement account, none of that matters: All capital gains and all income is tax deferred. If you pay cash for the property through your Self-Directed IRA or other retirement account, you only pay income taxes on the money when you take a distribution (subject to early retirement penalties as with other retirement accounts).

If you employ leverage to acquire the property within a retirement account other than a 401(k), however, you may be subject to unrelated debt-financed income tax. You are then liable for income tax on any appreciation attributable to borrowed money. That is, if you borrowed 50 percent of the purchase price to acquire a property within a Self-Directed IRA, then you would pay unrelated debt-financed income tax on 50 percent of your profits from the deal.

A few things to keep in mind when finding and purchasing pre-foreclosure deals for your Self-Directed IRA or other retirement account:

- You cannot handle the transaction directly in your name. Instead, you should have third party administrator – such as American IRA – handle the transaction in the name of your IRA. You give us your written direction as to what property you want us to purchase (or sell) on your IRA's behalf, who the counterparty is, and at what price. We handle the rest.
- Your IRA or other retirement account cannot purchase or sell anything with you, your spouse or ascendants or descendants as counterparties.
- You cannot use the property for your own personal purposes, nor can your spouse, decedents or antecedents. You must maintain an arm's length separation in all the transactions your IRA or other retirement account makes.
- You cannot remain overnight in the property, even for the purposes of working on it to prep it for sale or rental.

- You cannot rent the property to yourself, a spouse, decedent or antecedent, nor to any entities controlled by a prohibited party.
- You can use leverage. But any money you borrow must be borrowed on a non-recourse basis. That is, you may not pledge anything outside the retirement itself as collateral.

Want to know more? Give us a call at 866-7500-IRA (472). We'll be able to answer your questions, and we will be happy to send you, free of charge and with no obligation, our exclusive guide to self-directed real estate investing within your IRA. Or visit us online at [www.AmericanIRA.com](http://www.AmericanIRA.com). We look forward to working with you! ☀

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



# Molding a Million Dollar Marketing Mind Set

BY KATHY KENNEBROOK, THE MARKETING MAGIC LADY



**W**hen you are looking to become successful in the real estate investing business, implementing a solid marketing plan for your business is going to be one of your first priorities. This will be the main strategy that will separate you from your competition. In addition you need to develop long and short term strategies and goals for your business as you go.

Decide what your focus is going to be regarding the type of properties you would like to purchase in your Real Estate Investing business and create a plan of action that will begin to bring in motivated sellers in droves and create deals for you. If you don't know what exit strategies to use, make getting educated one of your top priorities. One of the best ways to do that is to work with a Mentor who can help you achieve the goals you have set for yourself.

Getting a good education in the buying and selling of real estate and having someone to hold you accountable will quickly separate you from most of your competition. You can check out my website at [www.marketingmagiclady.com](http://www.marketingmagiclady.com) for some really powerful tools for your Real Estate Investing business including my personal Mentoring Program.

Don't be afraid to do what those around you will not. Dare to be different and consistent in your marketing efforts and the results will be amazing. Niche your marketing and become an expert in your market place. Become educated within your market place so you know what your property values are and what your personal target market is going to be. Decide what kinds of deals you like best and go after them.

The first step that I suggest you take is to find out what the real estate market is doing in your area. Check out your demographic and target the sellers who are most likely to work with you.

Are there a lot of pre-foreclosures? Do you live near a military base where a lot of people are being transferred? Are you in an area where there are a lot of ugly houses you can purchase inexpensively and then wholesale? Are there a lot of vacation homes and out of state owners in the area where you live? Have you run demographics to find out what kind of income levels there are within your market area? Is the market slow and are there a lot of houses for sale? What does your rental market look like?

If there are a lot of houses for sale in your area, then you know that it is a buyer's market and there are a lot of good deals to be had. You just have to

learn to be a little more creative in the way you sell your properties. If there are very few houses for sale and they are high priced, then it is a seller's market and you need to adjust your marketing strategies accordingly. This is all part of discovering your niche within your market. Don't allow yourself to be influenced by various advertisers or those who profess to be real estate experts in your area, take the time to discover what works best for you in your marketplace and stick with it.

The next step is to figure out what your marketing budget is and which marketing strategies will reach the highest number of sellers within your budget. For example, your budget may include signage, business cards, direct mail, flyers, ads, websites or a combination of all of these.

You should always have between three and five marketing strategies in place at any given time so you are reaching the largest segment of your market in a variety of ways. This way a higher number of potential sellers will see your message. For example, you will reach sellers by using direct mail that would never see your message in any other way.

As long as I have been in the real estate investing business I continue to test and track my results just as you ▶

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◀ should so you can make sure the marketing dollars you spend bring in the highest number of quality leads. If necessary drop the things that don't work well and put that money back into the marketing techniques that are working well for you. This is also how you will learn which marketing strategies work best for you.

Track your real estate market changes so you can change your marketing accordingly as you go along. Implementing this strategy will assure that you always have the highest number of quality leads possible coming in. More quality leads mean more deals and more dollars coming into your business.

Be aware of the special problems in your market. Are there a lot of layoffs? Are there a lot of folks who are part time residents? Is yours a very high end market with a lot of luxury homes? Discover these special differences and market directly to these folks. Figure out what it is that everyone before you has done and then you do it differently. This one strategy alone can make you big profits in your business.

For example, in my market area almost no one does direct mail marketing on a consistent basis, so I have made direct mail one of my primary sources of lead generation. By doing this, there is vir-

tually no competition for properties whatsoever. Figure out what your special niche is by figuring out what your competition is not doing and do more of it yourself.

Make sure you take the time to begin to build your dream team along the way. These are the people who are going to be helping you to locate deals and get them closed and then sold. This is how you make huge profits in the real estate business, by surrounding yourself with team players who want to see you make money so they can make money as well.

There are many ways to use your vendors as "bird dogs" to find deals for you that you have virtually no marketing cost in whatsoever until you actually purchase the deal. At that point you would probably want to pay them a finder's fee. This is a good way to keep them motivated to help you find even more deals.

I also suggest that you take a portion of the profit from each deal that you do, especially in the beginning, and put it back into your marketing so you can continue to grow your business. At the point at which you decide you have enough deals coming in each month, you will be able to determine exactly what your monthly marketing budget needs to be in order to bring in the number of deals that works for you.

Remember to set specific goals for yourself and your business and strive to meet those goals each and every day. Working with a Mentor can help hold you accountable so you move toward accomplishing the goals you have set for yourself and your business. By doing this, you are planting seeds of success for today and for your future. You won't be able to see a clear picture regarding where you began or where you are going unless you do this. This is one way to keep focused and keep your business on track. ☀

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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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# To Deal or Not To Deal?

BY RUSS HINER

A seller recently called me and asked if I would buy his house. I, being of sound mind and body, said, "Tell me about your house." It turns out that he is a foreign national and wanted to leave the country as soon as possible. He was very firm on the price and terms. He wanted to sell the house in as-is condition along with the furniture. He was open to me taking over their mortgage payments (subject to).

The terms that the seller wanted included their price (\$190,000 with the principle balance at \$140,000) which was above fair market value for the neighborhood but included all of the furniture. He wanted \$30,000 down. The first mortgage payment was \$1040 per month. Utilities were \$220 per month. There was no Homeowner's Association. The seller valued the furniture at \$30,000 and the house at \$160,000. The house was in excellent condition, no repairs necessary; in fact, it was overbuilt for the neighborhood with professional landscaping, a swimming pool/spa, decks, and a definite "wow factor." I estimated that the house would rent for \$1400 per month.

Of course, I had done my research and knew that he had overpriced the property. I believed that I could get him to take \$10,000 down, allow me to take over the payments, and have the payments

at \$1200 a month for 120 months. This would pay him off owner second at 0%.

## Negotiations:

I spent two hours talking with the seller. My offer was \$120,000 cash close in 30 days. The terms offer was \$175,000, takeover the monthly payments of the first, and \$210 to the seller every month for 120 months. I would put \$10,000 down.

The seller countered with \$180,000, \$30,000 down and \$1250 per month. The first mortgage would be paid out of the \$1,250 per month, and \$210 would go toward the seller second.

I told him that I would market the property for two weeks. It would not go into my portfolio, and I would find a buyer who would bring money to the table. I proposed bringing him an offer with the purchase price \$180,000, \$30,000 down, \$200 a month for 50 months, in other words, or a purchase price of \$170,000 cash. If he would accept it, I would make anything above those terms.

With that in mind, I brought Buyer A who was willing to pay \$190,000 with \$30,000 cash down and \$1150 per month for 181 months. The seller would pay all closing costs. We also had a proof of funds that came along with this offer.

*Here is where the story gets interesting:* the seller said that he had another buyer, Buyer B, who was willing to give \$195,000 for the house and furniture and pay for all closing costs. Buyer B would also give \$35,000 down, take over payments, and pay \$200 per month for 181 months.

The seller decided that he would wait for Buyer B to produce proof of funds. However, after five days, Buyer B could not produce anything.

## Structuring the Deal:

I reconsidered things and, given my experience, quickly came up with this structure:

**Seller:** The seller didn't care about being responsible for the mortgage payments once he received \$40,000 in cash. He did not want to wait around in America for 60 days for the loan approval.

**Buyer:** Buyer A wanted to build his credit in order to become established in America and get a visa. He wanted the property to be in his name using his credit and was willing to put up \$30,000 as earnest money.

## Considerations:

The bank that the buyer was using for his mortgage was one of the big five and would require a seasoned title. The only

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way that we could achieve that would be to use an option for the period of time that the buyer was going to be in the loan process. The title work and title insurance were key to structuring this deal.

- The house would have to appraise for \$170,000; I wasn't sure it would appraise for more than \$160,000.
- If the seller left the country with \$30,000 cash, it would be difficult to explain to the buyer that the house would not appraise, and that he would then need to come up with another \$10,000.

**Solution:**

We would have the seller give a limited power of attorney to my company which would allow me to sign on his behalf once he left the country. There would be an option agreement signed, and the \$30,000 cash would be given to the seller. At that time, the property would have an option recorded to blemish the title. The second closing would happen when the lender had approved the buyer and the house.

**Part 2 Back to the Time Line Complications:**

The seller came to me with the realization that Buyer B could not perform. He decided that he would accept Buyer A's offer of \$190,000, \$30,000 down, and monthly payments of \$1240 per month and buyer to pay all closing costs.

In response, Buyer A, thinking he had the upper hand, changed his offer to \$185,000, \$30,000 down, monthly

payments of \$1240 per month, and the seller to pay all closing costs.

The seller was outraged that Buyer A would not stand behind his original offer and that he wanted to now renegotiate to a lower price.

Buyer A was outraged that the seller would lie (another buyer) in order to boost the price.

The seller did not sell and the buyer did not buy!

**The Lessons:**

**Lesson 1:** Determine whether or not you have a good deal and know your exit strategy before getting involved.

- If you're buying a house to live in, then you can pay a lot more for it because you're going to get other benefits out of it.
- If you're using a property to create wealth and cash flow, you need to stick to your guns in order to be able to obtain that goal.

**Lesson 2:** Don't take it personally! Be aware that sellers and buyers use negotiation tactics that may cause frustration and anger.

If you're able to walk into a deal and make money from it, then that's a very good deal.

If you are looking at deals that are upside down and that have thin margins for profit with great cash flow, then you will need a stockpile of money to weather

any storm. You will need a team of professionals to guide you through the nightmare of paperwork and negotiations. Your team of professionals will need to know the current lending practices and requirements, the amount of the down payment required of the buyer, and how long the process will take.

**You Need a Mentor!**

As you can see from this story, there are risks in any deal, but especially ones with this many details. This is where a mentor/coach can help you. Think about all of the time this might have taken you if you did not know what to do and had to research it all on your own.

The most important requirement of any mentor or coach is for him to be playing the game every day. This is exactly what I do, so it is exactly what I can help you with.

Let me be your coach! Join me and other successful investors at my Creative Deal Structuring Subgroup or call or email me using my contact information below. Let me coach you to learn the market and find your niche! ☀

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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.

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# Would-be Tenants From Hades

BY BILL COOK

**L**andlords, what's the best way to deal with tenants who are a pain in the tail and make you want to vomit? Easy answer: Never let them in your rental property in the first place. And how do you accomplish this feat? Read on, my friend – it's actually pretty simple! But first, a story...

Several weeks back, we had a property go vacant in Cartersville, Georgia. It's a nice three-bedroom, two-bath home with a two-car garage. Though a good number of applications came in, one stood out above the rest.

The application was neat and complete. The prospects were from Cartersville, so they have a lot of ties to the community. The husband was an experienced contractor who knew how to fix things. The wife was disabled and received a guaranteed monthly government check. They didn't have any kids or pets and didn't smoke. They were looking for a place they could live in for the rest of their lives. Looking at the application, there was nothing not to like about these folks!

Because Kim and I have been managing rental property for almost 20 years, we have learned that no matter how good tenants look on paper, there are a couple of steps we must take before letting them move into our property.

First, we called the applicants to verify their information, to see if they had the money needed to pay the security deposit and first month's rent, and to see when, if accepted, they could move in. With these

folks, their information checked out, they had the money and wanted to move in immediately.

Second, I called their references. Each person I talked to said nice things about the couple.

This is, for most landlords, where the verification process ends. And since the verification process ends here, it's where most landlord-tenant horror stories begin!

There's a critical third step mom and pop landlords should take – but few do. I call it the surprise in-home inspection. Doing this last, seldom-taken step is the reason Kim and I have never had a house destroyed. Remember: The way the current tenants' home looks inside and out, is exactly how they'll have your investment property looking one week after moving in!

Let's go back to these perfect prospective tenants. I asked if I could contact them that evening between 6 and 7 p.m. if I had any additional questions. They agreed. At 6:15 p.m., I knocked on their door. Remember, I said "contact," not "call," and to me, "contact" means talking to them face-to-face!

They invited me in. Although the yard was overgrown, the inside couldn't have been cleaner. Sure enough, they had no kids, no pets, and they didn't smoke. Perfect, right?

Not so fast! In talking to the couple I learned two things that were not listed on the application. First, the woman

explained that she received disability income because she is suicidal, homicidal, manic-depressive, schizophrenic, and has OCD. She also revealed that her husband had been arrested for beating her!

Landlords, after learning these two things, would you keep this couple at the top of your prospect list, or would you choose another family for this home?

To be a successful landlord, it's vital that you do surprise in-home inspections before picking a tenant! ☀

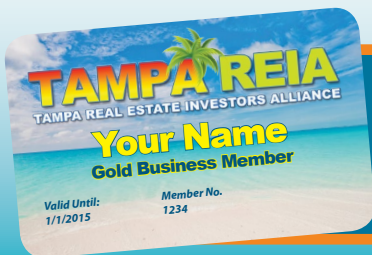
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Bill Cook is a full-time real estate investor, speaker and author. He specializes in single-family homes and mobile home parks. Bill believes that real estate investing, especially the act of buying and holding rental property, is the surest way to 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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THERE'S AN APP FOR THAT

# Nesting: Warmth for the Winter

BY DON DEROSA



*"It doesn't make a difference what temperature a room is, it's always room temperature."* ~ Steven Wright

There are certain people who should never touch anything mechanical. My Aunt Effy is like that. She didn't get her brakes fixed until one of the brake pads actually fell out of her car. She bought a sewing machine and ended up sewing her pants to the wall. And who knew you could do that much property damage with a weed whacker?

So you can imagine our reaction when Aunt Effy decided to buy a programmable thermostat for her home. Heck, we were all afraid she would melt the dog.

Luckily, she got some good advice at the mega-hardware store, and bought a "smart" thermostat called the Nest. Have you seen one of these things? I have, and now I'm a big fan.

Even though the Nest is a programmable thermostat, you don't really have to program it. Instead, just adjust the temperature the way you like it. Make it warmer, make it cooler, keep yourself comfortable. Turn it down when you leave the house. The Nest will "learn" what you like, and pretty soon, it will adjust itself for you automatically. Nest's website says this can save you 20% of your energy bill. And since it kind of runs itself, it's

easy enough even for my Aunt Effy.

One of the great things about this thermostat is that it's compatible with wireless Internet. Once you set up an account online, and load the app on your phone, you can control your HVAC from anywhere. So, for example, if it's especially cold one night, you can turn the heat up a half-hour before you get home.

Here's something else that's pretty neat: Nest has started to partner with other products, and the partnerships make this smart thermostat even more useful. For example, Nest can interface with your Jawbone UP24 band (it's one of the new motion-sensing fitness bracelets) to know when you've gotten up in the morning and provide hot or cold air accordingly – even if you got up much earlier than usual. It can also interface with your car and estimate when you're going to be home. When they say "smart," they're not kidding!

And if all that wasn't enough, the Nest is one sharp-looking thermostat. Very sleek and modern.

Now, is this something you would want to install in a house you're renovating to sell? In most cases, no. The Nest isn't cheap – it costs around

\$250 – so it's not a sensible addition to most houses. At the same time, sometimes you can make a house really "pop" by adding one or two small, but visible, luxury items. And if you've got a house in a very high-end neighborhood, it might be something to consider.

I'm continually amazed by this kind of sophisticated new technology. Remember seeing those "houses of the future" when you were a kid? You could control everything from one central computer in the den: the stove, the heat, the television. I've always wondered when I'll have a house like that.

Well, it's not going to be long now, and I can't wait! But heaven help Aunt Effy. ☀

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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.



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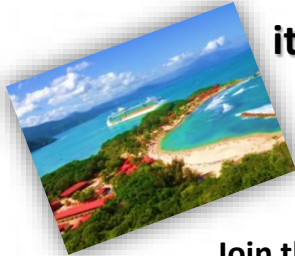
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FORECLOSURES GONE WILD

# Changes in Short Sales – Are You Keeping Up?

BY KIMBERLEE FRANK



Every day the Banks are making minor and/or major changes on how they do short sales. What was once an easy short sale system, now varies depending upon each lender. Many lenders will want the Sellers to use their own in-house short sale package, even though my detailed generic package pushes the deals forward. Sellers really don't have a true concept of how much debt they have when it comes to paying all of their debts. Many of them will not even include a debt on their financial statement to the lender, just because they are choosing not to pay it. In my short sale system, I have created a detailed short sale package with forms that are used to help my Sellers make sure that everything is included and maximize their chances in the consideration of the short sale.

In January of 2014, Florida allowed a law to be passed that the Short Sale Lender may receive a Deficiency Judgment at the time of the Foreclosure while still having the asset (property) in their portfolio and not even selling it yet. Before this law was passed, the Short Sale Lenders could foreclose on the property and then they have a choice whether or not to either forgive the debt or pursue the Sellers. If they forgive the debt, they still issue a 1099 (Forgiveness of Debt

Form) which means the Sellers would have to pay taxes on the amount that the bank has forgiven. Or the Lender could go after the Sellers again by filing a new lawsuit for a Deficiency Judgment on the balance that is owed AFTER the Lender sells the property and releases it from their portfolio.. Many Short Sale Lenders are amending their complaints to request this immediate deficiency judgment. Sellers are blind to the new changes and they are burying their heads in the sand, thinking they are living in the house for free and then letting the property go to foreclosure with no repercussions.

As Investors and Realtors, we need to inform the Sellers of all of these changes. I can't even believe that Florida would allow such a law to pass, as the Short Sale Lenders have no idea how much they have as a deficiency because they have to hold the property which costs them interest, maintenance, taxes, insurance, management, and realtor fees. This amount could even be more if the Short Sale Lenders decide that they want to fix up the property and then sell it. So ... what amount have they added to the deficiency judgment amount against our Sellers for all of these fees???? I am assuming they are using the SWAG theory....a Scientific Wild A\*\* Guess!!! This is an amount

“guess-timated” by the Lenders, with no educated Sellers arguing that amount. Therefore, the Short Sale Lenders are getting paid more and more money. This amount, even with a deficiency judgment issued, can be written off by the Lender at any time by passing the buck to the Sellers with the 1099 Forgiveness of Debt.

For the short sale deals that I am working, I am finding that the Short Sale Lenders with Fannie Mae as their investor underneath are inflating the value of the home by an additional 20% of what it is actually worth. What does this mean for the negotiator? It means you have to make changes on how you are arguing over value. I have gone at this in two different ways, buying notes and also providing appraisals. I am getting deals approved and closed that nobody else is able to do.

If you are dealing with Nationstar, you will be working with Homesearch.com which is their new auction site. This is a pain in the butt!!! No matter what the offer, Nationstar is never, and I mean never, happy with the offer; it is never high enough for them. Therefore, this means that on these deals you need to be ready to fight. Nationstar makes promises to Listing Agents that if the buyer doesn't have



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◀ a Realtor then the Realtor can double dip and get the commission on both sides. I have written lots of articles about Nationstar who is just a server for other lenders. I have also called and complained to the National Association of Realtors about all of the false advertising where Nationstar is stating "Short Sale Approved," on their auctions. Well, if it was approved, then what about giving me the approval letter for the existing buyer that I presently have on the property?

I love short sales and to fight, as I do it, on behalf of my Sellers. There is no voice for the Sellers; however, when they do a short sale with me, they get control of the outcome instead of the Short Sale Lender.

Stay tuned for new tips on how to work around Short Sales by purchasing Notes and providing Appraisals for values. I will keep you all informed monthly. However, if you are working on a short sale NOW, you need to be able to maneuver through all of these changes so you can close your deals.

Happy Negotiating!

Kimberlee Frank ☀

*Comment on this article online at <http://tampareia.com/?p=4805>*

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 [www.ShortSaleNegotiating.com](http://www.ShortSaleNegotiating.com)

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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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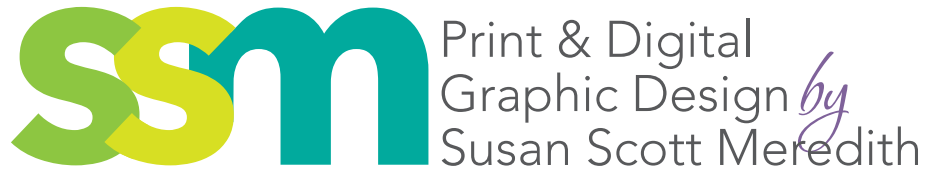
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# Tampa Area Meetings

<http://TampaREIA.com/Meetings>

## 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: sireproperties@gmail.com  
<http://sarasotareia.com>

### PLEASE NOTE:

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

Every Other Wednesday  
 (See Calendar for Dates)  
**Tampa/Clearwater Real Estate Group**  
 11:30am - 1:30pm  
 Joe' Crab Shack  
 2730 Gulf to Bay Blvd  
 Clearwater, FL  
 Leader: Jim Miera  
 P: 727-415-6325  
 E: jim415@hotmail.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: wecreatedeals@gmail.com  
 Co-Leader: Jonathan Henrich  
 E: creeinternational@gmail.com  
<http://cree.tampareia.com>

1st Tuesday of the Month  
**Investor's Circle**  
 5:00pm - 8:00pm  
 Carmel Restaurant  
 3601 W Swann Ave, Tampa FL  
 Leaders: Aris & Roy  
 P: 813-922-1755  
 E: greatergoodre@gmail.com  
<http://ic.tampareia.com>

1st Tuesday of the Month  
**Suncoast REIA**  
 6:00pm - 9:00pm  
 Ramada Tampa Westshore Inn  
 1200 North Westshore Blvd, Tampa, FL  
 Leader: Dave Marek  
 P: 813-287-1515  
 E: admin@sreia.com  
<http://sreia.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: sireproperties@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/>

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.



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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 2014

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
 <div style="border: 2px solid orange; padding: 10px; background-color: #e0e0e0;"> <p style="text-align: center;"><b>UPCOMING EVENTS</b></p> <p><b>Nov 7 - 9:</b> Financial Freedom Principals Class with Gary Johnston &amp; Clyde Wilson in Tampa</p> <p><b>Nov 13:</b> Tampa REIA on Using the Law to Make Money with Attorney Lee Phillips</p> <p><b>Nov 14 - 16:</b> Money Not Math with Gary Johnston &amp; Clyde Wilson in Atlanta</p> <p><b>Nov 15:</b> Tampa REIA Workshop with Attorney Lee Phillips</p> <p><b>Nov 20 - 22:</b> Ugly House Boot Camp - Part 1: Wholesaling (Atlanta)</p> <p><b>Dec 14 - 16:</b> Pretty House Boot Camp - Part 1: Buying (Atlanta)</p> <p><b>Jan 18 - 24:</b> Island REIA Retreat to Dominican Republic</p> <p><b>Mar 8 - 15:</b> Captains of the Deal Cruise with Bill Cook, Dyches Boddiford &amp; Peter Fortunato</p> </div>						1
2	3	<p><b>4 Suncoast REIA</b> (Tampa) 6:00pm - 9:00pm</p> <p><b>Investor's Circle</b> (Tampa) 5:00pm - 8:00pm</p> 	<p><b>5 Sarasota REIA Weekly Meeting</b> (Sarasota) 12:00pm - 1:30pm</p>	<p><b>6 Sarasota REIA Monthly Meeting</b> (Sarasota) 7:00pm - 9:00pm</p> <p><b>Creative Real Estate Exchangers Meeting</b> (St Pete) 9:00am - 11:00am</p>	7	8
9	<p><b>10 Larry Harbolt's Weekly REI Meetup</b> (Pinellas Park) 7:00pm - 9:00pm</p> 	<p><b>11 Florida Gulf Coast REIA</b> (Bonita Springs) 5:30pm - 9:00pm</p> 	<p><b>12 Sarasota REIA Weekly Meeting</b> (Sarasota) 12:00pm - 1:30pm</p> <p><b>Tampa/Clearwater Real Estate Group</b> (Clearwater) 11:30am - 1:30pm</p>	<p><b>13 Creative Real Estate Exchangers Meeting</b> (St Pete) 9:00am - 11:00am</p> <p><b>TAMPA REIA MAIN MEETING with Attorney Lee Phillips</b> 6:00pm - 9:00pm</p> <p><b>Late Nite Networking at Whiskey Joe's</b> 9:30pm - Late</p> 	14	<p><b>15 Workshop with Attorney Lee Phillips</b> Tampa, FL 9:00AM - 4:00PM</p> 
16	<p><b>17 Larry Harbolt's Weekly REI Meetup</b> (Pinellas Park) 7:00pm - 9:00pm</p>	18	<p><b>19 Sarasota REIA Weekly Meeting</b> (Sarasota) 12:00pm - 1:30pm</p>	<p><b>20 Creative Real Estate Exchangers Meeting</b> (St Pete) 9:00am - 11:00am</p> <p><b>IRC Main Meeting</b> (Winter Park /Orlando) 6:00pm - 9:00pm</p>	21	22
<div style="border: 2px solid red; padding: 5px; background-color: #800000; color: white; text-align: center;"> <p><b>The Ugly House BOOT CAMP NOV 20-22</b> Buford, GA</p> </div>						<div style="border: 1px solid black; padding: 5px; background-color: white;"> <p><b>BEACH REIA - 11/20!</b> (St. Pete) 6:00pm - 9:00pm</p> </div>
23	<p><b>24 Larry Harbolt's Weekly REI Meetup</b> (Pinellas Park) 7:00pm - 9:00pm</p>	25	<p><b>26 Sarasota REIA Weekly Meeting</b> (Sarasota) 12:00pm - 1:30pm</p> <p><b>Tampa/Clearwater Real Estate Group</b> (Clearwater) 11:30am - 1:30pm</p>	27	28	29
30		 <p><i>Happy Thanksgiving Day</i></p>				

